

# TPAV JOURNAL

VOLUME 96 | ISSUE 6  
DECEMBER 2023



**OVER WORKED.  
UNDER VALUED.  
ALWAYS THERE.**



**THE POLICE  
ASSOCIATION  
VICTORIA**

**EXCLUSIVE** Furious cops declare war on Allan government, plan strikes, protests and alerting drivers to speed cameras

# BOLT FROM BLUE

Shannon Deery

Victoria's police union is waging war on the Allan government, proposing industrial action over failed enterprise bargaining agreement negotiations. The state's 17,800 unionised officers will vote next week to approve action, including plastering slogans on police cars and stopping ministerial briefings. Members would also stop claiming overtime without that did not affect community safety, and warn motorists of speed camera locations. The union is fighting for a four per cent wage increase, as well as a "cost of living adjustment".

**FULL REPORT, P7**



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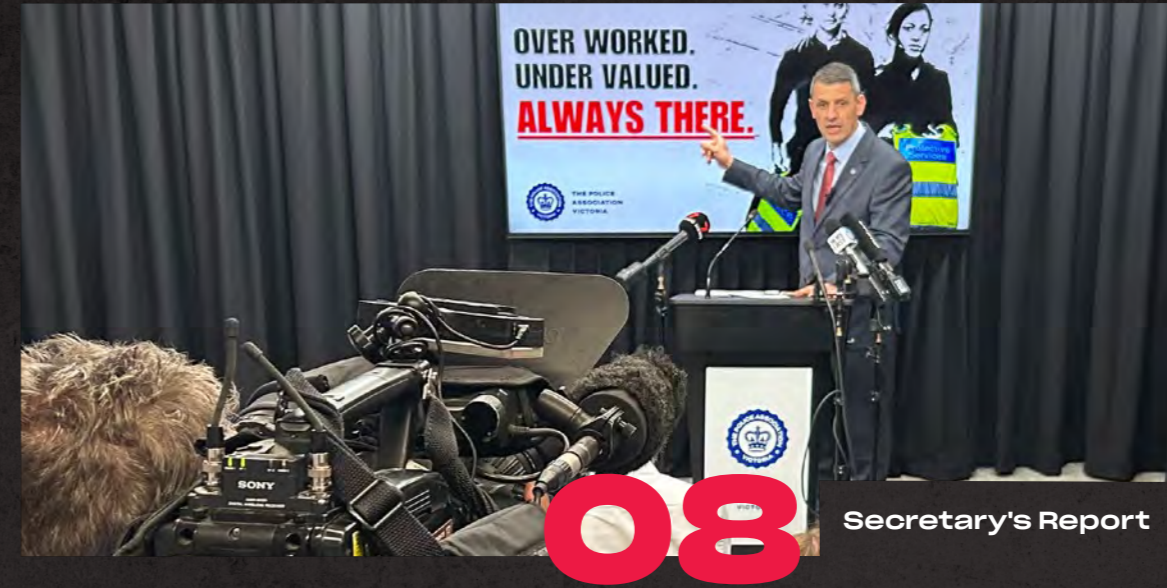


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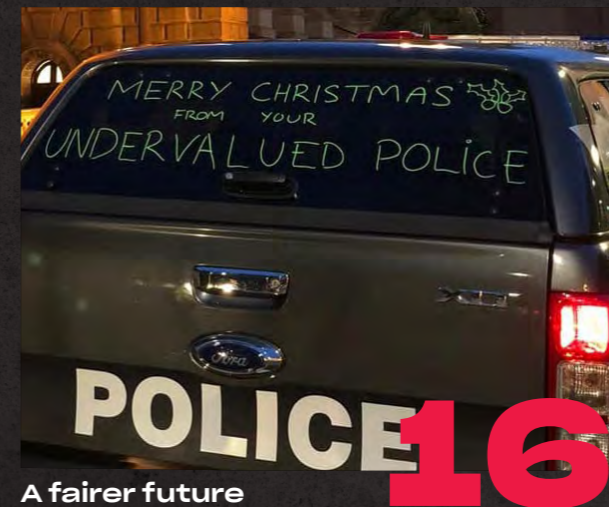
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# 10 CONTENTS



08

Secretary's Report



A fairer future

16



New leash on life

30

- 06 President's message
- 08 Secretary's report
- 13 Police Health
- 14 2023 in review
- 16 Fighting for a fairer future
- 20 Retiree's dinner
- 24 Member rewards xmas special
- 26 Closed: Back in 8 hours
- 28 Vale Jo Rae
- 30 New leash on life
- 33 Beating the heat
- 34 Member Rewards
- 36 Police Legacy
- 38 Maurice Blackburn
- 40 Berry Family Law
- 42 ESPA Property Advisors
- 44 Pick of the shelf



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ASSOCIATION  
VICTORIA**

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Email: ppwpacontact@gmail.com

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# 43 police stations to close overnight

PG. 24

## IN THIS ISSUE

**CLOSED**

### Negotiating your future

This edition of the *Journal* is dominated by the  
ongoing enterprise bargaining negotiations that  
seek to deliver you, our members, fair pay rises  
and better working conditions for the next four  
years of your working life. Inside, we cover the  
public and member-facing campaign that have  
shaped our recent advocacy on these critical  
issues.

Secretary Wayne Gatt takes you inside the  
workplace visits conducted across the state, we  
cover TPAV's 'Overworked, Undervalued, Always  
There' public campaign and thank members for  
their participation in the overwhelming success  
of the 'yes to industrial action' ballot.

### Christmas deals

As we approach Christmas, what better time  
than now to familiarise yourself with all of the  
latest and best rewards and deals currently  
on offer to TPAV members. Inside we have a  
comprehensive guide of which companies are  
offering what discounts to help you finalise your  
Christmas shopping.

### Back in 8 hours

Following Victoria Police's announcement that  
it would close 43 police stations to the public  
overnight, The Police Association has been vocal  
in its opposition to the plan.

In this *Journal*, we explain why we're against  
the proposal, how it will adversely impact  
our members on nightshift and how it will  
detrimentally impact community safety in  
areas where the closures are active or planned.

### Goodbye and good luck to our valued veterans

In October, we farewelled another large group  
of valued and experienced members at our  
Retired and Life Members dinner, with almost  
170 members celebrating their careers at the  
Park Hyatt.

With over 6,000 collective years of policing  
experience in the room, it was a truly memorable  
night. See the pictures inside.



**Cover Image:** TPAV launches its public  
EBA campaign for better pay and  
conditions for members.

**PRESIDENT'S MESSAGE** by Karl David

# Retention just as vital as recruitment to rebuild policing



In November, the Police Federation of Australia called a national symposium to look at trends and issues in recruitment and retention at a national level.

The symposium was proudly held in Victoria and attended by representatives from every jurisdiction across Australia and New Zealand. Suffice to say, our challenge in recruiting and retaining police here in Victoria is one felt similarly in other jurisdictions. However, the approach adopted by each of our counterparts to

meet or combat the challenge posed, varies quite considerably. This became abundantly clear when attendees spoke of what their individual forces are doing to address the shortfalls at their respective frontlines.

We discovered that there are some amazing ideas being explored around the country and a number of them have not yet been fully canvassed in a Victorian context. To be fair, we recognise that Victoria Police has tried to improve its recruiting processes and to streamline the application process for our newest members.

The reality is, however, that when it comes to attraction, other states are doing more. Initiatives seen in other jurisdictions are tangible and focused on attracting applicants from areas that have not traditionally been the strongest pools for prospective recruits. Reimbursement of higher education fees for example, is one such initiative that makes a career in policing more attractive for graduates and the transition more viable for younger people in our community in particular, who are blessed with infinite opportunities in the public sector.

Jurisdictions are moving to eliminate expenses, lowering costs for training and time or paying recruits more. It's what you should do when you're faced with a crisis, move quickly to meet its challenge.

But the crisis in Victoria is also about retention. Our Board has provided clear direction to our administration to

engage Victoria Police to do better to retain its most experienced members. To concentrate just as much on closing the back door, as it has done on opening the front. As the Secretary recently remarked, we do not want a sausage factory of police in Victoria, where members are churned out as quickly as they are burned out.

The symposium looked at some big ideas, including federal advertising campaigns to target young people and the promotion of various roles and benefits of a police career. It considered strategies including federal funding for regional housing, better use of gap years and standardising benefits across jurisdictions, as a way of increasing the value proposition for prospective members.

The need for jurisdictional mobility, changes to the preservation age, barriers to women participating in policing and many more suggestions and issues were also canvassed.

Through the PFA, we will try to focus our advocacy at the federal level to see commissioners of police better engage nationally with each other towards similar objectives and to ensure better government support for the policing industry across the country.

