

### NOTICE FROM THE UFU TO ALL RETIRED FIREFIGHTERS AND THE WIDOWS OF RETIRED FIREFIGHTERS

For many years the UFU has expressed serious concerns about the incidence of cancer amongst firefighters. The MFB has consistently maintained that there is no link between the occupation and the disease. However, several overseas studies conducted on the incidence of cancer in firefighters compared to the general population appear to support our concern. In addition, the UFU has obtained a report from the MFB indicating that cancer-causing toxins from fires are trapped within uniforms and are therefore a possible source of the disease.

The UFU wishes to discuss the current situation and obtain as much information as possible on the incidence of firefighters developing cancer. Therefore, a meeting for retired firefighters who have developed cancer and the widows of firefighters who have lost their lives through this disease will take place in June. The Union's solicitors will be attending this meeting.

Please call Clare Danaher on 94198811 to register your interest in attending. The UFU will confirm the time, date and place of the meeting in the coming weeks.

PRINT POST No. PP333964/0020

**RFA Newsletter**  
If undelivered return to:  
**Secretary**  
24 Lincoln Drive  
Lower Plenty 3093

**SURFACE  
MAIL**

**Postage  
Paid  
Australia**



# "WATER OFF!"

**NEWSLETTER OF THE  
RETIRED FIREFIGHTERS' ASSOCIATION OF AUSTRALIA  
(VICTORIAN BRANCH) INC.**  
May 2001 Vol 5 No2

Inc/No:A16839F

*Barbara McCumisky continues with her historical series of significant fires and incidents that occurred during the formative years of the MFB.*

## FIREFIGHTER WALTER "JUMBO" GRIFFITHS

*The following is a report on F/F. Walter Griffiths and the role he played in the Richmond sewer incident by a newspaper of the time.*

### Facing the Fumes. Wednesday December 12, 1918

Three men were killed today by fumes in a sewer shaft in River Street, Richmond. Two of the men killed, William Aldridge and Edward Swannick were employees of the Melbourne & Metropolitan Board of Works and were working in the shaft. The third man, John Quinn, an employee of Pizzey Tannery situated opposite the shaft, was overcome when he went to their aid. Another employee of the tannery, Samuel Mills, was also overcome and rescued by firemen.

The first fireman to enter the shaft, Walter Griffiths, was wearing a small respirator such as some men keep for personal use. However he too was overcome and he fell about 17 ft. to the bottom of the shaft, when he slipped off a ledge. He is in Melbourne Hospital where he has recovered consciousness. Despite his ordeal, doctors say he escaped serious injury. Attention was first called to the incident by Aldridge when he realised that Swannick had fallen down the shaft. He went below

after calling for help. Quinn, who was alerted by Aldridge's cries for assistance, followed down the ladder to his death.

Samuel Mills was one of several men who volunteered to attempt a rescue. A rope was fastened round his waist and he was given a second rope to tie around the victims. He made three descents into the shaft, the first two to clear obstructions. He was attempting to tie the rope around Quinn's body when he collapsed.

The first firemen on the scene were Griffiths, A. Creevey, and C. Heaven. As previously mentioned, Griffiths descended the shaft wearing the respirator. These respirators were not issued or recognized by the MFB as they were not regarded as being reliable. The fact that Griffiths was overcome would reinforce that belief.

It was not until the arrival of a hose cart from Eastern Hill with a Draeger helmet, that the descent into the shaft could be made with safety. F/m. W. J. West and F/m. G. W. Marsden each made descents and brought the victims to the surface.



Above: Walter "Jumbo" Griffiths

(Continued page 12)  
(From page 1)

# “GENERAL MEETING”

**Notice is hereby given of our next General Meeting to be held at the North Melbourne Football Club Social Club, Fogarty Street North Melbourne (Melway 43 B4) 1030 Hours, Wednesday May 16, 2001**

## AGENDA ITEMS.

- **Minutes of last General meeting.**
- **President’s Report.**
- **Secretary/Treasurer’s Report.**
- **General Business.**

Please come along, bring your partner and have your say in the running of the Association. Join in the fellowship of your old friends and make new ones.

Lunch and beverages will be provided as usual. @ \$3 per head.  
Drinks at bar prices.

