

PANSW

POLICE ASSOCIATION OF NSW

PRINT POST PUBLICATION NO. PP100018976

JULY | AUG 2022

Police News

Winning in Blue

Marita's journey from Mudgee to an historic Origin victory **p15**



Cops with PTSD. Now's the time to Emerge & See...

As a former NSW Police Officer who endured her own battle with work-related PTSD, Alana Singleton knows better than most the absolute minefield that awaits officers who find themselves in a similar situation.

"One in nine serving police will suffer PTSD. That's a rate three times higher than what will occur in everyday Australia, yet nothing is in place to provide police with easy-to-find medical or legal guidance should they find themselves in this predicament. The material made available to police is complex and cumbersome - almost impossible for someone suffering PTSD! Our mission is to change that.

When I faced my own PTSD diagnosis I felt overwhelmed, isolated, uncertain about my professional future and uncertain about the financial future of my family. Having finally made it through to the other side, I'm determined to help other Emergency Services workers going through similar experiences. That's how **Emerge & See** was born.

We exist to support our former colleagues and mates. We're the only registered NSW charity that solely focuses on supporting and guiding Emergency Services members through their journey from injury to recovery specifically in the areas of law, medicine and well-being."

In the area of law, Emerge & See has recommended **Law Partners** as a trusted provider to assist its members with their work-related injury claims.

"When it came to my own claim and those of some of my close colleagues, we all had a couple of false starts with other firms before finally landing with Chantille Khoury and the team at Law Partners. Their specialist guidance and unwavering support culminated in an excellent financial result and provided me with the springboard I needed to launch this charity. When people ask me about Law Partners, the best way I can describe it is that they fought for me when I had no fight left. I can't thank them enough."



Hurt on duty?

Call Law Partners on 13 15 15 to arrange a confidential conversation with Chantille.



Suffering PTSD?

Contact Alana from Emerge & See
info@emergeandsee.org.au
or 0491 020 061.



Find out where you stand.



No win, no fee guarantee.



Maximum compensation.



Over 99% success rate.

AUSTRALIA'S LARGEST SPECIALIST PERSONAL INJURY FIRM*

*Based on the number of employed lawyers in firms practicing solely in the area of personal injury law.



13 15 15
lawpartners.com.au

0491 020 061
emergeandsee.org.au

**MANAGEMENT TEAM**

Mr P. Gooley - Secretary
 Mr P. Hannen - Asst. Sec. Organising
 Ms K. Membreno - Asst. Sec. Industrial
 Mr R. Del Vecchio - Asst. Sec. Admin
 Mr A. Howell - Asst. Sec. Legal Services
 Ms C. Prosser - EA and Events Coordinator

CPOB

Mr J. Goddard - Lead Organiser
 Ms R. Neil - Senior Industrial Officer

MEMBER SUPPORT

Mr I. Johnstone - Member Support Coordinator

TEAMS -**CENTRAL METRO/SOUTHERN**

Mr M. Evans - Organiser
 Mr R. Harty - Industrial Officer
 Mr T. McGregor - Industrial Officer

NORTH WEST METRO/NORTHERN

Mr E. Murphy - Organiser
 Ms S. Pope - Industrial Officer
 Ms A. Fleming - A/Industrial Officer
 Ms S. Minahan - Industrial Officer

SOUTH WEST METRO/WESTERN

Mr R. Sheraton - Organiser
 Mr P. Richardson - Industrial Officer
 Mr L. Solomon - Industrial Officer

NON LAC (SPECIALISTS)

Mr A. Stokes - Organiser
 Mr H. Crosby - Organiser
 Mr B. Lee - Organiser
 Mr A. Boromisa - Industrial Officer
 Mr G. Doyle - Industrial Officer
 Ms K. Young - Industrial Officer
 Ms E. Hampson - Industrial Officer

LEGAL SERVICES

Ms K. Lally - Acting Senior Coordinator
 Ms A. Reece - MET Officer
 Ms E. Hagan - MET Officer
 Ms C. Jones - MET Officer
 Ms J. Whalebone - In House Counsel
 Ms C. Young - Solicitor
 Mr D. Longhurst - Solicitor
 Ms B. Gollidge - Senior Legal Clerk
 Ms S. George - Paralegal
 Ms B. O'Reilly - Clerk
 Ms C. Crasto - Clerk

RELATIONSHIPS & STRATEGY

Mr T. Bear - Manager

RESEARCH

Mr A. Skinner - Research Manager
 Ms K. Linklater - Research Officer

COMMUNICATIONS

Ms E. King - Comms Officer
 Mr M. Rowland - Comms Officer

INFORMATION ORGANISING CENTRE

Ms K. O'Leary - Supervisor
 Ms T. Fletcher - Ms N. Hawley
 Ms K. Puckeridge - Ms A. Johnson
 Mr H. Spiby - Mr J. Ryan

ADMINISTRATIVE SERVICES

Ms N. Scott - Supervisor Memberships
 Ms J. Weber - Senior Admin Officer
 Ms D. Green - Support Officer

EXTENDED LEAVE

Mr R. Collins - Senior Coordinator

Contents

Vol 102 / No.4 / July - August 2022

- Introducing Stephen Waddington **p2**
- President's Message: Challenges & Opportunities **p3**
- Police Association Noticeboard **p5**
- Taking The Next Step: Transitioning Careers **p6**
- Beyond the Badge: Transitioning Careers **p7**
- Injured Officer Checklist **p8-9**
- Update on your pay increase **p11**
- On the Road with Rod Sheraton & Leo Solomons **p13**
- Winners are grinners: Marita Shoulders **p15**
- Showcasing the victorious NSWPF Women's Origin team **p16-17**
- PANSW's Emergency Management proposal **p19**
- NSW Police Legacy Chair: Donna McCarthy APM **p21**
- Welfare Rights Centre **p23**
- A personal history of proper snow attire **p25**
- PANSW Women's Forum 2022 **p27**
- Reunions News **p28-29**
- Cataract checklist **p29**
- Noticeboard **p31**
- In conversation with Michael Alders **p32**
- Meal break crossword **p32**

CROSSWORD ANSWERS

DOWN - 1) LEGACY 2) FATHERS 5) SPRING
 7) FINGERPRINTS 9) CABRAMATTA 12)
 SCARF 15) NULL 16) GYRO 22) EWE
 ACROSS - 3) AFL 4) BRANCHES 6) POMMY
 8) RESILIENCENS 10) BLUE 11) RAM 13)
 HORN 14) ISADORA DUNCAN 17) MEDALS
 18) POLAND 19) HABIT 20) NUMB 21)
 REDESIGN

**Cover photo**

Martia Shoulders' journey from Mudgee to that historic Origin victory in Blue, making it a clean sweep for the men's and women's teams

PHOTO BY GIAMIA RADICE (TEAM MATE)

THE POLICE ASSOCIATION PUBLISHES THE PANSW POLICE NEWS IN ACCORDANCE WITH ITS PRIVACY STATEMENT WHICH IS AVAILABLE ON THE ASSOCIATION WEBSITE. PANSW POLICE NEWS IS THE OFFICIAL JOURNAL OF THE POLICE ASSOCIATION OF NEW SOUTH WALES PO BOX A1097, SYDNEY SOUTH, NSW 1232 / TEL: (02) 9265 6777 / WEBSITE: HTTP://WWW.PANSW.ORG.AU EMAIL: POLICENEWS@PANSW.ORG.AU / ISSN0047-9934 PUBLISHED SIX (6) TIMES A YEAR. CONNECT WITH YOUR ASSOCIATION, FOLLOW NEWS ITEMS ON PANSW SOCIAL MEDIA:

facebook.com/pansw.org.au

@PoliceAssocNSW

@policeassociation_nsw

linkedin.com/company/pansw

Advertisers Alert

Countrywide Austral is appointed by the Police Association of NSW as the authorised publisher of PANSW Police News. The Police Association does not accept any responsibility to any advertiser or consumer in respect to advertising appearing in PANSW Police News. For enquiries re advertising in this publication, please contact the publishers:

countrywideaustral

Level 1, 460 Bourke Street, Melbourne
 Postal: GPO Box 2466, Melbourne VIC 3001
 Ph: (03) 9937 0200
 Email: policenews@cwaaustral.com.au

Disclaimer: Countrywide Austral ("Publisher") advises that the contents of this publication are the sole discretion of the Police Association of New South Wales and the publication is offered for information purposes only. The publication has been formulated in good faith and the Publisher believes its contents to be accurate, however, the contents do not amount to a recommendation (either expressly or by implication) and should not be relied upon in lieu of specific professional advice. The Publisher disclaims all responsibility for any loss or damage which may be incurred by any reader relying upon the information contained in the publication whether that loss or damage is caused by any fault or negligence on the part of the publisher, its directors and employees. **Copyright:** All advertisements appearing in this publication are subject to copyright and may not be reproduced except with the consent of the owner of the copyright. **Advertising:** Advertisements in this journal are solicited from organisations and businesses on the understanding that no special considerations other than those normally accepted in respect of commercial dealings, will be given to any advertiser.

Executive Officers



PRESIDENT
**Kevin
Morton**



VICE PRESIDENT
**Ian
Allwood**



TREASURER
**Roger
Campton**

Executive Committee



NW MET REGION
AREA 1
**Aaron
Rynehart**



NW MET REGION
AREA 2
**Alison
Dixon**



SW MET REGION
AREA 1
**Stephen
Waddington**



SW MET REGION
AREA 2
**Matt
Thomson**



SOUTHERN REGION
AREA 1
**Edward
Taylor**



SOUTHERN REGION
AREA 2
**Jason
Hogan**



NORTHERN REGION
AREA 1
**Paul
Ireland**



NORTHERN REGION
AREA 2
**Darren
McCaughey**



WESTERN
REGION
**Chris
Jordan**



COMMISSIONED
OFFICERS REGION
**Matthew
Webb**



CENTRAL MET
REGION AREA 1
**Oliver
Behrens**



CENTRAL MET
REGION AREA 2
**Graham
Condon**



NON LAC REGION
AREA 1
**Stephen
McDonald**



NON LAC REGION
AREA 2
Vacant



NON LAC REGION
AREA 3
**Peter
Gurr**



NON LAC REGION
AREA 4
**Peter
Foran**

Stephen Waddington

SW Metro Region Area 1

Q. Can you tell me about your policing background?

I attested from Goulburn in January 2007 and spent the first five years of my career working in General Duties at Marrickville LAC. After completing the Operational Support Group course, I was lucky to be seconded to Bass Hill Region Enforcement Squad (now called SWM OSG) under Operation Spartan. From there, I secured a full-time operative role within the Unit and was recently successful in winning a Sergeant position within the same Unit.

Q. How long have you been involved with the PANSW?

I was an active member at Marrickville, where I was fortunate to work alongside Scott Weber. When I transferred to Bass Hill, I worked towards establishing the Unit's first PANSW Branch and was subsequently elected as the Branch's first Chairperson.