It does this for our Defence Force. It's time it did it for our police forces, because you are the first line of defence at home here in Australia.



“ We do not want a sausage factory of police in Victoria, where members are churned out as quickly as they are burned out. ”

↑ Images taken from the national symposium held at TPAV.

EBA 23

# THE STATE OF PLAY



Almost cover to cover in this Journal, we're talking to you about the single biggest issue you, our members, ask The Police Association to deal with on your behalf.

Every four years or thereabouts, we all come together to negotiate with Victoria Police and the Victorian Government to ensure that you are paid what you deserve.

It's the fundamental reason we were formed and remains the fundamental reason we exist today.

## SECRETARY'S REPORT by Wayne Gatt

### A seat at the table

Since June, our representatives have been at the bargaining table with Victoria Police, attempting to negotiate an agreement that will take you forward for the next four years. An agreement that will put a full stop on the most tumultuous four years in policing history in this state. An agreement that will prepare us for the future as an organisation. One that will build on what we've learned and prepare us for what is to come.

The pandemic and your response to it, brought to the fore many unresolved issues that we have tried to address in our Log of Claims. The gaping holes in resources at the frontline are having a deleterious impact, not only on you personally, but on those that you care about, particularly your families.

All the while, you, like all Victorians, are having to grapple with the increased cost of living, which can only be addressed through fair pay rises.

We've spent much of the past month travelling to you, meeting you face-to-face in your workplaces to give you the reality of where we're at in negotiations on these key concerns.

Disappointingly, we have had to tell you that despite your input, insights, ideas and needs regarding the best way forward and our thorough preparation in advocating for it, a resolution to bargaining before the expiration of our current agreement has not eventuated.

I say disappointingly because The Police Association has never sought conflict for conflict's sake. This is not always true of the approach adopted by all unions. Many rely on a degree of theatre and bluster to galvanise a fractured membership. This is not our challenge and never has been. Equally, it has never been our approach to take you on a ride for an ulterior purpose.



### A last resort

Our recommendation to you this past month to vote to take industrial action arrived only after every effort had been made to encourage Victoria Police to engage with its workforce, through its representatives, to get fair dinkum and to get the job done. Voting for industrial action is a necessary preemptive move to position you, our members well, should Victoria Police maintain its approach and unwillingness to strike a deal that meets your expectations and needs.

Negotiation by Victoria Police with you, through The Police Association, is not the same as making a request through a form 47 or an issue cover sheet for approval. We're not asking for approval or for permission from Victoria Police, we're bargaining with them. Bargaining means you have a voice that genuinely needs to be listened to, not one they have the right to unilaterally dismiss.

“

Voting for industrial action is a necessary preemptive move to position you, our members well, should Victoria Police maintain its approach and unwillingness to strike a deal that meets your expectations and needs.

“

We genuinely hope that Victoria Police moves productively with Government to address your key concerns and settle this round of wage negotiations without the need for disputation to occur.

On key issues such as nine-hour shifts, your requests have been treated like the former, and stamped 'no'. Then, following your announcement of intention to take industrial action, Victoria Police returned to the bargaining table to explore these issues further. But to date, it has not delivered.

**Listening to you, our members**

While the bargaining team continued to advocate on this issue, I was visiting thousands of you in stations across Victoria. In those discussions I talked to you about the parameters by which we could take industrial action and what industrial action would look like if we had to go down that path.

I did this because you have more than enough on your plate without being expected to be versed on the ins and outs of what is legally permissible



protected industrial actions for police in Victoria. Put simply, it's boring but important. It does, however, help to provide context to those who feel compelled to ask, "why are we not going harder?" in the measures we've outlined.

What was clear to me in those meetings was how you're feeling and your desire to take action in order to make those feelings known.

**Overworked, undervalued, but always there.**

They're our words to convey your feelings.

We want the community, your employer and the Government to hear and feel them too. We hope they will cut through to the very core of what you're dealing with and what you're being deprived of.

They resonate with me and I'm sure they will resonate with everyone in our community who hold you in high regard because of the work you do to protect them.

As I've said to so many of you at these meetings, voting 'yes', which you have done in resounding numbers, is akin to positioning a warship in foreign waters

near a hostile entity. It doesn't mean you are going to attack, nor does it mean you want to. It simply means that you can if things don't change.

We genuinely hope that Victoria Police moves productively with Government to address your key concerns and settle this round of wage negotiations without the need for disputation to occur. The best outcomes for all parties are genuinely achieved when this is possible.

Our members are not silly, they understand that the resource shortages and challenges that Victoria Police is confronting at the present time are not fixable overnight. From what I've gleaned in recent weeks, our members are entirely reasonable and understanding that reform and improvements may take time, but equally, must happen.

We'll keep on working towards this objective and I know we'll have your support because you've showed us it's there. You'll hear from us more as we near the apex of this negotiation and as more information becomes available.

# ESSSuper: Top-performing Balanced fund for 2022-23

ESSSuper has been named as having the top-performing Balanced investment option for the 2022-23 financial year.

Our Balanced Growth (previously named Basic Growth) investment option returned 13.33% in the 2022-23 year for our Accumulation Plan, Beneficiary Account, and Income Stream accounts, far surpassing the median 9% in industry research company SuperRatings' index of 50 super funds.

This is great news for any members contributing personal money to their super, or with an ESSSuper account-based income stream. Super in the ESS Defined Benefit Fund is, of course, guaranteed by the Victorian State Government and is not subject to market forces.

"We're proud of this recognition, and think our members will be pleased with our investment returns," said Robbie Campo, ESSSuper's Chief Executive Officer. "This helps show members their super is in the right hands, and we're working with them towards a strong retirement."

Super is a long-term investment, at least until you retire and potentially much longer. So it's important to know that our investment options have been competitive over the last three, five, and ten years. In fact, SuperRatings has recently rated ESSSuper's Accumulation Plan as Platinum (i.e. in the top 25% of funds) for the fourteenth year in a row and Income Streams as Platinum for the fifteenth year in a row.



**Proudly serving our members**

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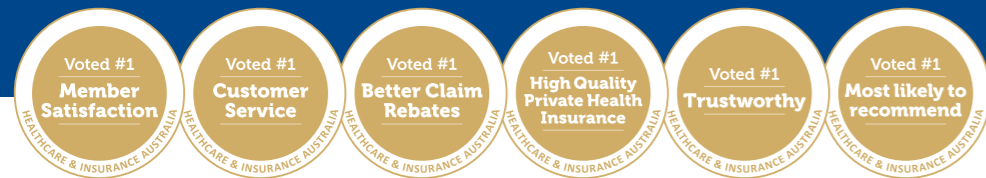
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## From fighting crime to fighting off many health problems

Bradley Scott, retired Detective Brevet Sergeant

**“No one wants to hear these words: You’ve got cancer. We all handle our diagnoses and pain differently. I believe worrying only postpones our recovery.**

This world-view served me well in my 34-year career in the police force as a SAPOL Detective Brevet Sergeant at Sturt and Adelaide Criminal Investigation Branches.”

“My health issues started around the time my police career did. When I was in my 30s, I was diagnosed with Marfan syndrome, which is hereditary. It’s a genetic condition that affects the heart, eyes, blood vessels, and bones. It became a problem years later.”

### More battles, more procedures

“When I was 47, the wall of a blood vessel below my kidney dissected and I had major surgery. Two years later, I had a hernia repair. When I was 55, I underwent

open-heart surgery to fix a valve that was enlarged due to Marfans.”

“When I turned 60, I was told I had cancer. I was diagnosed with a blocked bile duct, caused by the cancer. I had a Whipple procedure – a pancreaticoduodenectomy – to remove the head of the pancreas. After a successful operation, I suffered a catastrophic bleed and they had to completely remove my pancreas and spleen. As a result, I became diabetic.”

“My case was written about in the *Pancreas Journal 2022*, citing the complexities of managing pancreatic adenocarcinoma in Marfan syndrome.”

### Continuing to fight and helping others

“The management of this condition isn’t well-documented and it was an honour to be able to support future patient care by being a part of this journal. Further case studies are crucial to determine the impact of pancreatic resection in Marfan syndrome.”

Proudly brought



“

I’ve had so many operations and procedures, totalling over \$366,000.

Bradley Scott

“I did have a recent setback with my health, after falling and being rushed to hospital. An endoscopic exam of my stomach discovered a bleed, which was the reason for the collapse. Thankfully, no surgery was required, and I was able to return home about a week later.”

“I’m extremely grateful that I’ve had the support of Police Health through this entire journey. Every year, I do the Wall to Wall motorcycle ride in honour of fallen colleagues. I remain closely connected to the police community.”