**JOHN BERRY**  
**ACTING SECRETARY/TREASURER**  
**Ph: 03 9431 2880**

## OFFICE BEARERS

**President,** Don Brennan  
**Vice President,** Ian Fowler  
**Acting Sec./Treasurer,** John Berry  
(The position of Secretary/Treasurer vacant)

**General Committee;**  
John Laverick  
Bob McNeil  
Ross Medwin  
John Schintler  
John Wallace  
**Auditor;** Theo Teklenburg

## RFA 2001 Calendar

**May 16:** General Meeting  
**July ?:** Queensland Reunion (Southport Y/C)  
**August 15:** General Meeting  
**November 21:** Annual General Meeting  
**November 24:** UFU Annual Luncheon (ST Kilda T/H)

## VALE

We offer our

**Aileen Cleave**                      **Bruce Kay**  
**Syd Jackson**                         **Ray Wall**

condolences to the families of these members who

## SICK LIST

Ron Cass,                                      May Richards  
Lionel Rose,  
Graeme Simpson,                             **We wish these members**  
Jim Nevins,                                     **a speedy recovery.**  
Cyril Ammon,

**Note:**  
Please keep information regarding sickies, etc, flowing. We endeavour to keep you informed, but can only do this with your help.

## LETTERS

### SECRETARY REQUIRED

I have noticed with interest that the Victorian branch of the R.F.A. has been operating for some 2 years without a duly elected Secretary. What’s wrong with you lot down there?  
The former Secretary, six years ago, picked the Association up by the bootstraps, gave it a good shake and made it into the great organisation it is today. Rather than see it fall apart through the apathy of the membership, he has carried on as Acting Secretary

since. It’s time to get off our collective backsides and give him some support.

“Abbo”

### Anglers fired up!

The Metropolitan Anglers Association, of which I am a delegate, holds it’s meetings at the Richmond Angling Club’s rooms, which used to be a fire station. The laneway alongside the clubrooms is called FIREBELL LANE. You can still see the tracks worn by the horse drawn fire carts in the cobblestones. (Melway 2G H8)  
“Sir Clip”

Since the introduction of the GST much has been said about it’s supposed benefit to the consumer and in particular small business. The Australian economy will never go back to the pre GST days but there’s always room to improve and simplify the system and this one below is as good as any.

## GST REPLACED BY NUTS

By now, of course, you’ve read all those GST information leaflets our Government has been sending out, and have a complete understanding of how it’s all going to work ... don’t you? Well, never mind.

The new system is NUTS (the New Universal Taxation System) and although it may appear to be complicated, it is easy to understand. Basically, it is STUFFT (the Simplified Tax Unit For Financial Transactions). Major elements of NUTS include a number for each business entity, an Australian Business Utilisation Number (ABUN) which will be used during dealing with Governments at all levels.

Any SUCKER who wishes to appeal against the amount of CRAP received from the Government, should contact their local MORON, who will assess the appeal and classify it as either STUPID (Secondary Temporarily Unpaid Portion of Individual Donation) or IDIOTIC (Income-Derived Individual Obligatory Taxation Instalment Credit).

If you are a RATBAG, you will not be entitled to ABUN with NUTS. You will need to apply for the new allowance provided jointly by both State and Federal Governments, JOB (Joint Organisation Benefit). Any RATBAG who does not apply for a JOB can get STUFFT.

Every business in Australia will be ABUN with NUTS. The new system will simplify the way businesses report to the Australian Taxation Collection Head Office Organisation (ATCHOO). Businesses will be required to complete a Business Activity Statement Table and Report Directive (BASTARD) every month. Businesses should set aside at least three days every working week to fill the BASTARD out.

From July 1, when all of Australia goes NUTS, small businesses need to submit a fortnightly General Allocation Rebate for Business and Goods Estimate (GARBAGE) report to the Department for Untaxed Merchandise and Produce (DUMP). Your GARBAGE must be sent to the DUMP before the 30th of each month.

Under the new system, every adult Australian taxpayer is classified as a SUCKER (Simple Underpaid Consumer Keeping Everything Running), unless they are unemployed and receiving Commonwealth benefits, in which case they are classified as a RATBAG (Registered Australian Taxation Beneficiary Allowance Grantee).