Q. Why did you want to join the Executive?

I have always supported the trade union movement and the continued fight to protect workers' rights and conditions. Your Association is one of the strongest advocates for its members in that space but has recently increased the emphasis on member support and welfare. I see my role with the Executive as key to ensuring these areas continue to be a significant focus.

Q. What are your goals now you've succeeded?

I see the role of an Executive Officer to support and represent their members. I will be advocating strongly for the South West 1 area members and hope to increase awareness of the support services and welfare assistance provided to members.



Q. What are the significant challenges for police that you envisage in the year ahead?

Every year more and more is expected of officers out on the street. Introducing new technologies should lighten the workload and increase productivity. But instead, it's putting more pressure and expectations on individuals and units. Easing these pressures will be a major challenge moving forward.



PANSW President Kevin Morton

Challenges & opportunities

It's hard to believe that it has already been two months since Conference 2022. But, it certainly hasn't been an idle time for myself, our Executive members and staff at Your Association.

Wage rise / change to Award

■ Within weeks of Conference 2022, the State Government announced an increase in the Public Sector Wage cap for frontline workers over 2022/2023 from 2.5% to 3% in 2022 and 3% in 2023, plus an additional 0.5% this year if the NSWPF can show productivity efficiencies.

Nearly 12 months ago, we secured a 3-year Award with a 2.5% pay increase each year along with the accompanying MOU covering our PBRI Insurance and Workers Comp entitlements, IP Over 60, and Concessional Cap reimbursement. The increase was presented in recognition of frontline workers' efforts during the Covid pandemic.

Being fully aware of the role that our members, the men and women of the NSWPF, played during the pandemic, we sought an urgent meeting with the Deputy Premier and Minister for Police, Paul Toole. As a result, we prosecuted our case in relation to the 3-year Award, which our members signed up for in good faith during the height of the pandemic and which was not due to expire until July 2024.

The Deputy Premier quickly realised that the Award had been signed under conditions that had changed. Through our strong relationship, we convinced the Deputy Premier to vary our Award for the next two years. Building solid relationships with all stakeholders - including any Government of the day - enables The PANSW to achieve these highly beneficial outcomes for you, the members.

Blue Tape

One of the feature delegate engagement pieces conducted at Conference was the Blue Tape Workshop. Several years ago, a Red Tape Reduction Committee chaired by Superintendent Ron

Mason was set up by NSWPF with PANSW representation. Operational, legal and administrative processes were reviewed to create efficiencies without impacting accountability, including Police Issue AVO's.

Listening to the membership feedback at Region Forums, our Executive felt it was again time to seek our delegates' input and direction regarding these issues.



PANSW PRESIDENT KEVIN MORTON IN WAGGA WAGGA FOR A REBOOT OF THE LOCAL BRANCH.

At Conference, three Blue Tape workshops captured responses from delegates from every policing field. Reviewing the material, I was astounded to see 110 recommendations covering the key areas of technology, legislation and policy. The information focused on ineffective equipment and systems and over-accountability in policy and legislation.

Tackling these issues would result in core policing duties being reduced at all levels, from the Constable on the truck to the Detective working a major case.

I have created an Executive Committee to head up these challenges and provide direction internally, with early productive discussions underway with Commissioner Webb and Deputy Commissioner Pisanos. I look forward to seeking further input from members via Region Forums and updating you as we make progress on this project.

Organising 101

Our Branches in every Command are our lifeline for ensuring our members' welfare, safety and Industrial Rights are protected.

Our branch networks will often inform the PANSW's Industrial section or Field Organisers of general operational information or a Critical Incident that may be unfolding on the ground.

Recently, presumably due to promotion, transfer or the inception of the Optional Disengagement System, statistics show an increased number of calls coming through to the Information Organising Centre (IOC) that would typically be dealt with by our Branch Officials.

Our Branch Officials are well trained with the skills to navigate these everyday inquiries. They also have the resources of Field Organisers and Industrial Officers at their disposal anytime.

The Executive reaffirms that the best model for our branches is an effective Organising Branch. It should be maintained to represent all members in the Command and future-proofed, with succession planning at its core. At Conference, this topic formed another excellent workshop where delegates were presented with information and ideas to apply within their Commands, to gauge the temperature or initiate change.

I'm excited to see what ongoing opportunities and challenges the remainder of the year holds. Until next time, please stay safe and remember we're stronger together.

When
experience
and results
matter.

Kells
YOUR LAWYERS



Kells' Criminal Lawyer Patrick Schmidt

Previously held the position as general duties officer at Marrickville and subsequently the senior prosecutor in Sydney and the specialist courts command.

Call us 13 Kells

Visit kells.com.au

Family Law | Crime | Estate Planning | Conveyancing
Sydney and the Illawarra Region

Police Association Noticeboard

Women's leadership opportunities

■ Women & Leadership Australia (WLA) is currently offering professional development scholarships for PANSW staff and members. These career-defining leadership programs bring together a focus on applied learning with the latest theory and practice. Four scholarships of \$1000-\$5000 per person are available for women in the Police, Defence and Emergency Services Sectors. Apply by 9 September. Find out more at <https://www.wla.edu.au/>



Get involved in your branch

■ On July 19, PANSW President Kevin Morton was invited to Wagga Wagga for the reboot of the local branch. A big turnout discussed a range of issues before electing a new chair and vice chairs. The life-blood of your Association is this statewide network of local branches; where members speak freely, share common concerns and move forward with a united voice.



People Matter Survey

■ Members are strongly encouraged to complete The NSW People Matter Employee Survey.

This survey asks about your experience and perceptions of workplace issues and practices, including management and leadership, service delivery, employee engagement, diversity and inclusion, public sector values, and unacceptable conduct.

Your opinion matters. Whether you are experiencing challenges or feeling optimistic about how your Command operates, filling out the survey highlights issues that the PANSW has been raising and reinforces their importance at NSWPF management and Executive level.

Your feedback will help to identify strengths and opportunities for improving work practices in the NSWPF and the wider NSW public sector. You are helping make the sector a better place to work for everyone.

The NSW Public Service Commission and an independent research company will conduct the survey. Responses are anonymous and confidential, so it is an excellent opportunity to express your opinions freely.

Complete the survey online through the link provided by the NSWPF between Monday 22 August to Friday 16 September 2022.

For more information, visit <https://www.psc.nsw.gov.au/reports-and-data/people-matter-employee-survey/faqs>

Claim Your Concessional Tax Refund

■ Members who exceed their super concessional cap contributions due to Police Blue Ribbon Insurance may be entitled to a tax refund.

The ATO considers PBRO contributions from employee and employer contributions (for taxation purposes) as concessional contributions to PBRI superannuation.

Follow directions on the NSWPF Intranet and lodge your claim in SAP ESS where you submit your leave forms.

Taking The Next Step

The most challenging step in your career can be making decisions about the next phase of your life after policing - whether that means setting your sights on a job in another field or retiring to spend more time with loved ones. Fortunately, several support services exist to help you with the transition.

Fortem Australia

■ As Career Transition support is integral to the Optional Disengagement Scheme, the NSWPF has partnered with Fortem Australia to provide a tailored ODS career transition program.

The not-for-profit organization was founded to serve the well-being of first responders and their families. Fortem's Transition and Employment Program is personalized to each member's needs, including:

- Working with partners to create opportunities – Fortem's network provides access to creating job, training, volunteer and start-up opportunities.
- One-to-one employment support – secure your next role with interview coaching, networking and mentoring
- Transition to your new lifestyle – discuss your post-service lifestyle, including assistance with the transition into retirement or referral to other support services to ensure your post-service life holds meaning, challenge and enjoyment
- Support your family – access to well-being activities, clinical services and

more to support your loved ones as you make these important life decisions.

For more information:
email transition@fortemaustralia.org.au
or call 1300 33 95 94

Career Management Services

Career Management Services (CMS) specialise in helping police members navigate their career journey – including planning for the future.

Former NSWPF Sergeant Joe* was medically discharged due to PTSD and OCD and had not worked since 2005. However, upon referral in September 2019 to CMS, Joe was keen to return to the workplace after such a long absence.

He was initially interested in working outdoors and later considered Government investigation roles, leading to the attainment of a Certificate IV Government Security (Personal Vetting) and Diploma of Work Health and Safety.

While applying for jobs, Joe's hometown was ravaged by bush fires. After postponing his job search to get his family's life back to normal, Joe was focused on securing employment. With support from CMS, he identified a part-

time (3 days per week) Administration Officer Community Transport and Social Support role with a local Council.

CMS supported Joe in developing a targeted resume and selection criteria responses, resulting in him being shortlisted for an interview in March. In addition, interview coaching was conducted to prepare him for his first interview in 36 years. Joe was looking forward to the prospect, but unfortunately, the employer cancelled the interview as the pandemic started to take hold.

Four months later, Joe was re-invited to interview. Again, his CMS consultant facilitated a targeted interview coaching refresh in which several practiced questions came up.

Joe was offered the job and commenced employment in July 2020. He was delighted by the outcome, and his wife was brought to tears when she heard the news.

For more information, call 1300 588 088, visit www.careermanagementservices.net.au or email enquiries@careermanagementservices.net.au

*NAME AND DETAILS CHANGED TO PROTECT IDENTITY





PICTURE: SIMON BRADSTOCK (LEFT) WITH PANSW STAFF JON GODDARD AND KIRSTY MEMBRENO, AND SEAN HARAN (RIGHT) AT A BTB EVENT.

Beyond The Badge

As a former police officer, Simon Bradstock was used to dealing with the myriad of confronting situations that the job presents. But seventeen years of experience didn't prepare him for what would be his biggest challenge yet: transitioning out of the NSWPF.

A new beginning

■ With fourteen years in tactical operations, Simon knew he had plenty to offer as a potential employee. When leaving the NSWPF to pursue a career in the private sector in 2004, the recruitment process was far more challenging than he anticipated.

His resume was vetted by hiring managers and agencies unfamiliar with the language native to first responders. "One of the first questions they asked me in an interview was, 'Tell me about yourself?' He recalls. "I was unprepared and spoke about my childhood instead of promoting my strengths and selling myself."

The road to success

The spotlight on his identity and who he was now that he was no longer a serving police officer would hugely influence his future career path. "I had to create a new identity and learn how to promote my skills and practical experiences in a language understood by civilians."

Engaging coaches and peer support, Simon secured governance and compliance jobs, which soon led to senior management roles.

He developed his consultancy and advisory practice, which he has led for sixteen years.

A dear friend remembered

Amid the professional success, personal turmoil would alter the course of the former police officer's life forever. The news came that Simon's former work colleague and dear friend Colin Young, who had been struggling with PTSD, had sadly ended his life.