# 2023 in review

## Some of TPAV's achievements

### Industrial relations

- ✓ **Death and Disability Benefits for members aged 55-60** came into effect on 10 October after a long campaign from members.
- ✓ **TPAV's successfully advocates for members who are suspended without pay to be allowed to apply to access accrued leave entitlements** (including recreation leave and long service leave) before suspension without pay commences. Further, members in this predicament are approved to undertake outside employment or conduct a trade/business/profession subject to conditions outlined by Victoria Police.
- ✓ **Because of TPAV's involvement during the development of the Drug and Alcohol Policy, there is no mandatory reporting requirement** when members purchase an over-the-counter drug or are prescribed a drug.



### Future proofing TPAV

- ✓ **TPAV's new Members Centre located at 70 Jolimont Street, East Melbourne** was officially opened by Professor The Honourable Margaret Gardner AC, Governor of Victoria on 21 September 2023.
- ✓ **TPAV also hosted its first on-site Delegates conference** plus a number of training courses for HSR and station leadership groups.



### Enterprise bargaining

- ✓ TPAV served the Victoria Police with its **log of claims ahead of Enterprise Bargaining**.
- ✓ TPAV bargaining team met with Victoria Police, working towards **a new and better agreement for our members**.
- ✓ **Visited stations throughout the state gathering support** for the Protected Industrial Action Ballot.



### Resourcing

- ✓ **Continued to highlight, through media, the need for greater resourcing and retention with a current 800 vacancies.**
- ✓ Highlighted the startling independent research report compiled by Monash and Swinburne Universities which found that **1 in 5 serving members are wanting to leave** the force while current staffing levels have left 67% feeling burnt out.
- ✓ **Spoke out against the push to close one member stations** in country areas to have those members seconded to larger regional stations.



### Research

- ✓ **Completed the Bi-annual Member Feedback survey** with the highest participation rate.
- ✓ **Undertook a number of member-focused surveys** with particular focus in the Health & Safety and Workcover areas.
- ✓ **Made submissions to both state and federal governments** on different proposed legislative changes, including Victorian bail reform legislation – minimum age of responsibility as well as superannuation and childcare reforms.



### Member advocacy and support

- ✓ TPAV campaigned heavily in the lead up to the **decriminalisation of public drunkenness in Victoria**, highlighting that the new laws leave members with their hands tied when trying to do their job.
- ✓ **TPAV launches high-profile breeches of CCI 01/23 campaign** with real time reporting to local Assistant Commissioner and/or Deputy Commissioner.
- ✓ After years of intense advocacy, TPAV is pleased to see that a roll out of **Taser to more than 10,300 frontline police and PSOs**.
- ✓ TPAV had the privilege of sponsoring the **2023 World LGBTIQ+ Conference** for Criminal Justice Professionals.
- ✓ Following a three-year ordeal, a **Warrnambool officer had his case dismissed**, with the member supported every step of the way from TPAV.



### Wellbeing

- ✓ **New CARE Booklet distributed** to members, highlighting important information and support services for TPAV members.
- ✓ **Visited regional stations to introduce wellbeing team** to members and services that they offer.
- ✓ **Launched partnership with TELUS Health**, members having access to their new app with 24/7 access to telephone counselling, 400 free hours of onsite physical health checks.



### Communications

- ✓ **TPAV launched its new website**, allowing members easier access to information with greater search capability.
- ✓ Continued creating meaningful partnerships to expand the member rewards program, including **TPAV's very own credit card in partnership with BankVic**.
- ✓ Dedicated the new state of the art **Media Room** in our members centre to Shirley Hardy-Rix, a life member and long serving staff member of TPAV.





# MEMBERS UNITE

# IN FIGHT FOR A FAIRER FUTURE



**VOTE YES**  
FOR PROTECTED INDUSTRIAL ACTION

# “

We called on our members to come together in unity, to press collectively for a better future for themselves and their colleagues over the next four years and they answered the call with great vigour.

TPAV members have voted overwhelmingly to endorse a list of protected industrial actions established by The Association.

Members will now be permitted to take these actions should there continue to be a standoff with Victoria Police and the Government over your future workplace rights and conditions at the expiration of the current enterprise bargaining agreement.

The ballot was conducted online by TrueVote and ran from 15-24 November. It was successful with **XX** per cent of the entire membership voting to endorse the protected industrial action measures outlined by TPAV.

The ballot required more than 50 per cent of members to vote and majority of those members to support taking protected industrial action.

TPAV Secretary Wayne Gatt said he was reassured by the response of members on an issue so critical to their future.

“We called on our members to come together in unity, to press collectively for a better future for themselves and their colleagues over the next four years and they answered the call with great vigour,” he said.

“We wanted to send a message to the Government and to the employer that you deserve more, because you’re constantly relied upon to do more with less and in an increasingly difficult environment.... **XX** per cent of you delivered that message resoundingly.”

It followed a submission by the Victorian branch of the Police Federation of Australia (TPAV) to Fair Work Australia, outlining a series of planned protected industrial actions, that members could take should negotiations on a new enterprise bargaining agreement between TPAV, the Government and Victoria Police grind to a halt.

### Potential actions

- ✓ Indefinite bans on members working beyond ordinary rostered hours without claiming for overtime payments.
- ✓ Indefinite or periodic stoppages of work, including consecutive stoppages of work, provided it is safe to do so and does not impact on the delivery of essential police services.



# “

It’s about being united and having enough collective influence to push back and say ‘we’re not going to cop this, we deserve better’.



## They aren’t going to cop it

Police to vote on industrial action next week

**EXCLUSIVE**  
**Shannon Deery**  
Victoria’s police unions are waging war on the Alban government, proposing industrial action over failed enterprise bargaining agreement negotiations.  
The state’s 17,000 uniformed officers will vote next week to endorse a list of protected industrial actions on police cars and stopping ministerial briefings. Members would also stop working overtime, without claiming payment, stop work safety, and warn motorists of speed camera locations.  
The union is fighting for a 4 per cent wage increase, as well as a ‘cost of living adjustment’, and the introduction of nine-hour shifts.  
It comes amid a protracted dispute with the militant firefighters union over a new wage.  
Wayne Gatt told the Herald Sun, another of negotiations had failed. He guaranteed public safety would not be compromised as a result of any protected industrial action.  
“Our members are overworked, underpaid and yet they’re always there when the community needs them most,” he said. “Victoria Police has stretched to cover so many gaps, expected them to work unpaid overtime and so-and-fors on weekends and public holidays, and yet the list back to members for their sacrifice. Victoria Police turns its back and says ‘no’.”  
“We need to make policing visible again, both from a financial and lifestyle perspective.”  
“Don’t make our members choose between the job and their family. Because at the moment, rightfully, they are choosing their family.”  
The current four-year workplace agreement expires on November 30, with any industrial action not able to start before then.  
Victoria Police announced opening hours of 41 police stations amid an ongoing review.  
“How many more officers are going to have to close their doors?”  
Gatt said. “How many more police and PSOs are we going to lose in the next four years if we don’t have a better deal?”  
In September the Sun revealed police officers were taking up to three years to be investigated because of staff shortages.  
Sergeant Gatt said: “This is a critical period in our history. We’re not being served on our own terms and every day in our hour of need.”  
“More of the same will lead to more of the same.”  
In 2019 police staged four days of industrial action after EBA negotiations broke down.  
It would allow the union government to reach an agreement with the government.  
“Over 2000 annual wage increases and bonuses for further officers.”

- ✓ The indefinite or periodic interruption of work, in order to attend locations where the designated speed limit is below 80km/h and where fixed speed or red light cameras or mobile speed camera cars are in place and once there to activate flashing lights on their vehicles for periods of up to 15 minutes at a time, except for members actively engaged in response duties.
- ✓ The indefinite or periodic interruption of work that requires the use of police cars, boats, trucks, and helicopters to write messages representing the concerns of members in the enterprise bargaining negotiations on the vehicle using non-permanent markers.
- ✓ Indefinite or periodic bans on the provision of and participation in Ministerial or government briefings, provided it does not compromise the safety of the public.