All small businesses must be registered as Business Utilising Sales Tax (BUST) by June 30th, and small businesses employing more than 2.7 persons on a regular full-time basis must give each employee the Statutory Assessment Contribution Kit (SACK) on or before July 1st. Only when all employees have been given the SACK will the business be officially acknowledged as BUST.

All SUCKERS and RATBAGs will be required to complete a DAFT (Direct Application For Taxation) form. The completed DAFT form will be assessed by a local MORON (Metropolitan Or Regional Outcome Negotiator who determines the amounts of CRAP (Credited Refund Allowance Payment) the taxpayer will receive.

In order to alleviate any hardship during the changeover period, the Government will establish a Department Of Grants and Subsidies (DOGS). It is anticipated that, by the end of the next financial year, all business will be registered as BUST and the country will have gone to the DOGS.



## ASIC'S GULL AWARDS

Welcome to the Gull Awards, brought to you by the **Australian Securities & Investments Commission**. Every day people lose lots of money to scams and swindlers. By drawing attention to the gullibility and the unfortunate fate of those people who were the victims of fraud and dishonesty, we hope to make people more aware of the dangers lurking out there.

### A cold cautionary tale!

Our Gull of the Month goes to another victim of cold calling. Even though everything seemed legitimate, this punter ended up losing his investment. Our Gull Award is scant comfort but hopefully his story will help others avoid a similar loss...

"My business partner and I were cold called 3 times over 6 months to invest in different companies in the US. The first two times, after 20 minutes I got annoyed and all but hung up. The third time I looked up their web site and those of the companies they were suggesting investing in. All the companies were on Bloomberg. So when they rang again, I thought what the hell and took a small parcel of shares at US\$6. I received a contract note by fax immediately and by DHL a couple of days later. I spun out payment for 2 weeks so I could watch the stock on Bloomberg. It performed exactly as they had predicted so I wired them the money. Again the receipt was faxed immediately and followed by DHL two days later.

Over the next 3 weeks I watched the stock move even further than they had indicated, up to US\$14. I was having great fun. Being new to this it was like a game. When they rang to offer me another stock, I suggested I sell my first stock but they said they had information that it would go as high as \$20 and to hold on for another couple of weeks.

Greed now kicked in and I followed their advice and bought another small parcel of shares in a second company for US\$2.30 so pleased was I with the first company's performance. I had now invested US\$5300. When my first shares hit US\$18-20 I rang to sell. The two brokers I had spoken to were not in so I left a message.

Over the next two weeks I rang, faxed and emailed the company 25 times without reply. The realisation after a

week that I had probably been scammed sickened me. Although I earn a very good income, I hate losing money and never gamble. I can't believe I allowed greed to overrule good judgement."

### Pyramids in paradise

The ancient Egyptians would have wondered about the pyramids in this scheme. United Pacific Group Inc is inviting people to invest in a "soon to be established" bank on the Pacific island of Nauru (a so-called tax haven with laws "specifically designed to cater to privacy and tax planning purposes").

For \$3000 (if you get in early) or \$5000 (for those who apply later), you can take advantage of the bank's international investment opportunities and share in the bank's tax-free profits. \$2000 allows you to invest but doesn't return dividends. You can also become a "broker", selling memberships in the bank and brokerages to other people. You receive a high commission for each membership or brokership you sell, plus a lower one for each membership your sub-agents sell.

UPG Inc isn't registered in Australia, doesn't provide a prospectus, and fails to explain how it will achieve suggested returns of between 45% and 120% per annum on investments. Not only is this group offering shares in a bank that doesn't exist - they are asking people to build a pyramid on it!

The Australian Securities and Investments Commission can help you check a planner's licence and credentials. Contact it on 1300 300 630

## OL' FRED

Old Fred had been a religious man and he was now in the hospital, near death. The family called their pastor to stand with them.

As the pastor stood next to the bed, Ol' Fred's condition appeared to deteriorate and he motioned frantically for something to write on.

The pastor lovingly handed him a pen and a piece of paper, and Old Fred used his last bit of energy to scribble a note, then he died.