Losing Colin caused Simon to reflect on his own challenges post transitioning. He decided then and there to do more to help others who may be struggling to find their path. "I committed to creating an improved pathway for Police by sharing my journey and providing practical support."

Together with his friend Sean Haran, a former WA Police Officer with corporate experience in corporate security and risk management, Simon founded Beyond The Badge in 2019. BTB, a not-for-profit charity exists to assist all first responders to smooth their transition, find a sense of purpose and succeed in their future endeavours.

The tailored programs:

- provide a safe and confidential environment to discuss future career opportunities openly
- create connections with members of the business community

- reshape attendees' personal profiles using language that is understood by recruiters and hiring managers
- showcase a proposed model for preparing for interviews with remote, phone or face-to-face scenarios

Through their extensive networks and imparting their lived experiences, Simon and Sean have helped many police officers find meaningful employment in mental health support, government departments and corporate sectors. For some, attending the program allowed them to decide to retire and spend more time with family comfortably in a supportive environment.

Advice for the next step

Regardless of the path you choose to go down, Sean says that getting started and planning is the most critical step. "I remember having no idea what I could do or how to go about finding out what the first steps might be," Sean says. "Building a profile and establishing business networks and opportunities takes time, so start preparing early."

- To find out more about Beyond The Badge's programs, visit <https://beyondthebadge.com.au/>

Injured Officer Checklist

By Karen Young **PANSW Industrial Officer Specialist Police Commands**

Sustaining an injury can be a challenging and emotional time for officers. So, it's essential that you are supported with accurate advice and information about entitlements and how to access them.

■ Our new Injured Officers Checklist (on and off duty) will assist injured members with a timeline and breakdown of the must-do's and suggested action items.

It is always important to highlight the exemption to the changes to the Workers Compensation Act 1987 that the PANSW and its members fought against in 2012. These changes would have resulted in a significant reduction in entitlements, including weekly payments, medical expenses; coverage of journey claims; lump sum and pain and suffering compensation.

Another important win was the extension of Income Protection to cover Police, both on and off duty, up to age 65 (previously 60). During Award negotiations, the PANSW continues to secure these critical commitments in the Memorandum of Understanding (MOU) with the NSWPF.

Checklist for On-duty work-related illness or injury Initial

- Inform your command of the absence as soon as possible.
- Lodge a P902 Notification of Injury if work-related. NSWPF has a dedicated Injury Hotline that you can call on 1800 996 336 24 hours/7 days per week.
- Consult your GP and obtain a SIRA Certificate of Capacity.
- Complete the information release form – consider nominating PANSW as an authorised contact.
- Insurer EML should accept provisional liability within seven days – if not, contact PANSW.

0-6 Months

- If your Workers' Compensation claim is declined, contact PANSW for legal assistance.
- Where possible, attempt a Recover @ Work Plan as devised by your IMA/ Employer.
- Fill out the dependent's form sent by EML.
- Advise EML of any domestic assistance required.
- Claim kilometres for travel to attend medical appointments (work-related only)

6-9 Months

- If you are going to be unfit past nine months, you need to lodge an Income Protection Claim – contact the PANSW for advice if unsure.
- Complete Income Protection paperwork sent to you.
- Lodge your claim with the NSWPF Income Protection Unit on 02 8835 8400 or #PS-INCOMEPRO or ps-incomepro@police.nsw.gov.au
- Consider your financial situation. Income Protection is a top-up to 75% of police salary. Your salary deductions will continue to come out of this figure. Officers can top up to 100% of their salary using their accrued leave entitlements under the P118 Request for Leave Makeup Form.

If Fit For Suitable Duties

9 Months+

- Ensure you are providing a 'suitable duties' certificate so that you receive s40 Top Up.
- In some circumstances, you may need to apply for Income Protection – if you are working one or two days, s40 Top Up may be insufficient – contact PANSW for advice.
- If the NSWPF is not providing suitable duties – contact PANSW early for assistance.
- In some cases, you may be referred to the Deployment Unit if you cannot return to your substantive position – you must contact the PANSW early if this occurs.

If Unfit For Any Duties

9 Months+

- Ensure you have received confirmation from TAL regarding Income Protection commencing.
- Liaise with TAL and provide documentation required to ensure monthly IP payments.
- Discuss s66 & 67 permanent impairment claim and TPD claim criteria with your doctor.
- Obtain advice from PANSW concerning possible medical retirement.



Before Last Day Of Service

- Consider if you wish to extend your last day of service with NSWPF. This can be beneficial if you want to reach a milestone, e.g., 20 years' service or the next increment level. Your leave balances will be paid to you in your final pay.
- Obtain from PANSW a solicitor referral for a 66/67 claim under the Workers Compensation Act 1987. This is for pain and suffering and permanent impairment (work-related only).
- Obtain financial advice about your superannuation & financial management generally.



Checklist for Off-duty illness or injury

Initial

- Inform your Command of the injury/illness.
- Consult your doctor and obtain a Medical Certificate – nature of illness required on the certificate.
- Obtain a referral to a specialist doctor from your GP for the specific injury/illness if required.
- Consider the time off you will require – will you need Income Protection? Or do you have a sufficient sick leave balance?

0-2 Months

- Officers become eligible for Income Protection after a 2 month waiting period.
- Officers should apply for IP benefits if they have had 7/12 days unfit with the injury.
- Contact the IP Unit to apply via 02 8835 8400 or ps-incomepro@police.nsw.gov.au
- Read NSWPF Injury Management Guidelines to understand your employee responsibilities.
- Participate in the treatment plan devised by your doctor.

2 Months +

- Officers are eligible for off-duty Income Protection after satisfying a 60-day waiting period.

- Consider your financial situation. Income Protection is provided to 75% of the police salary. Your salary deductions will continue to come out of this figure. Officers can top this amount up to 100% of their salary using accrued leave entitlements under the P118 Request for Leave Makeup Form.
- Ensure IP Team has received your paperwork.
- Ensure TAL has corresponded with you about the claim.

If Fit For Suitable Duties

- The NSWPF Injury Management Guidelines provide for Recovery @ Work for off-duty injuries. A r@w plan should be devised in accordance with any medical restrictions when a certificate with capacity to work has been issued by your doctor.
- If you are fit and no RTW is provided, contact PANSW as soon as possible.

Before Last Day Of Service

- Consider if the injury or illness is permanent and meets the criteria of TPD or terminal illness – Remember, Blue Ribbon also covers off-duty injuries. Consider obtaining financial advice with your superannuation and other financial matters.
- Consider if you wish to extend your last day of service with NSWPF. This can be beneficial if you would like to reach a milestone, e.g., 20 years' service, or to reach the next increment level. Your leave balances will be paid to you in your final pay.

Here to help

PANSW is here to assist members every step of the way as you recover from illness or injury.

Unfortunately, the PANSW is not advised when an officer goes off work with an injury, whether on or off duty. We rely on our branch officials, Branch welfare officers, delegates or the injured member to contact us so that we can explain their entitlements and procedures.

We encourage you to contact us as early as possible so we can provide advice and guidance specific to your circumstances.

If you or a colleague need support, contact us on E/N 57070, 02 9265 6777 or info.centre@pansw.org.au. To download a digital copy of the checklist, visit the Resources section of the PANSW website.

Drive home the savings

All inclusive prices

✓ Finance

✓ Rego + insurance

✓ Fuel

✓ Maintenance

Isuzu M-UX
LS-M Rev-Tronic
4x2

save
\$4,717[†]
on purchase price



\$583* PER FORTNIGHT
INC. \$254 OF RUNNING COSTS

Mitsubishi Triton
GLS Double
Cab Sports

save
\$3,625[†]
on purchase price



\$593* PER FORTNIGHT
INC. \$260 OF RUNNING COSTS

Mazda CX-8
Sport Wagon
FWD

save
\$2,161[†]
on purchase price



\$511* PER FORTNIGHT
INC. \$256 OF RUNNING COSTS

Try our car calculator today
nswpoliceleasing.com.au | 1300 178 794



*Based on the following assumptions: living in NSW 2000, salary: \$85,000 gross p.a., travelling 15,000 kms p.a., lease term: 60 months, using Net GST processing method. Images shown may not be the exact car that the calculations have been based on. All figures quoted include budgets for finance, fuel, servicing, tyres, maintenance, Vero by SunCorp comprehensive motor insurance, and re-registration over the period of the lease. Vehicle residual, as set by Australian Taxation Office, payable at the end of lease term. The exact residual amount will be specified in your vehicle quote. Vehicle pricing is correct at the time of distribution but may be subject to change based on availability.

[†]Savings figures are based on Smartleasing's negotiated buying power discount. Discount has been calculated with reference to the manufacturers recommended retail price current as at 1 July 2022 in NSW. Discount will differ depending on the State or Territory you purchase the vehicle in.

Before entering into any salary packaging or novated leasing arrangement, you should consider your objectives, financial situation and needs, and, seek appropriate legal, financial or other professional advice based upon your own particular circumstances. Image shown may not be the exact car that the calculations have been based on.

Larger Pay Increase Secured

By Kevin Morton **PANSW President**

■ As members would be aware, the current Award and Memorandum of Understanding (MOU) was voted on by members and entered into in October 2021 for a 3-year period based on the 2.5% Public Sector Wages policy in force at that time.

Following my speech at the PANSW 2022 Biennial Conference, we have remained in contact with Deputy Premier Paul Toole who was in attendance and heard my demands including reasonable pay rises for police officers. There has been much media attention in recent months regarding police officer wages and I can confirm behind the scenes the PANSW has been lobbying for you, our members.

Despite our agreed pay deal from 2021, the Deputy Premier has confirmed police will also be given a 3% pay increase from 1 July 2022 (inclusive of superannuation increase) – up from the previous 2.5% increase under the State's wage cap, and at least 3% or 3.5% dependent upon productivity savings from 1 July 2023.

Members will also recall that in 2020 during the pandemic, we successfully won in the IRC our pay claim and were awarded a 1.75% pay rise when most other public sector workers including health workers were awarded 0.3%.

This 1.75% is a permanent compounding increase to base salary and salary-related allowances (including shift penalties, on-call allowances, special duties allowances etc) as opposed to a one-off lump sum payment of \$3000 that attracts marginal tax and equates to approximately \$1800 in the hand.

Your Delegates at Conference 2022 worked hard in identifying over 100 ways to slash blue tape and improve the productivity of the NSWPF. The announcement by Government



contemplates increased wages where such measures are implemented. The PANSW will not allow your flexibility and innovation to go unrewarded. It is now up to the NSWPF to work with the PANSW on these.

Memorandum of Understanding

This % increase in salary will complement our current MOU which continues to lock in crucial entitlements and protections for our members.