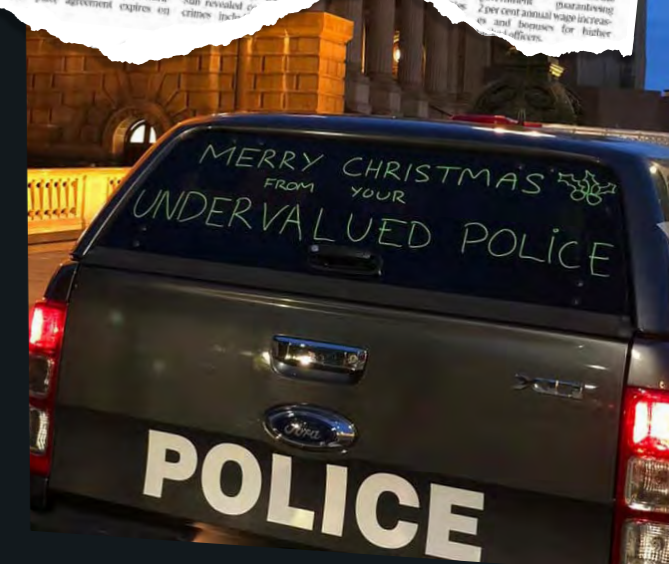
- ✓ The indefinite or periodic interruption of work, provided it is safe to do so, to park police vehicles, including but not limited to vehicles with campaign messages written on them, in the vicinity of government premises.

Many of these actions were used successfully in our most recent EBA, which saw TPAV secure an average of 3 per cent salary increases, significant additional uplifts for sergeants and senior sergeants, improved weekday shift penalties and an improved career structure for all PSOs.

The deal was struck and voted up on the eve of the COVID-19 pandemic.

### Meeting with members

In recent weeks, TPAV has travelled to workplaces across the state to talk to members about the state of





NEWS

It (voting to take industrial action) is akin to a nation parking a war ship in waters in close proximity to a hostile entity. It's a show of readiness to act, a legitimate warning with a very real prospect of action.



**Stalled negotiations**

TPAV launched a media blitz to coincide with the ballot, with Wayne telling media that despite several months of negotiations, TPAV's bargaining team were frustrated and disappointed with Victoria Police's unwillingness to meaningfully commit to better pay and conditions that would halt the landslide of experienced members walking out of the job.

"Our members are overworked, underpaid and yet, they're always there when the community needs them most," he told reporters.

"Victoria Police has stretched them so far to cover so many gaps, expected them to work unpaid overtime and sacrifice time with their families and friends on weekends and public holidays, and yet when it comes time to give a little bit back members for their sacrifices, Victoria Police turns its back and says 'no'."

"We need to make policing viable again, both from a financial and lifestyle perspective. Don't make our members choose between the job and their family. Because, at the moment, rightfully there are many choosing their family."

He stressed that public safety would not be compromised as a result of any protected industrial action taken.

"No action taken by our members will compromise the safety of the community or our response to community emergencies. Our members are always there for the community and we hope the community is there for our members in their fight for fair and reasonable pay and working conditions."

bargaining, the need to make their vote in the ballot count and the key issues in contention at the bargaining table.

During these meetings, Wayne stressed to members that while industrial action is a legitimate and at times effective tool of bargaining, the best agreement is always one where the parties can negotiate a fair outcome without the need for any action. In fact, it's our preference and the one that means members have negotiated an acceptable outcome.

"It's akin to a nation parking a war ship in waters in close proximity to a hostile entity. It's a show of readiness to act, a legitimate warning with a very real prospect of action," Wayne told members.

"We can't get to that position without our members' support. That's what this ballot is about, it's about being united and having enough collective influence to push back and say 'we're not going to cop this, we deserve better'."

"Taking industrial action is not a fait accompli. This vote simply ensured that we could move our ship into those waters."



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# Honouring more than 6,000 years of exceptional service

One hundred and sixty-eight (168) recently-retired TPAV members were honoured and warmly celebrated at TPAV's annual Retired Members' Dinner event in October.

The retired members who called time on their policing careers during the course of the previous 18 months, had collectively served 6,191 years, at an average of 37 years of service for each retiree being honoured at the event.

The longest serving of the retirees being celebrated was Senior Sergeant Philip Eager 17397 – last stationed at the Victoria Police Liquor Licencing Unit – who retired at the end of last year after nearly 51 years of dedicated and loyal service. Congratulations Phill!

One of the recent retirees at the event and former TPAV Board member, former Detective Inspector Ken Ashworth was also celebrated at the event as the latest to have bestowed the honour of being awarded TPAV Life Membership.

TPAV was proud to host this annual event and to stand alongside all our retired members throughout their splendid careers.

Thanks to our proud partners BankVic and ESSSuper – Emergency Services & State Super for their unwavering support of this traditional and storied annual event on TPAV's calendar.

Life Membership Ken Ashworth: L to R: TPAV President Karl David, Chief Commissioner Shane Patton, Retired Sen Sgt Phil Eager and TPAV Secretary Wayne Gatt



↑ Rodney and Edith Rickard



↑ Geoff and Kerry Chamings



↑ Veronica Barclay and Ian Bruhn



↑ Vicki and Peter McCormick



↑ Lindy Wilson, Peter Wilson, Merrilyn McNamara and Wayne McNamara



Photography by Darren Tindale



↑ Laure and Julie Allen



↑ TPAV Staff: L to R: Maria Osano, Tracey Morgan, Sybille Hennequin, Smaro Nikolaou and Parneet Kaur

TPAV was proud to host this annual event and to stand alongside all our retired members throughout their splendid careers.



→ Shelly and David Mealia



→ Lucia and David Cooper



↑ Les Careless, Sarah Careless, Jenny Jowett and Annette Veenhuizen



↑ Steve Hillman, Michael Ingram and Shane Lamont



↑ Paul Campbell, Julie Campbell, Russell Wynd and Eileen Wynd



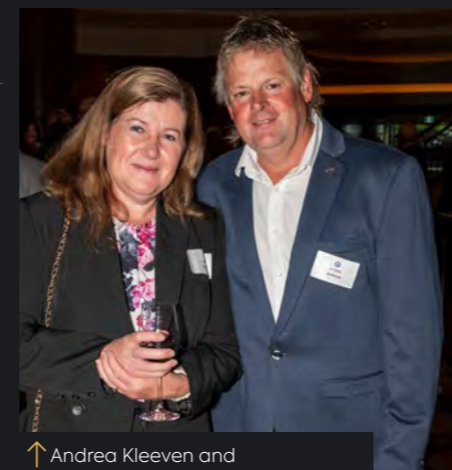
↑ Les Careless, Sarah Careless, Jenny Jowett and Annette Veenhuizen



→ Donna Campbell and Rob Short



↑ Andrea Kleeven and Michael Whiteside



← Rena Wang and Craig Waller

# Could a home loan health check help you?



**Refinance, renovate or just re-evaluate, many of us are looking to get a better deal on our home loan.**

A home loan health check can help you assess your current financial situation and assist in setting goals for the future. It also looks at whether your current home loan still suits your needs.

### Reviewing your current situation.

This could provide some options for you to help fund a renovation of your existing space, buy a bigger home, or invest in property.

At the same time, you might find now is a good time to refinance, you might be able to get a better deal on your home loan and save on your repayments. We work with our members to understand their goals and help them find solutions that suit their individual needs at different points in their life.

If you do have a new home in mind, or you want to talk to someone about your options, contact Rebecca today to get your free home loan health check.



**Contact your dedicated relationship manager Rebecca to discuss your needs.**

📞 0419 041 735 ✉️ [rattard@bankvic.com.au](mailto:rattard@bankvic.com.au)

📺 We're also here to video chat just let us know a time that works for you.



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# Top picks for gifts

It's time to make the most of your TPAV membership and save on a range of items. Whether it's a gift for someone else or for yourself, we've curated a range of offers and discounts so you can make the most of this festive season.

Snap up the latest tech, surf gear, apparel, cosmetics and perfumes, and more with some of our reward partners below.

**Out with the family or friends over the holidays? Save with some of the offers below.**

Visit our website to access the full suite of rewards:



\*Terms and conditions apply. See TPAV website for more information and expiry dates.



**HOYTS**

**Hertz**

**Wilson Parking**



**JB Hi-Fi Business**  
via UnionShopper  
Business prices on products

**DRAGON.**  
Sunglasses and snow goggles **40% off**

**PETER JACKSON**  
**20% off** full priced merchandise and **10% off** sale items in-store



**Sunglasses via Luxottica**  
Exclusive TPAV rates

**adidas** **Nike**  
**40% off**  
Adidas and Nike during exclusive shopping events



**20% off** footwear

**Samsonite**  
Backpacks and luggage via UnionShopper  
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**endota**  
**10% off gift cards** for spa treatments and **25% off products**

**GARMIN**  
**20% off** and exclusive access to other once-off promos

**CHEMIST WAREHOUSE** **5% off** all eligible purchases

**THE GOOD GUYS COMMERCIAL**  
via UnionShopper  
Commercial rates on products

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**15% off** full price furniture and home décor



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Surfing products  
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**DARCHE**  
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**20% off** camping and outdoor products

**SAMSUNG** Up to **20% off** selected products\* plus free delivery!

**and much more...**



# CLOSED Back in 8 hours

Victoria Police's decision to reduce the overnight opening hours of 43 police stations across the state has been condemned as detrimental to the safety of our most vulnerable victims of crime.