The pastor thought it best not to look at the note at that time, so he placed it in his jacket pocket.

At the funeral, as he was finishing the message, he realized that he was wearing the same jacket that he was wearing when Ol' Fred died.

He said, "You know, Old Fred handed me a note just before he died. I haven't looked at it, but knowing Fred, I'm sure there's a word of inspiration there for us all."

He opened the note, and read, "Hey mate . . . you're standing on my oxygen tube!"

## PRESIDENT'S REPORT

Our Annual Spit Roast was held at the Training College on Sunday 29th April. Approximately 125 sat down for lunch. Guests included Senior Commander Dave Nicholson representing the MFB; Peter Marshall and Ian Leaves from the UFU and Garry Wright from the UFU Social Committee. The MFB supplied new vehicles for display.

Special thanks to the MFB for the use of the Training College and the appliances. Also thanks to Fred Kerr and his Museum Members for their display. There was plenty of food available and the number of fires fought and memories of workplace happenings made for a great Day.

Don't forget our next meeting is on Wednesday 16th May at the North Melbourne Bowling Club.

Don Brennan



## ACTING SECRETARY/TREASURER'S REPORT

### RETIRED BUT NOT FORGOTTEN

I would like to start this report with a big thank you from the R.F.A to the U.F.U (Victorian Branch) Secretary Peter Marshall, his State Committee and staff, for their continuing support of the Association. We are most fortunate that in the Emergency services our past employers are very supportive of our retired group, in particular the Metropolitan Fire and Emergency Services Board and staff. However, the union I believe need special mention and it would be remiss of me if I did not identify some of the incidences that go unnoticed but prove the importance of being a financial member of the United Firefighters Union when you retire. The following is a brief overview to what I am referring to. One of our members who has been retired for many years was having some health problems requiring very involved medical prognoses. The Union on his behalf had an Industrial health expert from the legal firm Slater and Gordon allay a lot of his fears with good and easy to understand advice. The member has reported the health practitioners involved seem to have become stimulated since Slater and Gordon became interested in his well being. Another case in mention effected one of our members who needed good sound legal advice during his time of recovery in hospital. The Secretary Peter Marshall organised a time suitable to the member, for a representative of Slater and Gordon and himself to visit the member during this period to advise and answer the many questions of a personal nature in relation to the preparation of certain legal papers. (This member had also retired many years ago). Other items are the Injured Firefighters Support Group, review of anomalies in wage entitlements even though the person involved had retired. Initiation of a cohort study with

the Victorian Anti Cancer Council into the incident of cancer amongst firefighters, reviewed retired member's superannuation and many other projects that assist retired members. One other major item is the annual luncheon, which just keeps getting bigger. Most of this unfortunately goes unnoticed and is taken for granted. There is no doubt the Union is a very important part of the fabric of society, in this year of celebration for the centenary of Federation I can not imagine what it would be like without them.

### DOCTOR JOHN UPJOHN TO RETIRE

Dr John Upjohn Brigade Medical Officer will retire from his position in June 2001. It will be difficult to imagine the M.F.& E. S .B without an Upjohn as the Brigade Doctor, there used to be a saying, "Chiefs will come and Chiefs will go, but there will always be an Upjohn as the B.M.O". Speaking on behalf of all Firefighters both past and present, John's late father Sir William and John have left a legacy of service to the brigade that will never be surpassed. We wish him and his wife every joy and reward in this next exciting stage of their lives.

### MFB WINS BACK TO BACK TRAM PULL TROPHY

The TEAM from Northern Zone not only regained their crown in the "community" section but also took out the overall title beating the "professional" teams of pro weightlifters, fitness fanatics sponsored by the top gyms in Melbourne. On behalf of the RFA we would like to congratulate the team, what an honour to be the first WORLD CHAMPION team in the brigade recognised by the community since the OLD BRIGADE BAND "Great effort".

(continued over)

(from page 3)

### 24 HOUR MS SWIM MARATHON

Another first for the M.F.B they have just completed in and won the 24-hour swim marathon fundraiser at the Fitzroy Pool, raising money for the Multiple Sclerosis Society a great organisation. The team beat the nearest rival by four (4) kilometres, the distance swam was ninety-one (91) kms. WELL DONE TO ALL THOSE INVOLVED. Note (it would take me about six months to do that distance) The two items above came from the M.F.B Newsletter FIRE CALL.