The value of these MOU items cannot be underestimated including:

■ maintaining the Police Blue Ribbon Insurance Scheme (PBRI, D&D) benefits and entitlements including Income Protection up to age 65 at no additional cost to members;

■ reimbursement of tax bills as a result of exceeding the concessional cap (due to PBRI);

■ retaining Workers Compensation exemption secured in 2012; and

■ NSWPF subsidising 67% of any increase in police category default units of Aware Death/ TPD insurance cover

On 1 May 2022, the 379% increase for the police category default unit of insurance saw the NSWPF paying an additional \$3093 pa per officer for that insurance attributed to the 67% cost from the above MOU provisions.

Optional Disengagement Scheme (ODS)

The PANSW successfully lobbied and secured in 2021 the very successful and oversubscribed Optional Disengagement Scheme (ODS) which officially commenced in January 2022.

The first round saw almost 220 police officers exiting the NSWPF on their own accord with dignity and a monetary payment. This scheme provides for payments of just under \$300,000 (depending on rank and years of service) and attracts a tax concession from the ATO.

Recognising our people

If nothing else, the pandemic has opened everyone's eyes to the truly essential role workers like police and others play in our community.

No emergency service workers do it for the thanks, but that doesn't mean our governments should not acknowledge the commitment by reflecting this through suitable remunerations and safeguards that protect those who protect the community.

The PANSW will continue to advocate to ensure that your entitlements reflect your tireless work and dedication to serving our communities.

Say *yes* to Novated!

Novated leasing is the most cost-effective way to buy and run a vehicle.

The cost of the vehicle and its running costs are bundled into a single payment which smooths your budget and keeps more money in your pocket.

With a Fleetcare Novated Lease, say 'yes' to:

- Yes* – National fleet discounts
- Yes* – Half price car washes
- Yes* – Income tax savings
- Yes* – GST savings
- Yes* – 24/7 driver support

With so many features and benefits, why wouldn't you say 'yes'?

Call: 134 333 **Visit:** fleetcare.com.au/nsw-police
Email: getnovated@fleetcare.com.au

Novated Showroom

Visit www.fleetcare.com.au/novated-showroom for more exclusive Fleetcare Novated specials.



Nissan Navara ST
Auto 4WD

Save: \$11,201*

\$301* Per Week



Mitsubishi Triton GLS
Auto 4WD

Save: \$9,619*

\$278* Per Week



Nissan Patrol Ti
Auto 4WD

Save: \$9,189*

\$454* Per Week

Disclaimer: Customers must have a BP fuel card with car washes enabled. The figures presented for the vehicle offers are correct at time of print and based on the applicant living in VIC, with an annual salary of \$85,000. The weekly cost is based on a 60 month term travelling 15,000km p.a. and includes estimated running costs including finance, maintenance, tyres, registration, fuel and insurance. Vehicle images are for illustration purposes only. Figures may alter based on an individual's circumstances and are subject to change.

On The Road

By **Leo Solomons** PANSW Industrial Officer

Earlier this year, PANSW Organiser Rod Sheraton and I embarked on a journey to visit some of the more northeast branches of Western region.



(RIGHT) ROD SHERATON WITH MICHAEL SCHARF AND JEN MARKOU OUTSIDE THE BOGGABILLA POLICE STATION (LEFT) LOCAL FAUNA AND PANSW INDUSTRIAL OFFICER LEO SOLOMONS, ON THE ROAD

■ First on the agenda, was the Narrabri branch of the PANSW branch meeting. The well-attended branch meeting had quite an ambitious agenda, with wide-ranging issues affecting the Narrabri sector.

Motions were passed relating to resources, staffing and lack of cars. A long discussion was had about the inadequacy of the Narrabri police station, which was first built in the 1970's and has had little done to it over the decades. The branch felt the building doesn't meet modern policing requirements, not to mention following basic work health safety regulations. One element that needs particular attention is the lack of female change rooms.

The PANSW was quick to point out, that under WHS codes of practice, a change room for each gender is required. The branch passed motions, asking for

the PANSW to provide experts to revise the WHS suitability of the police station.

The Narrabri branch is planning to meet with its local member to advocate for new facilities which adhere to WHS requirements and facilitate modern policing.

Next was a visit to Boggabilla. The PANSW has in recent times advocated for these members regarding police housing. The two police houses and two barracks available are right on the corner of the Newell Highway which has loud trucks passing 24/7, making it impossible to sleep. The PANSW argued that members should not be subjected to such poor residential conditions. As a result, the houses have been vacant for some time and are subject to a claim by the local Aboriginal land council.

Sergeant Jen showed us around the police station. A new BBQ has become

a gathering point where local elders are invited to have a yarn. Jen pointed out that the water quality was poor and must be boiled from the tap before drinking.

All workplaces have the right to drinking water as an enforceable standard dictated by modern codes of practice. The team is currently working on what water solutions would be best for the crew up at Boggabilla. Finally, a meeting was held with members at Moree. With a strong turnout, the meeting was a great opportunity to discuss current events and get some general advice on customs, practices and processes. The Moree Branch is also pursuing a new FRPA and greater police resources for an already stretched sector – more on this in a future edition.

If you have any issues or would like a branch visit from our team members, please call on 02 9265 6777.



— PROUD — NUTRITION PROVIDER OF THE NSW POLICE DOG UNIT

At Royal Canin we believe that each dog is unique. This is why we are committed to working with leading veterinarians, breeders and industry professionals to develop specific nutrition to suit each dogs age, breed and lifestyle. From a loyal family pet to the high energy needs of Police Dogs, Royal Canin provides the nutrition they need to perform at their best every day.

royalcanin.com/au



Shouldering The Weight Of Expectation

By Elyssa King PANSW Communications Officer



MARITA SHRUGS-OFF A TACKLE, PLAYING FOR THE COUNTRY SOUTH STEELERS IN THE NSWPF WOMEN'S RUGBY LEAGUE GRAND FINAL.

■ Growing up in the housing commission area in Mudgee, Marita Shoulders grew up playing footy on the lawn with her brothers. "Being a girl, I was never allowed to play rugby league – I think they were afraid I would hurt the boys!" she jokes.

The fearlessness in shaping up in those clashes strengthened her resolve on and off the field. When she moved to Penrith Police Station in 2001 after joining the cops, she began a twenty-year cross-code love affair by joining the local rugby union and rugby league teams. "[As a cop], you can be out on the street running and tackling people who want to hurt you. These players aren't that. Once you realize that the contact doesn't hurt, you have so much fun out there."

Inaugural Police Cup

It would be an understatement to say that 2022 has been a huge sporting year for the Bathurst-based Sergeant. She made history when she ran out onto Scully Park in Tamworth for the Country South Steelers as part of the NSW Police Cup – the first time women's teams had been included since the competition's inception.

The five women's teams' hard-hitting playing style was the talk of the tournament. But unfortunately, Marita's

side lost 12-0 to the Bankstown Giants, who dominated the competition.

"People are seeing that women can play football too." She says. "The grand final was a great game. It was a credit to the Bankstown Giants as they didn't have a try scored against them the entire competition. The girls stepped up and we had a fantastic weekend. The tournament sparked my love and my keenness for the game again."

From Red To Blue

Off the back of a strong performance in Tamworth that earned her player of the tournament, Marita was selected in the NSWPF Country Team starting side.

Along with chalking up a 14-0 win, the game and venue held special significance for Marita – the 'eighth wonder of the world' for a life-long West Tigers supporter. "I'd never been to Leichhardt Oval, so to be playing there in the home sheds was a special experience."

Marita would return to the hallowed ground for the second time that year after being selected for the inaugural NSWPF women's State of Origin team.

True Blue

Despite setting up two tries that would lead the Blues to post a 10-4 win over the Maroons, Shoulders is more focused

on her teammates' performances than her impact. "The quality of football played was outstanding."

The mentorship of Sandra Laughlin, who was in the original NSW Women's Origin team, was inspirational. The grit of Brittany Bedford and Maggie Townsend helped her lift her game. Fullback Kiara White – her Giants' opponent in Tamworth named Player of the Match in the Grand Final – has a bright footballing future ahead. "Kiara is an amazing footballer. The mind she has for the game is incredible and she is going to have all the opportunities in the world."

The celebrations were intense but short-lived – Marita was back on the road the following day to pull on the jersey for her Central West union team, who won a third consecutive NSW Country Championships victory in Tamworth.

The next chapter

In between shifts, Marita is training in preparation for her inclusion in the inaugural Australian Police Rugby League women's side. The most prized possession from her representative experience? A football signed by Ma'am Webb and Ma'am McCusker, who cheered the team onto SOO victory. "To have both of our states having female Commissioners at the moment is pretty inspiring," she says.



NSWPF Women's Origin

BACK ROW (LEFT TO RIGHT) - DANIEL CLEMENTS (TRAINER), SANDRA LAUGHLIN (MENTOR)
PETER CAMPBELL (PHYSIO), GREG COLLESS (MANAGER), MICHELLE SHAKESPEARE, SOHRYN CARTER,
HAYLEY JOSEPH, BIANCA WRIGHT, BRITNEY LEE BEDFORD, MARITA SHOULDERS, MAGGIE TOWNSEND,
KASEY GARDNER, KIARA WHITE, JESSICA BROOKS, NATHAN SIMPSON (ASSISTANT COACH),
GRAHAM CONDON (TRAINER), MARK HUTCHINSON (TRAINER).

SEATED (LEFT TO RIGHT) - JACODA LINKS, JAYMIE ELPHINSTONE, MIAH SULLIVAN, BROOK WALKER,
GABRIELE SUCKLING (CAPTAIN), GAVIN LENNON (COACH), NERIDA GREGORY, KATRINA HINTON,
MADDIE DUNCAN, JESSICA O'BRIEN.





COMPENSATION AND DISPUTE RESOLUTION SPECIALISTS

Concerned about your entitlements to compensation, disability
payment or superannuation?

Our team is professional, experienced and compassionate.

Why not call us today?

Your first consultation is free.

1800 25 1800

stacksgoudkamp.com.au

Sydney, Liverpool, Newcastle

Your compensation partners

Police should lead emergency management response

By Angus Skinner **PANSW Research Manager**

■ Whenever there is an emergency, we look to NSW police officers for leadership. Nothing exemplifies this more than the events of the past three years, where NSWPF's leadership and emergency management skills led us through unprecedented floods, bush fires and pandemics.

Police have coordinated large-scale multi-agency efforts with a combination of broad and specialised skillsets not possessed by any other agency.

The rate at which we have experienced emergencies has dramatically increased and is predicted to continue. So far, the NSWPF continues to meet the demand as these challenges arise. However, significant time commitments from all ranks, from Constable to Commissioner, are required while meeting the demand for the other police services.