Wayne speaks to reporters during a press conference on the issue.

### Public safety at risk

Twenty-three police stations in metropolitan Melbourne and regional Victoria began closing their doors overnight after Victoria Police made the decision to redeploy watch house staff to neighbouring stations.

A Further twenty stations will follow suit in coming months.

TPAV Secretary Wayne Gatt said The Association had told Victoria Police emphatically that this decision would harm both the safety and the perception of safety in these impacted communities.

"Police stations are a place of refuge, a place where people go in their darkest times," he said.

"They may be victims of domestic violence, being followed or concerned for their safety or that of their family. A police station is a place where you know you are safe, where real people are there to greet you and look after you. Well, they used to be."

He said that Victoria Police had tried to spin the decision as an increase to public safety, by saying more officers would be redeployed from night shift to frontline roles at nearby stations.

"Try telling people looking for the safety of a police station because they are under imminent threat that when they are greeted by a closed sign on the front of their police station, they're actually safer because the station down the road now has their police."

The danger posed by station closures was highlighted last month when media reported a victim of domestic violence had fled to Cheltenham police station to flee her attacker, only to find it closed. She then had to drive to Moorabbin to find a police officer to help her.

"These are real people that need our help. Our most vulnerable. Real victims of domestic violence trying to find a safe place."



### Those hit hardest

He said he feared the closures, which will begin at the end of this month, would have a more detrimental impact on regional communities.

"Many of the stations on this list are in regional communities where the nearest operating station is much further away than in a suburban setting. I feel for these communities because often our members are from the communities they serve and their loss will be felt hardest. These communities know their police personally and rely on them being there."

Wayne said he simply didn't believe Victoria Police's contention that this was a temporary measure to rationalise resources.

"Victoria Police says this is a temporary measure but won't give an end date for this stripping back of community policing services. Put simply, we don't believe this is a temporary measure and we implore Victoria Police to be upfront with these impacted communities about the reality of these closures."

“

I feel for these (regional) communities because often our members are from the communities they serve and their loss will be felt hardest.

The decision would also place additional pressure on members who used the night watch house shift to complete a backlog of paperwork that normal business hours in policing simply didn't allow for.

"I really feel for these members. This actually gave them some chance of getting up to date or at least not drowning in unfinished paperwork. They've now had that respite taken away from them."

TPAV has launched a campaign to inform impacted communities, their councils and elected officials, of the detrimental impact these closures will have on their safety.



### STATIONS CLOSED OVERNIGHT:

- Avondale Heights
- Bacchus Marsh
- Bayside
- Camberwell
- Carrum Downs

- Chelsea
- Cheltenham
- Clayton
- Colac
- Endeavour Hills
- Forest Hill
- Hamilton
- Hastings
- Lakes Entrance

- Malvern
- Mordialloc
- Mornington
- Mount Waverley
- Portland
- South Melbourne
- Springvale
- Stawell
- Wyndham North

### STATIONS TO CLOSE OVERNIGHT IN COMING MONTHS:

- Ararat
- Boronia
- Brunswick
- Castlemaine
- Collingwood
- Eltham

- Epping
- Fitzroy
- Flemington
- Greensborough
- Keilor Downs





# Jo's lasting legacy at TPAV



**In October we farewelled long-time TPAV Wellbeing officer, Jo Rae, who we lost suddenly in August.**

To honor Jo, TPAV Secretary Wayne Gatt took the opportunity during a small ceremony on the morning of her memorial service, to announce that a meeting room located near the TPAV Wellbeing Services team at TPAV's new Members' Centre in Jolimont Street, would be named the 'Joanne (Jo) Rae Room'.

"Jo was a pillar in this team for many years. The compassion, empathy, humour and honesty she showed to thousands of members during her time at TPAV will live on in her name and her legacy. This is an important

Her number was in the address book of many members she'd come into contact with and many more who she'd never met, because somebody felt that a colleague could also benefit from the support Jo so effectively and uniquely offered.

acknowledgement of her indelible contribution", said Wayne.

"Every workplace in Victoria Police needs a Jo. We are sad that we have lost ours. But, we are confident that the impact that she had on her colleagues, both at our workplace and across the force means that Jo's legacy will be felt long after her loss.

"American poet and author Maya Angelou put it eloquently: "People will forget what you said, people will forget what you did, but people will never forget how you made them feel".

"If this is a measure of success in service, then Jo, yours has been outstanding."



## Members experience with Jo.

### Pamela

So very sad to hear this news, such a wonderful, warm and caring person. I loved Jo's honest delivery of all you needed to know with steely support – always mixed with a wicked sense of humour. You made life better for so many of us.

### Kerrie

RIP Jo you beautiful human. Jo had the best sense of humour and her compassion and empathy was second to none. I will miss our chats and banter. Jo gave so much to the membership. Jo's knowledge and steady hand in tragic circumstances and her honesty in dark times will be missed.

### Grace

Thank you Jo for being an amazing person.

You answered my call when I was at one of my lowest points. You calmed me down and gave me so much time. Your family and friends should be so proud of who you were and the support you provided to anyone who crossed your path.

My thoughts are with your family and friends. Rest peacefully. xx

### Lisa

Such a beautiful soul always a straight shooter so many laughs shared... condolences to her loved ones.

### Kezzy

Jo was the absolute best.

The most fabulous, understanding and caring lady.

Jo helped me so much at the lowest time of my life, including travelling to my home with coffee, sandwiches and cake to cheer me up.

I am devastated to hear this and am sending love to her family.

Rest in peace lovely lady. You will be so very missed.

### Jodi

RIP Jo. Couldn't believe it when I heard that you had passed. You always made me laugh hysterically and did little things that just showed how big your heart was. We will miss you so much.



Jo was a pillar in this team for many years. The compassion, empathy, humour and honesty she showed to thousands of members during her time at TPAV will live on in her name and her legacy. This is an important acknowledgement of her indelible contribution.

Wayne Gatt



“

People have noticed a difference in me since getting Yoda. I mean, he's not a cure, but boy, he's close to it.

# New leash on life for PTSD sufferers

Meet Yoda



The bond between police and dogs in an operational sense is well documented, but that unique partnership can also be a lifesaving one for police veterans long after they've left the job. A career in policing can leave a damaging legacy on those who serve.

According to **Answering the Call**, the Australian National Police and Emergency Services Mental Health and Wellbeing Study, emergency services personnel have lower rates of mental wellbeing and higher rates of psychological distress and probable Post Traumatic Stress Disorder than the general adult population.

The 2022 study, which surveyed 14,868 Australian ambulance, fire and rescue, police, and state emergency service employees, found that 30 per cent had high or very high psychological distress, while one in ten had probable PTSD.

But there is a unique support measure available to veteran Victoria Police members with PTSD – and it's unlike any other method of treatment.

Vietnam veteran John was crippled by PTSD and found that clinical treatments weren't mitigating the daily symptoms he suffered.

"PTSD messed me around a lot. I was ending up in a psychiatric hospital about every 12 months for eight to nine weeks to settle and calm down," he says.

"It was not unusual for me to go into a shop and have an anxiety or panic attack. I'd be halfway through the shopping and I would drop the basket and walk out."

Enter Yoda, a yellow Labrador trained by Assistance Dogs Australia as a PTSD Assistance Dog.

"Since I've had Yoda, I haven't walked out of a shop and I haven't been in hospital in three years," he explains.

"Do I have problems still? Yes, but when I've got Yoda, he'll pick up on it. He'll tap the side of my leg with his nose – that's

called the nudge. Yoda distracts me and helps me get through it."

John isn't the only one that has noticed Yoda's transformative impact on his life.

"People have noticed a difference in me since getting Yoda. I mean, he's not a cure, but boy, he's close to it."

Assistance Dogs Australia is a national charity that provides specially trained and accredited dogs to people with physical disabilities, PTSD and Autism.

PTSD Assistance Dogs are trained to reduce the impact of specific symptoms for people living with PTSD, enhancing inclusion and independence, and helping to improve their overall quality of life.

Their skills may include positioning cues, which allow the handler to position the dog as needed and create space for themselves in public or crowded places; contact cues, which allow the handler to request physical contact facilitating grounding, mindfulness, and focus; and nightmare interruption, which allows a dog to recognise signs of distress in sleep, or immediately after waking, and provide support for calming.