### ANNUAL LETTER

The fraternity of firefighters is beneficial even when retired just check with Reg Carey. (Reg assured me it was not Action Jackson that caused his property to be damaged!) Jeanette and Reg were able to catch up with old friends from his past career at the Queensland reunion Southport, and they wished to be remembered to their many friends from the C.F.A and M.F.B, both present and retired.

### R.F.A LOGO UPDATE

The sub-committee nominated by the members at the February meeting have reported back with their selection of the one most suitable as an alternative to the current logo and the costs to change. The May meeting of the R.F.A will be have the opportunity to vote on a motion to conduct a simple yes/no ballot in the August edition of our newsletter. A black and white photocopy of the proposed logo would be included with a description of its colour. Note (no members of the committee are part of sub-committee)

### REPORT ON GENERAL MEETING 21/02/01

- ITEM.1.** Vice President welcomed members and their partners and gave his opening remarks.
- ITEM.2.** Apologies, Harry Plant, Alby Smith, Ern Tamme, Jack Gallop, Trevor Reed, Roy Treverton, Jim Casley, Claude Selby, Tiger Lyons, Ken Croft.
- ITEM.3.** Sick, Jim Nevins, Don Brennan.

## “Beneficiary Choice Program” A report on the investigation by the U.F.U.

Following an approach by the RFA to investigate a possible inequity affecting some members who are currently receiving a disability and/or pension from ESSS, the UFU (Vic Branch) have conducted an exhaustive review of the relevant legislation on their behalf. Following are the findings of that review.

All retired members should be aware, prior to the establishment of ESSS, former CFA employees

**ITEM.4.** Minutes of previous meeting were read and confirmed, Moved R.Mawson, Seconded Ted Osland carried.

**ITEM.5.** No business arising.

**ITEM.6.** Correspondence 15 Letters In / 20 letters Out. Moved G.Payne Seconded B.Jackson carried.

**ITEM.7.** Secretary/Treasurers Report S.1 \$ 1823.89, I.1 \$ 4527.57 Moved that the report be accepted Moved T.Osland Seconded G.Payne Carried.

**ITEM.8.** Discussion on Annual Reunion venue and caterers suitability, Motion was moved by D.Edwards Seconded G.Payne That this meeting of the R.F.A approach the M.F.E.S.B for permission to use the Training College 29th April and engage Royal Roast to cater for the aforementioned day. Carried.

**ITEM.9.** Discussion on R.F.A logo and the procrastination regarding a decision on it. Motion was moved J.Berry seconded G.Payne That this meeting of the R.F.A approve the appointment of a sub-committee to review the drawings submitted and report back to next quarterly meeting in May with their selection and cost of the most suitable alternative. Ballot will be conducted per medium of August newsletter. Carried.

**ITEM.10.** Members nominated for sub-committee, Peter Lang, Graeme Edwards, Russell Mawson. Moved I Fowler, Seconded B.Wells, that this meeting of the R.F.A approve the persons identified as the badge committee. Carried.

**Item.11.** Peter Lang addressed the meeting on the possible anomalies in the State/E.S.S.S in the "Beneficiary Choice Program" offer. Motion was moved P.Lang Seconded Fred Kerr. That this meeting of the R.F.A instruct the Secretary to formally approach the U.F.U Victorian Branch Secretary to investigate and report on the possible ramifications of the changes. Carried.

MEETING CLOSED AT 1215 HOURS.

**John Berry**

**Acting Sec/Treasurer**

contributed to the State Superannuation Fund whereas former MFB employees contributed to the MFB Superannuation Board Scheme. After the establishment of ESSS, it was determined that ESSS would be responsible for administering the funds of these former employees. It is important to remember that the entitlements determined by the State Superannuation Fund and the MFB Superannuation Board Scheme are two different Acts of Parliament and are both unconnected to the Emergency Services

Retired MFB firefighter Syd Jackson passed away recently without due acknowledgement from “Water Off” and we appologise to all of Syd’s relatives and friends for this. Syd’s brother Vern, provided us with some information and a copy of the December 1977 edition of “MFB News Review” which recorded Syd’s retirement and gave an insight into the unusual career he enjoyed in the Brigade.