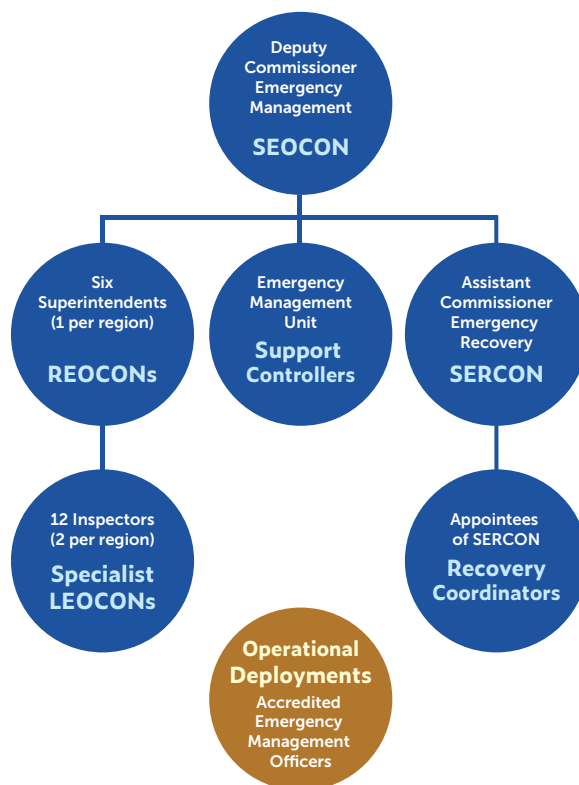
It is time for the emergency management function that police officers are performing to be formally allocated to devoted, fully funded positions to meet the ever-increasing demand. The events surrounding the 2022 Flood Crisis response and recovery are a stark example of why this is necessary.

Police leading flood response and recovery

For months, our members travelled to the Northern Rivers on flood deployment, often more than one hundred per week. You performed challenging roles in difficult conditions because the community needed you.

The history of emergencies in NSW shows the response and recovery efforts rely on leadership from the Police – be it officers on the ground, Emergency Operations Controllers or the appointment of a police officer as the Recovery Coordinator.

Keeping people safe, coordinating operations, supplying people with what



ORG-CHART OF PROPOSED STATE, REGIONAL & LOCAL EMERGENCY OPERATION CONTROLLERS

they need to get by – whatever the challenge, police are always the last left standing and always find a way. But this is draining the time of officers with other duties to perform.

It is time to give police devoted resources to meet the increasing demand for emergency response and recovery.

The NSW Government trusts and relies on the skill sets of our members and the NSWPF's coordination, resources and structure. For the good of the people of NSW, this should be a formal, permanent arrangement.

2022 NSW Flood Inquiry

In March 2022, the NSW Government commissioned an independent inquiry into the preparation for, causes of, response to and recovery from the 2022 catastrophic flood event across NSW.

Your Association submitted to this Inquiry, making the following recommendations:

1. NSWPF receives funding for the following additional positions:

- a.** An additional Deputy Commissioner – Emergency Management, to serve as a devoted SEOCON
- b.** An additional Assistant Commissioner – Emergency Recovery, to serve as a devoted SERCON
- c.** Six additional Superintendents to serve as devoted REOCONs (one in each Region)
- d.** 12 additional Inspectors to serve as devoted specialist LEOCONs (two per Region) supported by the existing LEOCON structure
- e.** Support staff to assist the above structure (total number decided through NSWPF consultation)
- f.** An expanded Emergency Management Unit (total number decided through NSWPF consultation).

2. NSWPF form a pool of accredited "emergency management officers" who would continue to perform their duties in their substantive position but receive an additional emergency response and recovery training. Accredited officers would be spread throughout NSW, so they are already on the ground when emergencies occur and can be deployed to supplement local capacity, receiving appropriate on-call and deployment allowances.

3. Police officers in the EOCON roles at the appropriate level (State, Regional or Local) are automatically responsible for the control and coordination of emergency response operations, rather than the current process of assuming control or determining designated control or combat agency.

The PANSW has submitted a structure that will best serve the people of NSW by placing responsibility for controlling and coordinating emergency operations with those most qualified and experienced to do so: the men and women of the NSWPF.

Looking to Refinance, but confused by all the options?

Giving personalised assistance, we can
provide you with competitive choices, and
help find the right home loan for your needs.

Contact us today!



Dominion
HOME LOANS
PROFESSIONAL PEOPLE • PERSONAL SERVICE

KARL WAY • DIRECTOR

Phone 0478 680 163

Email karl@dominionhomeloans.com

Website dominionhomeloans.com

f **@** [@dominionhomeloans](https://www.instagram.com/dominionhomeloans)



(RIGHT) POLICE LEGACY CHAIR, DONNA MCCARTHY ENJOYING 'ADVENTURE CAMP' WITH A CREW OF LEGATEES (TOP LEFT) WITH LEGACY VICE-CHAIR, SGT CRAIG PARTRIDGE

NSW Police Legacy Chair Donna McCarthy APM

Tim Sinclair NSW Police Legacy

■ "I've met so many good people. Sometimes in policing, you forget how many good people there are in the world, but this is a whole other level of kindness and generosity."

I'm talking with Superintendent Donna McCarthy APM, the new Chair of NSW Police Legacy. Six weeks into the job, it seems our Police Legatees, friends, family, and supporters have made an excellent first impression.

The feeling, it must be said, is mutual.

Donna has stepped into the role with exactly the kind of openhearted enthusiasm you want in the Chair of an organisation that is so focused on the importance of family and connection.

The team at NSW Police Legacy realised straight away that we had a good egg on our hands. So, it was gratifying to have that feeling confirmed just a few weeks later in a slightly more official fashion when Donna was awarded the Australian Police Medal.

Superintendent McCarthy comes from a long line of police and a strong family culture of service. Her great grandfather was Inspector General – the equivalent

today of the Commissioner – and since then, "about fifteen other family members" have been involved in policing.

She's been an NSW Police Officer for 36 years and applies her family's values to her work. "You see vulnerable people, and you want to help them," she says. "You want to help the powerless have a say and be protected. That is extremely rewarding: it's an honourable profession."

She is passionate about her work with the Indigenous community (she worked as the Deputy Corporate Spokesperson for Aboriginal Engagement/Issues) and was especially gratified to have that work recognised through her APM appointment.

Donna's first encounter with NSW Police Legacy came at age twenty-five. After her father died, her two younger brothers became involved with the activities that NSWPL offered.

Her next meaningful interaction was when she was stationed at Mt Druitt many years later. A young police officer died, and the whole Command wanted to raise funds for his young family.

Staff from NSWPL became involved in everything, from helping fundraise to managing and disbursing the funds at the end. "They were wonderful," she says. "They came out to all the events."

Having seen the positive impacts of this work firsthand, it was not a hard decision for her to take up the Chair position of NSWPL when it was offered.

Caring seems to come naturally to her. To work with an organisation whose primary function is to care for families who've lost one of their main supports seems to be a perfect fit.

"For my short time here, I've thoroughly enjoyed meeting the families and the donors," She says.

"The people that go out of their way to fundraise for people they don't even know but want them to know that their loss is acknowledged, and they're trying to offer some comfort... I find it inspiring."

We're sure you'll see Donna out and about at NSWPL events and functions as she continues to spread the word. Don't be shy to introduce yourself!



Home Lender & Investment Lender of the year



At Police Bank, we're experts in helping people buy their first home, and their second, or even their third.

Our award winning loans are open to everyone no matter what stage of the home buying journey you are on.

Speak to one of our loan specialists today.
Visit www.policebank.com.au or call 131 728.



Effective: 1 July 2022. 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 at www.policebank.com.au and upon request. Police Bank Limited. ABN 95 087 650 799. AFSL/ACL No. 240018. 25 Pelican Street Surry Hills.

Living with PTSD? We Can Help



Moving Beyond Trauma is a residential program at the Quest for Life Centre in the Southern Highlands, NSW designed to assist people with PTSD reclaim their lives.

The program draws on an understanding of trauma, its effect on the brain and teaches practical skills and tools which bring relief to the troubled body, mind and spirit.

Based on the latest research on health, healing and neuroscience, our nationally acclaimed programs are delivered by a highly qualified professional team in a safe and confidential environment.

2022 Programs

8-12 August 5-9 September 10-14 October
7-11 November 5-9 December

Call **1300 941 488**
or visit questforlife.org.au

Special Offer for *Police News* readers

\$200 off

the program fee if you mention
'Police News' when booking

NDIS Provider. Subsidies available.
Speak to us if you're covered by worker's
compensation.



Welfare Rights Centre

Have you ever spent hours on the phone waiting to talk to Centrelink about Family Tax Benefit, Child Care Subsidy or perhaps a Covid-related payment? Are you confused about which Centrelink benefits you or your family are entitled to?

■ Your Association is affiliated with the Welfare Rights Centre (WRC). The independent community legal centre specialises in Social Security law and policy and is administered by Centrelink.

The WRC provides specialist, independent advice and assistance about social security and family assistance payments, including free legal advice to members and their families about any payment administered by Centrelink.

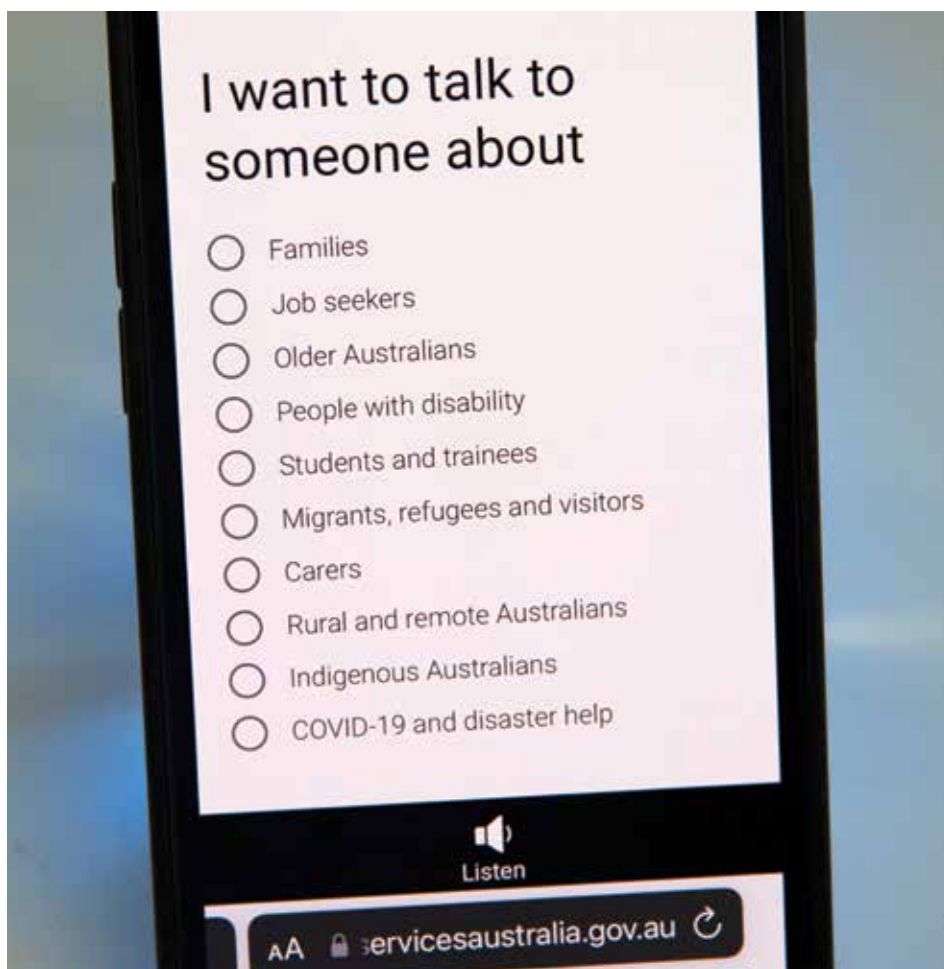
How can WRC assist members? The WRC will provide free legal advice to members and their families about any payment administered by Centrelink, including where you or a family member:

- have left employment - how to meet the 'activity test,' waiting periods, and the income and assets test
- can no longer work due to injury or disability - eligibility criteria, evidential requirements and waiting periods
- need help understanding family support payments – how to report family income
- are trying to sort out issues after separating – proving separation, how assets and shared care of children affect payments
- have a Centrelink debt - appealing debts and debt waiver
- are retiring or just planning retirement
- maximising income, and access to pensions and concession cards

A long history of support

After experiencing complications during her second pregnancy, Freya took leave without pay from her nursing position while her husband continued working, earning about \$900/week.