The human-animal bond, meanwhile, leverages the sense of safety that develops between a PTSD Assistance Dog and their handler to help reduce both physical and psychological reactivity. The Public Access Rights granted to Assistance Dogs allow this calming influence to be present as needed throughout the day, across almost all settings.

## Apply for a PTSD Assistance Dog

ADA provides PTSD Assistance Dogs to successful applicants free of charge, funded entirely through charitable donations from individuals and corporations.

A limited number of PTSD Assistance Dogs are currently available to Victoria Police veterans with PTSD via the Blue Ribbon Foundation's Police Assistance Dog (PAD) partnership.

For more information, and to apply for an ADA PTSD Assistance Dog, visit





# Move towards financial freedom by Investing in Property

We would like to thank our current investors who work within the Victorian Police Force.

Are you considering investing in property in 2024?



- PCA research Australia wide to find the highest performing property pockets; with strong indicators for Capital Growth, high Rental Yields, and extremely low Vacancy Rates – right now! These pockets and the property market are constantly evolving.
- With our clients experiencing an incredible 14.8% average Capital Growth annually for the past 7 years, where the Australian average is a healthy 6.4% Capital Growth per annum, we are an industry leader at PCA.
- Our 12 - step Client Support System helps take the stress away from your investment property purchase, supporting you at every stage of your journey.
- Having the piece of mind knowing that 90% of our clients are Repeat PCA Investors and PCA Client referrals to friends, family and colleagues.

We all know the urgent need for Australians to take control of their financial future. PCA offers a 40-minute complementary Discovery Consultation to help you with the information you need to make an informed decision about your future.

## Contact us today!

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# BEATING HEAT ON THE BEAT

As we enter Summer, it's important that you take extra care of your immediate and longer-term health by taking steps to protect yourself from the elements.

Outdoor workers receive between five and ten times more UV radiation exposure than indoor workers. So, it's not surprising that those who spend long periods working in the sun have a higher-than-average risk of skin cancer.

What can you do to minimise your exposure? Cancer Council recommends five simple steps to protect workers from sun damage:

- ✓ Slip on clothing
- ✓ Slop on SPF30 (or higher) broad-spectrum water-resistant sunscreen
- ✓ Slap on a broad-brimmed hat
- ✓ Seek shade
- ✓ Slide on sunglasses



If your workplace is not providing you with the appropriate sun protection controls, nor following the 'Oppressive Heat Conditions' section under the VPM 'Hazard Risk Management', then raise a Hazard in HR Assist.

As police members, sometimes it's impossible to stay indoors when you're on duty. Here are some tips to stay safe in hot weather this summer:

- ✓ Drink plenty of fluids, even if you don't feel thirsty;
- ✓ Use a buddy system where you observe each other for signs of heat stress;
- ✓ Avoid dehydrating drinks such as alcohol, coffee, tea, and caffeinated soft drinks;
- ✓ Wear and reapply sunscreen as indicated on the package;

- ✓ Wear sunglasses;
- ✓ Use a damp rag to wipe your face or put it around your neck;
- ✓ Avoid direct sunlight where possible (utilise your surrounds).

The Victorian Department of Health has created a 'Heat Health Alert System' and issues warnings when the heat health temperature threshold is reached. When temperatures are above the threshold, heat-related illness and death increases substantially. You can check if there is a heat health warning for your region here:



[www.health.vic.gov.au/environmental-health/heat-health-warning](http://www.health.vic.gov.au/environmental-health/heat-health-warning)

You can visit the Cancer Council website for more information about the risks of UV radiation at work, health and safety guide to skin cancer and outdoor work.

If you are a HSR or Deputy, make sure you are on our Facebook Group for HSRs 'TPAV HSR Group'.



**WHAT'S NEW!**



**Set up camp with Darche Outdoor Gear**

We would like to welcome Darche Outdoor Gear to the TPAV Member Rewards stable.

Popular with outdoor enthusiasts, Darche has everything for your camping and adventuring needs.

TPAV members now have even more reason to be 'happy campers' with Darche offering members a **20% discount** off its product range.

Whether you need a tent, swag or vehicle awning, head to Darche before hitting the road.

Please search **Darche Outdoor Gear** on our website to access our exclusive promo code.



**MEMBERS RECEIVE 20% DISCOUNT**

**HERTZ UPDATE NEW CODE!**



For several years, Hertz has remained one of TPAV's most popular member rewards.

With the ability to access a multitude of vehicles across Hertz's national and international network, member feedback to the Hertz offering has been overwhelmingly positive.

Earlier this year, we advised members that the promo code in operation was being replaced by a new promo code that we introduced.

Given many vehicle bookings were made by members prior to the issue of the new promo code, Hertz agreed to retain the previous code in operation for a further six months.

We can confirm that the former code has now been removed from the Hertz system and all eligible bookings must be made with the new code.

Therefore, if you are looking to take advantage of the attractive discounts on offer for a Hertz hire vehicle, please make sure you use the updated promo code which you can find on our website.

We would also like to remind members that you are required to be present upon vehicle collection and provide verification of your TPAV membership. Hertz will not provide the key to a friend or family member.

Search **Hertz** at [tpav.org.au](http://tpav.org.au) to learn how to book your next car rental and access our exclusive promo code.



**Take 40% off with Oakley**



We are proud to share a long-standing relationship with popular eyewear brand, Oakley.

TPAV members are able to access **40% off** a selected range of Oakley sunglasses. **With over 50 different pairs** to choose from, there is an Oakley for everyone.

To access head to our **Oakley TPAV Member Rewards** page where you can learn how to submit your sunglasses order.

**40% OFF**  
Selected range of Oakley sunglasses

TPAV Member Rewards



Imagine that

**Our SUV range is in stock.**

Test drive tomorrow's cars today.



At Hyundai, we have a range of the latest SUV models in stock waiting for you. Discover the ultimate SUV today by visiting [Hyundai.com/au](http://Hyundai.com/au).

Police Association Members are entitled to Hyundai National Fleet Pricing, contact your local Hyundai Dealer.





It's been one year since our very first column in *The Journal*, and I wish to thank TPAV Secretary Wayne Gatt, his entire team and the membership of TPAV for their ongoing support to their members and for the support they provide to Victoria Police Legacy.

By Detective Inspector Kate O'Neill

**Stay connected with us!**

- @vicpolicelegacy
- @Victoria Police Legacy
- @victoriapolicelegacy
- @victoriapolicelegacy

[policelegacyvic.org.au](http://policelegacyvic.org.au)

## 'World of difference' Cambodia experience

**As I sit down to write this article, 19 of our Victoria Police Adolescent Legatees are preparing to embark on the trip of a lifetime to Cambodia from 19 November to 3 December 2023.**

Volunteering their skills ranging from engineering to nursing, our Victoria Police Adolescent Legatees will establish freshwater tanks and ablution facilities for underprivileged local villages near Angkor Wat.

This construction project will provide much needed private space for children to toilet and wash themselves, and safe drinking water for those living in the villages.

Dental hygiene, hand washing, craft and sport will also be a key learning and engagement focus as our group visit remote village schools that lack access to writing materials, dental care and fun or creativity.

This personal development, humanitarian experience, is being undertaken in conjunction with Rotary International's 'World of Difference Experience' program and will support and guide our Young Adult Police Legatees as they undertake this vital work.

Congratulations to our Victoria Police Adolescent Legatees who, as part of their personal development, have conducted their own fundraising initiatives to raise funds to support local Cambodian villages, raising over \$30,000 to date.

Follow our Victoria Police Adolescent Legatees journey via the VPL social media channels and stay tuned for the Cambodian update in the next edition.

## 'Police in the Community' Photography Awards



I was recently honoured to present the VPL Chair's Award at the 'Police in the Community' Photography Competition Awards. Congratulations to Senior Constable Emma Maynard, Inspector Chris Allen and Police Legatee Shirley McKenzie for their outstanding team effort.

The image that Senior Constable Emma Maynard captured was of Police Legatee Shirley McKenzie standing outside the Whittlesea Police Station where her late husband Alastair worked for many years. Alistair and Shirley's service to the community should always be remembered.

Congratulations also to major prize winner Jesse Wray McCann, category winners Kureng Dapel, Emma Maynard and Jesse Wray McCann, Victoria Police Legacy Patron's (CCP) Award winners Holly Lembke, John Todor, Peter Bellion APM, and all finalists of the competition.

We look forward to and encourage all to consider entering the Victoria Police Legacy Photography Competition in 2024. For those that entered this year, we look forward to seeing what you produce next year! Stay tuned...

*"Photography is a way of feeling, of touching, of loving. What you have caught on film is captured forever... it remembers the little things, long after you have forgotten everything".*



## Victoria Police Legacy – Caring for Police Families

Many thanks to the members of Victoria Police who support those within the policing family who have a lost a loved one through your generous fortnightly contribution.