## CHIEF’S DRIVER

Most retired members of the Brigade will probably remember Syd Jackson as one of the Control Centre staff, but the really old ones would remember him as the Chief Officers' driver, a position he held for nearly all his 34 years in 'the Job'. Although there were other drivers, Syd was the only one who could boast that he had driven six chiefs.

In 1944 Mr. Kemp was C.O. and his drivers were Archie Hill and Alan Cole. One day Alan Cole was sick and Syd took over as driver and from there was driver to every C.O. until C. F.O. Van Every was appointed in 1974. At this time Syd’s driving days were numbered. Within a few months he was transferred into the Control Centre where he remained until his retirement.

Syd was one of the few firefighters who had close associations with so many Chiefs. He was also a man of few words. When once asked to comment on the various CO's he gave a brief summary of each. He



*Chief's driver, the late Syd Jackson, enjoyed a unique career that spanned six Chiefs, a record that would be difficult to beat.*

was very quick to point out that they all had one thing in common they were all dedicated to the Fire Brigade. He said that CO Kemp was very restricted by the war so he couldn't make many improvements. CO Whitehead was an excellent firefighter. CO Aldridge re-equipped the Brigade with new appliances such as the Magirus Ladder. He also introduced the idea of replacing gear after so many miles in service. CO Paterson was the most fearless. He never let his men take a risk unless he was prepared to take it himself. CFO Tueno played a major part in the re-organization of the Communications Centre. During CFO Van Every's reign it was undoubtedly the opening of the new Eastern Hill.

After retiring from the Brigade in 1977 Syd and

## PASSING THE BUCK!

During the 1950's and the days of the street fire alarms, the crew from the out-stations was limited to the officer or senior man and the driver. This particular officer was known throughout the district for his laid-back attitude to life in general, and the Brigade in particular. This story was told to me by the driver concerned.

During the night shift, District Station wired to turn out with them for a particular street fire alarm. This alarm was a continual source of false alarms. As it was raining heavily and the hose carriage was an open Morris, the officer booked out on VKN8 and instructed the driver to remain in the station and await the expected word back of “Glass Broken, Machine Run Down and Nothing Showing.” This was not to be, and

instead, “House Well Alight.” On arrival on scene the D.O. approached the officer with, “Where have you been?” The S.O. remained calm and casually responded, “The driver got lost.” I was not told how he “squared off” with the driver.

On the subject of “Street Fire Alarms,” over the years it's interesting to note the declining value the Brigade placed on this system. I have been told that alarms used to be tested each day. When I joined in 1952, it was down to 3 times each week, and in time, this was reduced to once each week. Finally, all alarms were removed.

**Phil Dunn**



DCO. Wilkins warmly praised F/m. Griffiths' bravery and also commended the efforts of F/m. West and F/m. Marsden.

"The courage of these firemen as a body, I must say I am justly proud of," he said.

Mr. R.W.E. Wilmot, Secretary of the Royal Humane Society, stated that he was arranging to get reports in regard to the occurrence, with the object of placing F/m. Griffiths' brave conduct before the General Court of Directors of the Society.



**Left to right:** The King's Medal, Royal Humane Society Silver Medal, MFB Valour Medal, Long Service Medal.

**The Metropolitan Fire Brigades Board's Annual report for 1919 made the following statement with regard to the incident:-**

"It is pleasing to record the devotion to duty and the heroism displayed by F/m. Griffiths in connection with a disaster which occurred in Richmond in December, 1918, when employees of the Melbourne & Metropolitan Board of Works lost their lives through suffocation from sewer gas. F/m. Griffiths' courage has been recognized by the presentation of a Silver Medal and certificate in commemoration of his self sacrificing and brave action. It is intended to bring the circumstances under the notice of the British Government with a view to a claim being established for the Albert Medal."