Freya contacted Centrelink because it wasn't enough to cover their mortgage



and bills to be told she wouldn't be entitled to any payments until the baby was born.

Fortunately, she contacted the NSW Nurses & Midwives Association to ask for help and was referred to the WRC. A WRC solicitor spent time with Freya to establish the full circumstances of her situation. After confirming that she had a job to return to, the solicitor advised Freya that she should be eligible for Sickness Allowance, which was available to employees who were too unwell to work and had exhausted all their leave entitlements.

The solicitor explained that Freya's rate of Sickness Allowance would be reduced due to her husband's income, which helped her get her head around their budget. The solicitor also stressed that she should claim Sickness Allowance as soon as possible, as it usually can't be backdated, and outlined the documents she'd need to get the claim processed quickly.

The WRC's ongoing support included checking Freya's family assistance payments, confirming that she was receiving the Family Tax Benefit for her first child and advising her to lodge a claim for Family Tax Benefit and Paid Parental Leave soon after the birth of her second child.

Finally, the solicitor advised Freya of her appeal rights in case her claim was rejected. Freya was very happy with the advice and extremely relieved!

Contact the WRC

If you decide to reach out to the WRC, let them know you're a PANSW member so your advice can be fast-tracked. By phone - 1800 226 028 (Mon and Wed, 9:30 am to 1:30 pm) or 9211 5389 (Mon-Fri if the matter is urgent) Anytime via their website - <https://welfarerightscentre.org.au/need-help> Anytime by email: sydney@welfarerights.org.au

Thank you for Protecting our Community.



Hugh McDermott MP State Member for Prospect

Contact Prospect Electorate Office, 2/679 The Horsley Drive, Smithfield NSW

Telephone (02) 9756 4766 **Email** prospect@parliament.nsw.gov.au

Authorised by Hugh McDermott MP, 2/679 The Horsley Dr, Smithfield NSW produced using Parliamentary Entitlements August 2022.



**CARROLL
& O'DEA
LAWYERS**

Have you been injured while on duty?

If you are injured in a car accident or at work including PTSD you need to ensure your rights are protected and your entitlements secured.

Carroll & O'Dea Lawyers are experts in personal injury law and panel solicitors for the NSW Police Association. Call us today to find out about your legal rights.

1800 059 278

enquiry@codea.com.au
www.codea.com.au



NO WIN. NO FEE. NO OBLIGATION

Liability limited by a scheme approved under Professional Standards Legislation. ©Carroll & O'Dea Lawyers
Level 18, St James Centre, 111 Elizabeth Street, Sydney, New South Wales, 2000





SGT DAVISON WEARING OIL SKINS IN TYPICAL CONDITIONS FOR A SEARCH. (CIRCA 1980)

Importance of proper snow attire

In Police News (May/June) the Snow Allowance organised by Your Association was explained. Associate Member Paul Davison shares his story from when times were different.

■ I was one of the original members stationed at Wilsons Valley when volunteers were called from 1979 to 81 and 1986 and 87.

The OIC for the first three seasons was the man-mountain Kevin "Lofty" Lomas, who had years in the area when the Snowy Mountains Scheme was being constructed, in a time when police had to hold their own in one-person stations.

Part of our issue was a parka costing a grand \$19, woolen uniform pants, knickerbockers for cross country skiing, Oil Skin Jacket and Pants, woolen gloves, and a pair of leather-type army GP boots. Unfortunately, my size was unavailable, so I was sent to the local store to purchase a pair of Sorel boots specially made for the snow that felt like a warm pair of slippers. While others jumped up and down in their cold boots as we stopped cars to have them fit chains, I kept telling them my feet were hot.

We received a \$ 6-something camping allowance and resided at Wilsons Valley Station, which the Police rented from the National Parks for \$1 a year. It was

two to a room for the first three years, with underfloor heating. The location was central for incidents up and down Kosciusko Road, and most chain bays were set up outside so you could get a break from the cold.

During the first year, I led a search party to locate a group of Boy Scouts from WA who were lost on the Main Range in a blizzard. The temp was -13 with a 45k wind taking the chill factor to -35. When we found them, they were taken back to Charlotte's Pass by rented over-snow transport.

Upon our arrival back at the Ski Lodge, an acquaintance was speaking to Paddy Pallin: a well-known adventurer and supplier of snow survival gear and clothing. I spoke to Paddy for a while and later, my friend told me he was appalled by the bad quality of our clothing and was going to write to the Commissioner about this, which he did. As a result, we gradually received better quality clothing and backpacks so we could survive if caught out in a blizzard.

In 1986, I returned as OIC and the Station had been re-vamped, so we

each had our room. It was a shame the Police never retained Wilsons Valley Station: the rooms were good and right outside of where you would have to set up chain bays at 6 am. They were also rented at a lot lower cost than what they would be paying now for accommodation. This allowed us to work more closely and form a team. In addition, our daily allowance had risen to \$30 odd a day.

Our improved uniforms were much appreciated. Once during a search in a blizzard near Whites River on the Main Range, we were forced to camp out for three nights as the weather worsened and visibility was less than two meters. We were allowed to claim Waiting Time till 7 pm, without compensation for toothpaste and other items eaten by mice. Other times we built snow caves to sleep in.

While we experienced the worst weather conditions, we could never complain about it on the good days: we had time to ski and patrol the Main Range on Ski-Doos.



Ready. Set. Register!



Kristy received
a life-saving kidney transplant
thanks to a donor.

Grab your phone and
Medicare card, it takes
one minute to check
you're registered as an
organ and tissue donor.

Visit donatelife.gov.au

THE **Great**
registration
race
for DonateLife week

SCAN TO REGISTER



DONATELIFE.GOV.AU

Tax Time

Police tax specialists for 48 years

O'Brien Burrell & Co can help you with:

- Specialised taxation advice and planning for Police Officers
- & Guidance on various super schemes
- Maximising investment property tax benefits
- Business structure set-up and advice
- GST compliance and advice
- Advice on selling and buying of a business.

Appointments available in-person or remotely by
phone, video conference or email.

**O'BRIEN
BURRELL
& Co Pty Ltd**

47 Rocky Point Road, Kogarah NSW 2217

Phone: (02) 9553 8350 Fax: (02) 9553 8350

Email: admin@obrienburrell.com.au

www.obrienburrell.com.au

Public Accountants and Registered Tax Agents



Traumatic Stress Clinic
Treating trauma and grief



UNSW
SYDNEY

We are an internationally renowned treatment
and research clinic for post-traumatic stress.

Due to the coronavirus, we are now offering
free online treatment (video conferencing,
phone call) for current or former police officers
whom have ongoing distress related to traumatic
events experienced during their work.

- Free, one-on-one confidential treatment
- Independent from the police force
- Treatment with experienced clinical psychologists
- Evidence based psychological treatment
- Locations: Online, Westmead, Randwick
- Over 20 years experience treating police officers
- No referral needed

P: (02) 8627 3314

E: traumaticstressclinic@unsw.edu.au

www.traumaticstressclinic.com

PANSW Women's Forum 2022

13 October 12pm-5pm / 14 October 8:30am-12:30pm

Accommodation, meals, travel and parking provided, with a group dinner on the 13th.

■ Since 2015, the PANSW has recognised the need to have more women involved in activism and leadership roles within Your Association.

With the backing of the Executive, the Women's and Diversity Committee was formed, with the charter to develop and strengthen women and their involvement within the Association.

As part of the above charter, the Women's Committee created and conducted its first Women's Forum in 2015. The forum was for female members of the Association to

participate, engage, learn and network over a two-day period.

Since its implementation in 2015, the Forum has grown – not only in the number of officers eager to participate but in the complexity and scope of topics discussed. The PANSW has now held six successful forums with activists, branch officials, delegates, and more. In 2021, the PANSW adapted to the effects of the pandemic and a virtual forum was held with around 60 total attendees. It was great to maintain engagement during a time when we could not meet in person.

We are pleased to communicate that this year's Forum will be full-length and in-person. It will be held at the ParkRoyal in Parramatta between 13 October from 12 pm – 5 pm and 14 October from 8:30 am – 12:30 pm. Accommodation, meals, travel and parking will be provided, with a group dinner on the 13th.

Please register your interest with us to ensure you don't miss out on updates and an official invite. Email info@pansw.org.au or call us on 9265 6777 to be included in these updates.



THE WOMEN'S FORUM EVENT AT PANSW'S BIENNIAL CONFERENCE IN WOLLONGONG MAY, 2022

Retired Police Officers Day

By Kevin Morton **PANSW President**

■ In the lead-up to Retired Police Officers Day on Thursday 1 September 2022, I want to recognise our Associate Members who continue to support the Police Association.

For more than 100 years, the Police Association of NSW has represented the interests of serving police officers, including negotiating the best possible pay and working conditions. But much of what we do as a union is also geared towards the interests of our members when they reach the end of their career.

On becoming President at the 2022 Biennial Conference, I spoke about the Optional Disengagement Scheme that provides a pathway for members to leave prior to injury and pursue new challenges.

For those who have been hurt on duty, I spoke about the need to fund the Police Blue Ribbon Insurance Scheme.

Your Association also continues to provide legal assistance to serving and former officers as they navigate the complex and lengthy medical disengagement/HOD pension process.

Just as our policing careers follow different paths, there is no single recipe to follow once you leave the job.