If you are not currently contributing and wish to make a real difference in the lives of Police Legatees, scan the QR code and sign up today.

Help make a real difference in the lives of Police Legatees.



Donate today! Scan the code



Shop today! Scan the code

**On behalf of VPL Staff and the Board, I wish you all a very merry Christmas and a safe new year. VPL is looking forward to an exciting 2024 filled with engagements, connections, and support.**

## The Gift of Giving

Support The BankVic Victoria Police Legacy Children's Christmas Appeal

VPL cares for Victoria Police families who have suffered the loss of a loved one, which sadly includes young children who are police legatees.

Help a Police Legatee this Christmas through the VPL Children's Christmas Appeal.

It's amazing how a simple gesture of a gift can make a positive difference.

[givenow.com.au/vplchristmas](http://givenow.com.au/vplchristmas)



# Can't work

# because of illness or injury?

## You may have access to more insurance benefits than you realise.

**If you are unable to work due to illness or injury, you may be eligible to claim a disability benefit through your superannuation fund.**

Whilst people are aware that superannuation is intended to support us through retirement, insurance within superannuation is often something we don't turn our mind to until it is too late. It is important to familiarise with yourself with the default insurance offered by your fund, and consider whether it meets your needs.

Most TPAV members will be a member of the Emergency Services State Superannuation Scheme (ESSSuper) which offers a range of benefits. You may be a member of the defined benefit (DB) scheme, the accumulation plan, or in some instances, both.

for which you are suited by education, training or experience, or for which you would be suited as a result of retraining. If your condition is not permanent, you may be eligible for a temporary disability pension.

If you are unsure of the benefits applicable to you, contact a fund representative and seek further information.

### How ESSSuper is different to other TPD insurance

Defined benefit members are covered for death and disability insurance whilst they are employed. The disability benefit is payable if the Board determines that a member has retired on the grounds of disability. The Board can decide whether you are eligible to have the disability benefit paid as a lump sum, or a pension.

Unlike accumulation plans, defined benefits are calculated using a benefit 'multiple' which considers your age, period of service, salary, contribution rates and whether you are employed on a full-time or part-time basis.

### Be wary of common pitfalls and misconceptions

When dealing with these types of benefits, there are often confusing clauses or conditions that must be met in order to be eligible to make a claim. Here are some common themes to be mindful of:

- You do not have to be injured at work to claim these benefits. An application can be made for a non-work-related illness or injury.
- An application for disability benefits must be made to the Board within 6 years of terminating employment.
- You can elect to increase your existing insurance by contacting your fund and finding out what additional

benefits you are eligible to apply for. A DB fund member may be able to apply for additional insurance through the accumulation plan.

- If a claim is rejected, you can seek a review of the decision, but strict time limits apply.
- If you accepted a retirement benefit, and did not make a claim for disability benefits, a claim can be made retrospectively if you can establish that you retired due to your disability. But strict time limits apply.

### The importance of seeking advice early

Strict time limits apply to these benefits, therefore it is vital that you seek advice as early as you possibly can. The grounds on which you retire can also impact your eligibility to claim, therefore we recommend **seeking advice prior to terminating your employment**, where possible.

For more information, talk to TPAV's preferred injury lawyers, Maurice Blackburn at [www.mauriceblackburn.com.au](http://www.mauriceblackburn.com.au) or free call 1800 810 812.



# Separation mistakes that can cost you money

By James Turnbull, Principal,  
Berry Family Law

Separation can be expensive if you are not careful. Over the years, we see a repeat of mistakes made by separated people that cost them lots of money, but which could be avoided. Here are a few hints.

## Posting on social media

This one is the quickest way to annoy your ex-partner. What could have been an amicable settlement may end up being more like a war-zone. Don't post things, 'here's my ex... what a loser!' or images of your new lover and how you have 'finally found true love'. This may feel good in the moment, but the feeling won't last when you are served with a Family Court application. Best to keep your feelings offline.

## Negotiating with an ex-partner

Trying to negotiate directly with an ex you don't trust is a sure way of costing you time and money. If you don't trust your ex as they have betrayed you or lied to you and you feel that they don't care about your or the children's needs, then trying to reach agreement is a classic mistake.

## Not getting a divorce lawyer

We know that using a family lawyer does cost money – but think about what it may cost if you agree to something without proper advice. Obtaining advice could save you thousands of dollars. Don't be fooled into thinking you know the law. Your friend who had a property settlement might try to offer advice. However, their settlement arose from their facts, not yours. The law changes. Their result now, might be different from what they got back then.

## Not getting valuations

You may have an idea what your home or another asset may be worth. But that may be very wrong. Keeping an over-valued asset or giving an under-valued one to your spouse may cost far more than the valuation fee. And better still, your family lawyer can normally make you responsible for only half the valuation fee.

We were recently engaged to give a second opinion for a client just before they signed off. They had not valued the two houses, and the parties were going to get one each. We spent \$2,000 on valuations, and the client paid a little extra for some advice. We found the client was short changing themselves by over \$350,000.

We can help with a hack we know after looking after members for almost 10 years now. We can legitimately get a lower value for your ESSS than what is on your Member Statement.

“

You can spend months and a lot of money going back and forth in unproductive negotiation.

Experience from many cases has taught us when it is more cost effective for your case to file in Court.

## Not doing due diligence

It is your family lawyer's role to check documents to make sure the figures stack up. Experience from many cases has taught us where to look and how to find things your spouse may not be telling you about.

## Not filing in Court

You can spend months and a lot of money going back and forth in unproductive negotiation. Experience from many cases has taught us when it is more cost effective for your case to file in Court. It shows you are serious and can bring your spouse to their senses. It does not cost as much to prepare documents for Court than you may think. The Court happily confirms that year on year, between 95% and 96% of cases filed in Court settle.

## Involving the children

Children are not the means for getting what you want. They should never be involved in personal and intimate matters between you and your ex-partner. If your communication is non-existent we can refer clients to Family Dispute Resolution with really good mediators. These mediators can resolve parenting issues really cost effectively.

## Putting your head in the sand

We know that for many people the stress of separation is overwhelming. You may be struck with grief and financial or emotional distress. It may feel it's easier to put your head in the sand but do whatever you can to get into action mode. It's so much better for you than procrastinating to avoid the inevitable. In cases of long delay, you may even lose your right to a property settlement or spousal maintenance.

## Sending that angry SMS

You may get satisfaction by telling your spouse what you think in an SMS. But that feeling may be short-lived. That SMS (or that email) will often end up in an Affidavit put before the Judge. Think about what the Judge may think before you click 'send'.

For further information visit [berryfamilylaw.com.au](http://berryfamilylaw.com.au) or contact one of our specialist family lawyers on **(03) 9397 2488** to get started.



Berry Family Law



# Selling in the holiday season

Is the holiday season a good time to sell or should I wait until early next year?

This is a question I've been asked countless times as we get towards the end of the year. During my real estate career, I always worked through the holiday season and recommended owners sell during this period. Sale prices are always strong, buyer activity high and the average selling time reduced. Here are some reasons why you should consider a sale over the holiday season.

### Less competition

Most people don't even consider selling during the holiday season, creating a supply and demand issue. With significantly fewer homes on the market and always plenty of buyers who need to buy, we often see strong competition amongst buyers during this period resulting in a higher sale price for the owners.

### There are lots of buyers looking

The holiday season is when most people take their holidays resulting in buyers having more time to look for their new home. Buyers during this period are also less stressed and more relaxed as they are not having to deal with the hustle of normal day-to-day life. Families are also together at this time making it easier for them to view homes which can result in quicker decisions and offers.

### Lifestyle locations

Have you ever been on a holiday and thought this would be a great place to live? Well, you are not alone. Lifestyle locations, whether they are by the beach or in a relaxed rural town see a population explosion over the holiday



Luke Lawlor 0414 757 705

season and amongst these holiday makers are serious buyers. A great example of this is the Mornington Peninsula where the summer holiday season is the busiest time of year.

Depending on your circumstances, if you are in a position where you are selling and can accommodate inspections over the holiday period, I would recommend you consider it due to the above reasons. The market returns to normal towards the end of January when school goes back and everyone returns to work, so there is a six-week window from mid-December to the end of January to get sold ahead of the pack.

This is a FREE service to all current & retired members

For more information on Emergency Services Property Advisors, visit the website at [espropertyadvisors.com.au](http://espropertyadvisors.com.au), or call Luke directly on 0414 757 705.



ESPA would like to thank all TPAV members for their continued support in 2023.

Merry Christmas & Happy New Year

from the team at ESPA.