**For his heroic efforts F/m. Walter Griffiths was subsequently awarded a total of three medals:**

1. The Royal Humane Society Silver Medal
2. The King's Medal (King George V)
3. The Metropolitan Fire Brigade's Valour Medal

F/m. Griffiths has the honour of being the MFB's first Valour Medal recipient. The Melbourne & Metropolitan Board of Works employee, William Aldridge, who died in the Richmond sewer, was the father of William Thomas Aldridge, who was Chief Officer of the Metropolitan Fire Brigade from 1958 to 1963.

**Barbara McCumisky**

**DO YOU BELIEVE IT?**

Abraham Lincoln was elected to congress in 1846.

John F. Kennedy was elected to congress in 1946.

Abraham Lincoln was elected President in 1860.

John F. Kennedy was elected President in 1960.

The names Lincoln and Kennedy each contain seven letters.

Both were particularly concerned with civil rights.

Both wives lost their children while living in the White House.

Both Presidents were shot, on a Friday.

Both were shot in the head.

**Here is an interesting one...**

Lincoln's secretary was named Kennedy.

Kennedy's secretary was named Lincoln.

Both were assassinated by Southerners.

Both were succeeded by Southerners.

Both successors were named Johnson.

Andrew Johnson, who succeeded Lincoln, was

born in 1808.

Lyndon Johnson, who succeeded Kennedy, was born in 1908.

John Wilkes Booth, who assassinated Lincoln, was born in 1839.

Lee Harvey Oswald, who assassinated Kennedy, was born in 1939.

Both assassins were known by three names.

Both names contain fifteen letters.

Booth ran from the theatre and was caught in a warehouse.

Oswald ran from a warehouse and was caught in a theatre.

Booth and Oswald were assassinated before their trials.

**And last but not least...**

A week before Lincoln was shot he was in Monroe, Maryland.

A week before Kennedy was shot he was with Marilyn Monroe.

Superannuation Scheme, as well as being separate and distinct from each other.

The Superannuation Beneficiary Choice Act was recently enacted by the Victorian Government to provide members of the State Superannuation Fund the same choice that is available to their interstate counterparts. This legislation provides former State Superannuation Fund pensioners whose pensions are administered by the Emergency Services Superannuation Board with a one-off opportunity to commute half or all of their pensions to a lump-sum payment. Retired members should note that this is a voluntary offer, members are under no obligation to make any changes to their current arrangements.

Currently this legislation only applies to former CFA employees, who were once members of the State Superannuation Fund, because the legislation only relates to past, current and future members of this particular scheme.

The lump sum payment currently being offered is based on commutation factors contained within State Superannuation Act 1988, they are as follows:  
State Superannuation Act 1988

Age	Lump Sum Factor
50	15.20 x annual pension amount
51	14.80
52	14.50
53	14.20
54	13.90
55	13.60
56	13.40
57	13.20
58	13.00
59	12.80
60	12.60

Approximate factors for greater Ages will be:

10.90
9.60
8.20
8.20
5.60
4.50

Former MFB employees who were members of the Fire Brigades Superannuation Board are currently ineligible to consider this offer because the legislation is specific to the State Superannuation Fund.

The UFU is willing to pursue this on behalf of members of the MFB Superannuation Board Scheme if there was a push to do so from retired firefighters

within that scheme. Members however should note that there is existing provision within the MFB Superannuation Board Scheme that allowed for a lump sum payment, similar to that currently being offered to State Superannuation Fund members.

It should also be noted that if the Government were to agree to offering a one-off lump sum payment to members of the MFB Superannuation Board Scheme, the lump sum would most probably be based on the legislated commutation factors as listed below:

MFB Superannuation Act 1976.

Age	Lump Sum Factor
50	13.20 x annual pension amount
51	12.80
52	12.50
53	12.20
54	11.90
55	11.60
56	11.40
57	11.20
58	11.00
59	10.80
60	10.60

The approximate factors for greater ages are not listed within the Metropolitan Fire Brigades Superannuation (Board Scheme) Regulations 1977. The current administrators of this scheme would have to seek actuary and Government advice in order to determine the commutation factors for those over 61 years of age.