Take the example of Mr Lloyd Taylor, former PANSW President, who was appointed a Member of the Order of Australia (AM) in the recent Queens Birthday Honours. Lloyd may have 'officially' left NSW Police Force in 1988, but his work with Police Legacy, Police

Bank, and a range of other roles has kept him busy for decades.

Like his fellow PANSW Associate Members, Lloyd cherishes his time in the job and will always care about the welfare of current serving members.

Associate Membership offers the opportunity to maintain camaraderie with fellow former members and connectivity to current issues affecting today's Police.

Please consider following PANSW on our social media platforms as we regularly post items of interest to members.

No matter where life takes you after your policing career, the Police Association is the bridge between the past, the present, and the future.

131 Reunion

Mick Timms **PPN Writer**



(ABOVE) THE JUNE 2022 REUNION OF GRADUATING OFFICERS FROM CLASS 131, GATHERED IN CESSNOCK

■ On 19 June 1972, some 153 NSW police officers were sworn in by Commissioner Norman T Allan QPM at the Redfern Police Academy. Half a century later, 27 of those graduating officers gathered in Cessnock for a 50th-anniversary reunion, which was held over the weekend of 18-19 June 2022. "We started our training on 8 May 1972 and passed out six weeks later," Mr Geoff Doring, member of Class 131 told *PANSW Police News*.

Mr Doring took up the challenge of locating previous classmates and organising the event. Given the vagaries of policing, some classmates hadn't seen each other in decades.

The weekend began with Saturday lunch at Cessnock Bowling Club, which

turned into dinner. The next morning, classmates gathered for breakfast before some headed to a Hunter Valley winery. "Sunday the 19th was the actual 50-year anniversary, so we had lunch and dinner again at the club," Mr Doring said. "I was very pleased to have so many class members and partners attend, and we had apologies from others who couldn't come."

Mr Doring said attendees were happy with the informal nature of the gathering and the availability of accommodation in the town helped make it an enjoyable weekend. "We want to make it an annual event and are hoping to get another 20-30 next time."

Upcoming

Waverley/Daceyville/ Maroubra HWP

■ Glass Room' at the City of Sydney RSL
Wednesday 26 October 2022
commencing at 12 midday.
Contact Ian Granland @ 0412 798 521 or on ihg777@hotmail.com
for further particulars

56-year reunion of Class 108

■ Friday 16 September 2022.
Club York, 99 York St, Sydney
(Old Bowlers) from 11.30am (pre-drinks). Lunch @ 12.30pm on Level 1 (\$33pp or \$30 for members).
Enquiries to John Larkin 0418 417 517 or Guy Pianta 0409 268 820

20 year reunion of Olympic Security Command Centre

■ A get together on Saturday, 17th September. 3pm until late.
Sterlo's Sports Bar at Parramatta Leagues Club, 1 Eels Place, Parramatta. Come for drinks or stay for dinner. Pass this on to any ex OSCC staff you know. Enquires Donna 0414 841 026

To the Bat Cave Highway Patrol Reunion

■ Forty years since they left the building affectionately known as the 'Bat Cave', about 100 retired Highway Patrol officers gathered for the "Old & Bold" reunion at their former workplace, under the northern pylons of the Sydney Harbour Bridge.

The "Back to the Bat Cave" reunion, held Saturday 30 April 2022, attracted retired police officers now scattered throughout the country.

Organisers Glenn Roe, Tony Harvey, Paul Herring, and Dave Morris had been working on the event for nearly three years. Originally scheduled for 2021, the event was postponed due to COVID restrictions. But with many former members now aged in their 70's 80's and 90's, Glenn told *PANSW Police News* how important it was for the event to take place. "We know of at least three retired police who sadly passed away before we could hold the reunion. "For those who could come, this was the one to attend."

The Bat Cave itself is part of a huge concrete 10-bay complex in Middlemiss Street, Kirribilli originally occupied by the former Department of Main Roads. From 1946, the NSW Police Public Safety Bureau (PSB) occupied Bays 1 and 2 until the early 60's, when it became the home of Special Traffic Patrol (STP).

At a special launch at the old Redfern Police Academy in 1975, the unit was renamed the Highway Patrol. The HWP took over four bays, including the Commander's Office, administration offices and muster / meal rooms upstairs.

The building has since been converted into professional office suites, but the facility has retained much of its history and charm. "Tony and I visited the site to discover that the individual concrete bays had been converted into professional suites, which also includes a café known as Bay 10 Expresso", Glenn said. "To our added surprise, the new owners of Bay 10, having retained and refurbished some of the old radar vehicle markings painted on the wall, insisted on providing catering for the event", Glenn added.

Also on hand was a comprehensive display of restored HWP vehicles, provided by Mr Tony Fitzgerald (see *PANSW Police News* Jan-Feb 2022 issue), as well as members of Traffic and Highway Patrol Command with today's HWP machines and equipment. "It gave everyone the opportunity to truly revisit times gone by, and the indelible memories everyone was able to share about these vehicles," Glenn said.



Cataracts?

Getting both eyes fixed can make you a safer driver.

■ Cataracts are a common condition affecting hundreds of thousands of Australians, particularly those over 65 years of age. Over time, the lens of the eye becomes cloudy. Unless treated, the condition can result in vision loss.

Treatment involves day surgery, after which the key must be kept covered, meaning both eyes can't be done on the same day. Patients undergoing cataract surgery can't drive to-and-from surgery but at some point, they will be able to get back behind the wheel.

According to Australian research, people emerge from cataract surgery as safer drivers, especially if they have both eyes operated on as quickly as possible.

Researchers at the Western Australia Centre for Road Safety Research looked at drive performance before and after surgery. Cataract patients used a driving simulator where they encountered a range of traffic conditions, speed limits, intersections, and pedestrian crossings. Three sessions were held; prior to surgery, after their first operation, and again following their second surgery.

Researchers found after the first eye surgery, near misses and crashes decreased by 35%, then 48% fewer after the second surgery. Drivers who had had both surgeries also spent less time driving above the speed limit.

It is understood that patients who have had both surgeries gain improved depth perception compared to having only one eye operated. Their contrast sensitivity - the ability to differentiate between different objects on or near the road - improves along with their night vision.

For drivers who wear glasses, cataract surgery will change their prescription. Some people may no longer need to wear glasses whilst driving at all. Remember, the longer the wait between surgeries, the longer the time patients are driving using their old prescription and glasses.

Should I get my eyes checked?

When considering cataract surgery, the American Academy of Ophthalmology asks people to consider:

- can you see to safely work and drive?
- do you have problems reading or watching TV?
- is it difficult to cook, shop, climb stairs or take medications?
- do vision problems affect your independence?
- do bright lights make it harder to see?

NOTE: THIS ARTICLE IS INFORMATIONAL IN NATURE. PLEASE VISIT YOUR DOCTOR OR ANOTHER QUALIFIED HEALTH PROFESSIONAL REGARDING MEDICAL TREATMENT.

Steve Gregoire works to a simple belief...

the right home loan can make the difference between a good and a great property investment.

- Home & investment loans
- Purchase, refinance and restructures
- Vehicle and equipment finance

He takes the time to understand your situation, and does not charge for his mortgage broking services*.

Steve Gregoire

m 0411 184 884
e sgregoire@smartline.com.au
w smartline.com.au/sgregoire
f facebook.com/SmartlineSteve
a PO Box 74
Bexley NSW 2207

Call Steve today for smarter mortgage advice



Disclaimer: This information is intended to be of a general nature only, without taking into account any person's objectives, financial situation or needs.
*Your Smartline Adviser is paid by the lender once you get your home loan. Lender fees and charges may also apply. Australian Credit Licence Number 385325.



OPP 09899881

Congratulations to our award recipients at the Bankstown Police Area Command Medal and Awards Presentation



Wendy LINDSAY MP

State Member for East Hills

☎ 02 9772 2774 📧 WendyLindsayMPEastHills
📧 easthills@parliament.nsw.gov.au
📍 20 Revesby Place, Revesby NSW 2212

A true LOCAL

Authorised by Wendy Lindsay MP, 20 Revesby Place, Revesby NSW 2212.
Funded using parliamentary entitlements.



SERVING NSW POLICE OFFICERS

As panel solicitors for the Police Association of NSW we offer a full range of legal services for Association members and their families. With a wide range of expertise, our solicitors can offer solutions for your legal concerns, including:

- Hurt on Duty (HOD) • Personal Injury • Purchasing/ Selling Property • Asset Protection
- Wills • Power Of Attorney • Enduring Guardianships • Insurance Claims including Superannuation • Total and Permanent Disability • Estate Planning • Family Law • Probate

Our Promise to you, as a PANSW Member

If you are buying or selling a property, we offer all Police Officers and their families, an exclusive offer of a 10% deduction off your conveyancing fees. We are also offering all Police Officers the preparation of a simple Will for you free of charge.

www.whitelawmcdonald.com.au

KOTARA:

First Floor Suite 5, 76 Park Avenue
Kotara NSW 2289
P: 4941 8999 F: 4941 8988

ERINA:

Suite 3 Building C Fountain Corporate
No 2 Ilya Avenue
Erina NSW 2250
P: 4367 2600 F: 4367 3997



WE WILL FIGHT FOR YOU



Enfield Intermodal Logistics Terminal

Gate D1, Mainline Road
Enfield NSW 2136

www.swifttrans.com.au

1300 779 438



State against State Mate meets Mate

Sonia Roberts PPN Writer

■ State of Origin may be mate against mate, but for a group of former officers, it's more like mate meeting mate and a little golf thrown in. The golf tournament began in 2008 when a group of Fraud Squad investigators from NSW and Queensland met in a friendly but spirited competition known as 'The Fraud Australian Open'.

Twenty-four former officers meet annually in Coffs Harbour to battle it out for the privilege of having their state's victory recorded on the Fraud Australian Open shield at Bonville Golf Club. The event is always scheduled to coincide with the opening round of the rugby league State of Origin.

The Queensland team took out this year's tournament – leaving both states on an equal number of series wins. The 2023 "Fraud Australian Open" will be crucial in determining overall State dominance.

Former Fraud and Cybercrime Squad Commander Detective Superintendent Col Dyson retired in 2013. He regularly represents NSW in the "Fraud Australian Open". Col indicated the event was important to former officers as it reflected



the camaraderie, the friendly interstate rivalry and competitiveness that existed 'in the job'. "It also illustrates the importance of remaining connected in retirement or leaving the job. "There are so many ways to do that – being an Associate Member of PANSW, joining the Retired and Former Police Association, as well as annual 'Retired Police Day' events conducted by many Police Area Commands and Police Districts. "There are also social media groups such as NSW Police Cadets Social Group and others on Facebook.

"The important thing for all former officers, whether you have retired police or disengaged, is to avoid feeling disconnected and lonely. "That can happen after years of dedicated service in the 'Police Family'. If you feel that way, I say get out there and become re-connected. "The camaraderie you felt in the job still exists."