**PICK OF THE SHELF**



# Naked City

By John Silvester

Published by Pan Macmillan

Travel the dark depths of Australia's criminal underworld with our most formidable crime reporter and an icon of Australian true crime.

John Silvester has been reporting on crime from the cop stations, courthouses, back alleys and gangster mansions of Melbourne for forty years. His contact book is a who's who of both sides of criminal justice, and the shadowy worlds between. He is the trusted confidante of cops, criminals, lawyers and judges. He knows where the cash is stashed and where the bodies are buried.

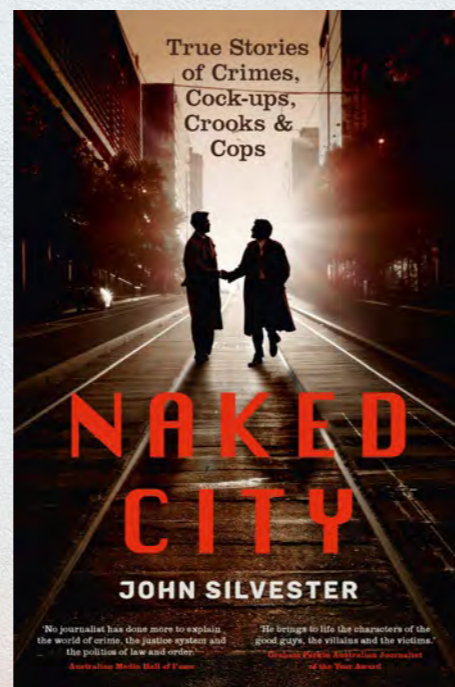
The Australian Media Hall of Fame says that no journalist has done more than Silvester to explain the world of crime, the justice system and the politics of law and order. Convicted drug trafficker Tony Mokbel, on the other hand, says he is a 'bald-headed alien'.

*Naked City* is a collection of Silvester's best stories, from sophisticated heists to

mindless acts of violence and deeds of pure evil – impeccably sourced, wry, wise and witty.

Silvester has won four Walkley Awards, the Graham Perkin Australian Journalist of the Year Award, nine Melbourne Press Club Quills, nine Victorian Law Foundation Awards, a Ned Kelly Award for true crime writing, a Ned Kelly Lifetime Achievement Award, an ASEAN Fellowship to study crime and corruption in South East Asia, and has been elevated to The Australian Media Hall of Fame.

His reporting has been adapted to film and TV. He also writes an award-winning column for *The Age*, presents a true crime podcast, and appears weekly on the top-rating 3AW breakfast program as 'Sly of the Underworld'.



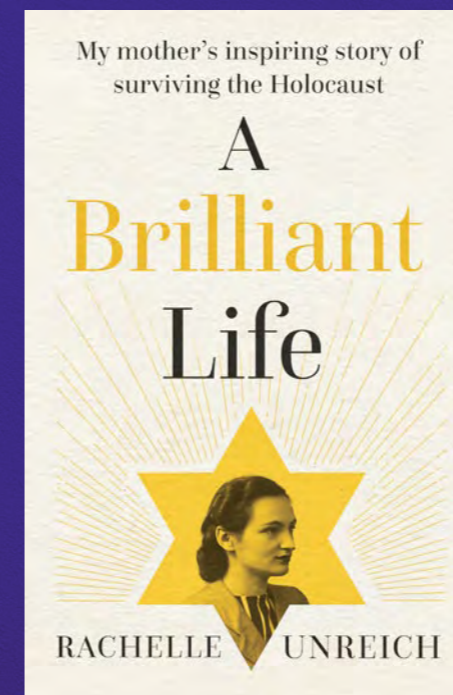
# WIN!

## YOUR OWN COPY

For your chance to win a copy of **Naked City**, simply email [journal@tpav.org.au](mailto:journal@tpav.org.au) and answer the following question:

**In which country was Tony Mokbel arrested in 2007, following his escape from Australia on major drugs charges?**

Entrants are asked to please include their full name and registered number, if applicable.



# A Brilliant Life

By Rachele Unreich

Published by Hachette Australia

The powerful true story of a Holocaust survivor told by her daughter – a tale that reminds us of the resilience of the soul and the ability of the heart to heal.

A mother and daughter.

Love. Loss. Wonder.

The story of a brilliant life.

Over seventy years had passed since Mira Unreich was freed from a concentration camp in Germany. On that spring day in 1945, she found herself alive, against all odds. In the decades that followed, she never explained the mystery underpinning her survival. How could Mira say that in the Holocaust, 'I learned about the goodness of people'?

When Mira's journalist daughter Rachele realised time was running out for Mira who was ill with cancer, she resolved to ask her mother questions. It would be the most important interview of her life:

a chance to discover the secrets to her mother's joy, and an opportunity to fit together the jigsaw puzzle pieces of her own life.

Rachele discovered so much more than she ever expected. Mira's words would lead her along a surprising path, where she learned for the first time what a truly extraordinary life her mother had led.

*A Brilliant Life* weaves together the past and the present to capture the powerful connection between a mother and child. It reminds us of the resilience of the soul and the ability of the heart to heal. It is an unforgettable story about fate and chance, love and grief, and the deepest kind of faith.

# WIN!

## YOUR OWN COPY

For your chance to win a copy of **A Brilliant Life**, simply email [journal@tpav.org.au](mailto:journal@tpav.org.au) and answer the following question:

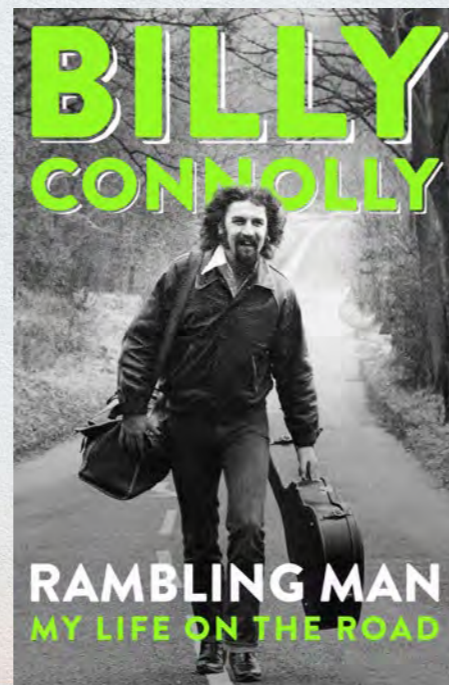
**Who directed the movie Schindler's List?**

Entrants are asked to please include their full name and registered number, if applicable.

# Rambling Man

By Billy Connolly

Published by Hachette Australia



A book of global adventures with Billy Connolly – an unconventional travel memoir that criss-crosses the world, encapsulating a lifetime of incredible journeys and hundreds of fascinating encounters.

*Being a Rambling Man was what I always wanted to be, to live the way I damn well pleased. I've met the weirdest and most wonderful people who walk the Earth, seen the most bizarre and the most fantastic sights – and I've rarely come across something I couldn't get a laugh at. I don't think I've ever had a bad trip. Well, apart from in the 1970s, but that's a whole other story...*

When Billy set out from Glasgow as a young man he never looked back. He played his banjo on boats and trains, under trees, and on top of famous monuments. He danced naked in snow, wind and fire. He slept in bus stations, under bridges and on strangers' floors. He travelled by foot, bike, ship, plane, sleigh – even piggy-backed – to get to his next destination.

Billy has wandered to every corner of the earth and believes that being a

Rambling Man is about more than just travelling – it's a state of mind. Rambling Men and Women are free spirits who live on their wits, are interested in people and endlessly curious about the world. They love to play music, make art or tell stories along the way but, above all, they have a longing in their heart for the open road.

In his joyful new book, Billy explores this philosophy and how it has shaped him, and he shares hilarious new stories from his lifetime on the road. From riding his trike down America's famous Route 66, building an igloo on an iceberg in the Arctic, playing elephant polo (badly) in Nepal and crashing his motorbike (more than once), to eating witchetty grubs in Australia, being serenaded by a penguin in New Zealand, and swapping secrets in a traditional Sweat Lodge ritual in Canada. *Rambling Man* is a truly global adventure with the greatest possible travel companion.

# WIN!

## YOUR OWN COPY

For your chance to win a copy of **Rambling Man**, simply email [journal@tpav.org.au](mailto:journal@tpav.org.au) and answer the following question:

**What nationality is Billy Connolly?**

Entrants are asked to please include their full name and registered number, if applicable.

# SEASON'S Greetings

## and Happy New Year

From all of us at BankVic we hope you and your family have a joyful festive season and a happy and safe new year.

Thank you for helping keep Victorians safe throughout 2023.



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**Luke Lawlor 0414 757 705**