DO YOU HAVE AN ASSOCIATES STORY TO SHARE WITH *Police News*? WHETHER YOU WANT TO CELEBRATE WITH A REUNION OR COMMEMORATE A FORMER COLLEAGUE WHO IS NO LONGER WITH US, PLEASE CONTACT US AT POLICENEWS@PANSW.ORG.AU

We will remember them

Remembering the bravery of Senior Constable Peter Addison and Senior Constable Robert Spears

■ On July 9 1995, the two Kempsey-based police officers were performing night shift duties at Kempsey Police Station when they were called to attend a domestic dispute.

Upon their arrival, both officers found themselves under fire from a gunman dressed in camouflage and armed with a high-powered rifle. Both officers returned fire as they sought coverage behind their vehicle, with SC Spears being fatally wounded. SC Addison continued to attempt to call for backup to assist his partner. He ran to two nearby houses in an attempt to call for assistance, before being fatally shot by the gunman.

The murderer then turned the weapon on himself and committed suicide.

Two months after their deaths, the bravery of both men was recognized with the pair being awarded the Commissioner's Valour Award in 1995.

At the inquest into the deaths of the two Constables, the New South Wales

Coroner Mr Derek Hand commended both men for their extraordinary courage. Special mention was made of Senior Constable Addison's bravery in that "No-one would have blamed him if he had decided to seek safety. Not only was he obviously concerned about Constable Spears but he was faced with an armed man who could have caused much more death and injury in the neighbourhood".

We remember these two heroes who paid the ultimate sacrifice to protect their community. You will never be forgotten.

Our thoughts and prayers are with the family and colleagues of these officers at this difficult time.

MEMORIAL INSCRIPTION - "THE KEMPSEY SHIRE COUNCIL ON BEHALF OF THE COMMUNITY, HAS ERECTED THIS MEMORIAL ACKNOWLEDGING THE PERSONAL COURAGE AND SACRIFICE OF SENIOR CONSTABLES PETER ADDISON AND ROBERT SPEARS, WHO GAVE THEIR LIVES WHILST ATTEMPTING TO APPREHEND AN ARMED OFFENDER ON THE 9TH JULY, 1995. SALUS POPULI SUPREMA EST LEX ... (TRANSLATION: THE WELFARE OF THE PEOPLE SHOULD BE THE SUPREME LAW)



In conversation with Michael Alders

Mick Alders reflects on a life in policing, and the importance of buying birthday cakes for mates.

On the importance of looking after others

"I got involved in starting up a social club [at The SPC], which led to... every time there was a birthday or there was someone in necessitous circumstances, we would buy flowers or a cake."

"I think that is when you start to get an appreciation that there is more than just getting on the truck and running around doing first response jobs. There is something about looking after the people that you work with."

"There was no union representation there, so I got involved as a branch administrator...and became involved in every station that I served at after that if it needed it."

On serving the Association

"I'd been doing such a diverse amount of branch roles within the city area that when the Executive position became vacant, I was approached by a few people in the Association...who said 'why don't you put your hand up?'

"I did ten years on the Board until I retired from the cops in 2016."

"One of the things an old boss here [Scott Weber] used to say was 'there's nothing more gratifying than protecting the protectors'. You see some young



MICHAEL ALDERS IN FINE SARTORIAL STYLE

people out there doing their very best and getting into all sorts of problems, not through any fault of their own... just because systems aren't working and they're not being supported.

"To be part of an organisation that backs them up is one of the greatest

joys that I have had in the cops. I can rattle off hundreds of jobs...that have given me nowhere near the satisfaction that being a representative with this organization [has given me]."

On receiving life membership at Conference 2020

"I didn't realise until I walked into the place and saw my two sons were there. It was an overwhelming moment. I'm not good at giving speeches out of the blue.

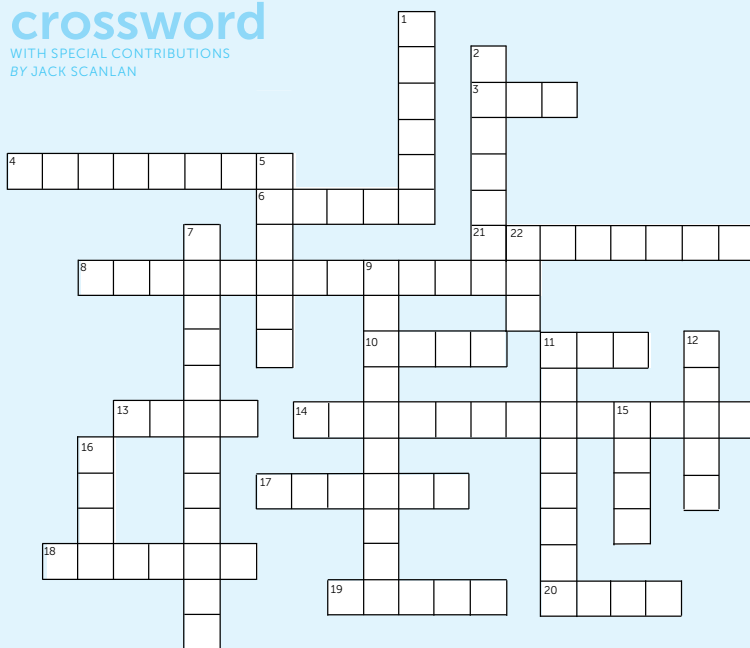
It's been one of the most rewarding things I've ever done serving the cops in my capacity as a union official. To be recognized for that was an overwhelming moment for me. I said at the end of my speech, 'if nothing else, I hope it sets an example to my two sons'."



For an extended video of Michael Alders talking to Ted Bassingthwaite, click through with this QR code. (length: 8 minutes)

Meal-break crossword

WITH SPECIAL CONTRIBUTIONS
BY JACK SCANLAN



DOWN

- 1) Organisation that cares for Legatees. (6)
- 2) The first Sunday of September belongs to whom? (7)
- 5) September Equinox is first day of what? (5)
- 7) Island, dot, hook, lake and ridge belong to what type of evidence? (12)
- 9) Suburb where John Newman was assassinated Sept 5th 1994. (10)
- 12) Isadora Duncan, inventor of American modern dance, died when what item of her personal apparel became tangled in a car axle? (5)
- 15) A void contract. (4)
- 16) A Greek sandwich (4)
- 22) A female sheep. (3)

ACROSS

- 3) Festival of the Boot kicks-off with what national code?
- 4) Tree have them, so does Your Association (8)
- 6) Epithet chanted describing Peter Ryan's heritage during 1997 Appeal Rights Rally?*
- 8) Shane Fitzsimmons is Commissioner of which Government bureaucracy? (10-3)
- 10) Police red-tape is what hue? (4)
- 11) Used to open recalcitrant doors. (3)
- 13) Musical instrument and bull's head-gear.(4)
- 14) American Modern Dancer who inspired a Buick hood ornament? (7-6)
- 17) North Korean Generals over-accessorize with what items? (6)
- 18) 1939 Hitler invaded it, starting a World War?
- 19) A nun's clothing and appointments. (5).
- 20) Best state for a body part before surgery. (4)
- 21) When you change an existing uniform. (8)

* for which PANSW later apologised.

Ordinary people, *Extraordinary* lawyers.



Erin Sellars



Don Cameron



Sharla Sutcliffe



Lauren Rowlands

TPD.... Protect Your Financial Security

If you are no longer able to work and facing medical retirement it is a harrowing and confusing time. If your incapacity is caused by PTSD, depression, anxiety or other psychiatric condition affecting your ability to think clearly and deal with the many decisions you need to make it is easy to become confused. In such a state of mind you can make a wrong or mistaken decision which can then affect future financial security.

Workers' compensation is a statutory insurance scheme designed to provide income support, medical cover, and lump sum compensation for injury at work. Entitlements are set out in the legislation and are the same for all classes of workers covered by that legislation.

Total Permanent Disability (TPD) and Income Protection (IP) insurances are rights governed by a contract, most often made between the Trustee of a Superannuation Fund and an insurer for the benefit of the members of that Fund. The right to such benefits is governed by the terms of the contract, usually strictly enforced by the insurer.

Thinking that workers compensation and TPD or IP are the same thing is legally incorrect and can lead to financial loss. When making a claim for TPD through an Employer Sponsored Superfund (i.e., Police Blue Ribbon Insurance), you need to be aware of the terms of the contractual cover to protect your entitlement particularly if lodging a TPD claim for a psychiatric condition. For example such a TPD policy may only provide coverage if the employee remains in employment. The coverage may cease if you exit that employment by way of resignation, termination or medical discharge.

Claimants making claims due to mental health may face harder requirements compared to claims for physical injuries. Some policies require you to consult a psychiatrist during your TPD cover. If you do not see a psychiatrist prior to your coverage ceasing, you may be ineligible to make a TPD claim.

Furthermore, symptoms of mental illness may not occur during your employment and coverage (i.e., delayed-onset post-traumatic stress disorder). You may not have been aware of such symptoms until you speak to a GP and/or psychologist, and by then, it may be difficult to make a claim against the insurance policy where you had coverage.

If you are in doubt about your rights, it is safest to consult a lawyer experienced in this area and get advice. Friends and social media can provide support but should not be substituted for proper professional legal advice.

**Attending - Penrith Gosford Newcastle Wollongong Sydney Canberra
Wagga Wagga Albury Armidale Orange Bathurst Coolangatta Gilgandra**

02 6058 6300 enquiry@dcalaw.com.au



Refinance your home loan to Police Bank and receive up to **\$4,000** cashback!*

**This offer is limited and only available
for a short time.**

Speak with a home loan specialist today!
Visit: www.policebank.com.au/refinance

Effective date: July 1, 2022. Police Bank Ltd. ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018. 25 Pelican Street, Surry Hills NSW 2010. A Financial Services Guide (FSG) including loan terms and conditions is available at all branches, on our website www.policebank.com.au, and upon request.

*To be eligible for the Police Bank cashback offer, applicants must refinance an existing Owner Occupied or Investment home loan of \$300,000 or more from another financial institution to Police Bank. The offer is only available to applicants who apply and are approved from 01/07/2022 - 30/09/2022 (offer period) eligible loans must settle within 90 days of application. The cashback is only available once to each individual or joint applicant(s). The cashback amount will be credited to either the primary transaction account for single borrowers or a joint account with the primary borrower within 1 month of settlement. The final cashback amount is dependent on loan size. Loans greater than or equal to \$300,000 and less than or equal to \$499,999 are eligible for \$1500 cashback. Loans greater than or equal to \$500,000 and less than or equal to \$749,999 are eligible for \$3000 cashback. Loans greater than or equal to \$750,000 are eligible for \$4000 cashback. This offer is not available for new purchase home loans or in conjunction with any other offer, bonus or discount. We reserve the right to withdraw this offer and/or alter the offer period at any time.