This offer is not available to those on ESSS pensions because it is a defined benefit scheme that already contains provision for lump sum payment. All ESSS pensions and/or lump sum payments are calculated based on the following formula:

**YEARS OF SERVICE X ACCRUED MULTIPLE X FINAL AVERAGE SALARY.**

The UFU asks that any members of the MFB Superannuation Board Scheme who would like the UFU to pursue with Government this one-off option of a lump sum payment to contact Clare Danaher at the UFU office on 94198811 before Friday May 11.

**THOUGHT FOR THE DAY**

There comes a time when all people break down and do the unthikable. They read the MANUAL!

## Overcome the wealth-destroying impulses

**Financial security is not about getting the best return. The secret is to avoid the traps that result in failure.**

A classic mistake is to focus on the short-term. A way to explain the dangers is to picture yourself running a marathon. You are expected to win, in fact second place is not acceptable. Anything less than winning is a loss. Imagine you had completed five kilometres of the forty-two, and you realise you are running 20th, and a minute behind schedule.

Do you throw in the towel, convinced you can't win? This is despite all the evidence and strategies beforehand, that indicated you would win if you stuck to your race plan.

This short-term dilemma affects many in the investment world, too. For a fifty-year-old, the time period for investment is roughly 30 years, or your life expectancy. Your investment strategy is based on your portfolio providing a steady income and an average return of 8-10% per annum over that time frame.

From year to year the return is likely to vary greatly. Investors, not surprisingly, do not like making losses. Consequently, investors that stick to their strategy and aren't diverted by their emotions are rewarded with a higher return to compensate them for the risk. Statistically, the reward should be about 1.4%, although in reality, it has been approximately 6.5% for many years.

Why is this so? Probably due to the fact that despite adopting a long-term strategy, investors tend to have very short evaluation periods. In most instances, the strategy is reviewed annually, although some compare six monthly, quarterly and believe it or not, daily.

The upshot is that investors tend to behave as if their planning horizons are much, much shorter. Many decide that their fear of making a loss is so great, that they hold too much money in cash, or worse, they chop and change their strategy on a regular basis.

Investors who take this short-term view usually end up with low returns or losses, the very outcome they were trying to avoid. The good news is that those investors who overcome this wealth destroying impulse will pick up considerably higher returns over the longer-term.

Another investor mistake is to use price or brand as a proxy for value. The price of entering managed funds is roughly the same whatever manager is selected. The result is that many investors use performance as a proxy for quality and end up choosing the highest priced item in the shop - or managers that have delivered the highest returns over a particular measurement period,

Often managers deliver their lowest returns after periods of high performance. Performance data can also be an illusion. It's a snap shot at a given point in

Information supplied by  
**AssetBuilder Financial Services**  
 Level 26, 500 Collins St Melbourne 3000,  
 Ph. 9620 2333, Fax 9620 3933

time, and as any good statistician knows, changing the measurement points changes the outcome.

Another trap for investors is to use information without context leading to over-confidence. Often this over-confidence causes people to trade excessively.

Research in this area is damning. In August 1999, a survey by the North American Securities Administrators Association found that, not only did 70% of United States Internet day traders lose money, but that most "almost certainly lose everything they invest".

Avoiding the mistakes is critical for investors that want to build long-term wealth. This why coaching is such an important part of the relationship between you and your financial planner. We want to make sure you achieve your lifestyle goals by getting a slice of the long-term returns from investment markets.

### **Does your level of assets prevent you from receiving an age pension?**

Many of our retired clients have financial and other assets that are in excess of the maximum limits set by Centrelink. This precludes them from any entitlement to the age pension and its associated benefits.

One of the strategies that can be considered is the use of an Asset Test Exempt income stream. Purchasing a life-expectancy annuity or lifetime annuity with private capital or superannuation money can possibly assist clients to meet the relevant criteria for a partial or full pension.

The capital invested in these types of income streams is not counted as an asset, as it is not available for immediate redemption. Rather it flows back to you over the term or lifetime of the investment. Some of the actual income received is also excluded from Centrelink's Income Test, as it represents return of your capital rather than earned income.

### **EXAMPLE:**

A married couple in retirement have assets that exceed the allowable amount for an age pension by \$60,000. One of the partners has a life expectancy of 15 years. The \$60,000 is therefore invested in an assets test exempt 'life expectancy' annuity for that partner. Some age pension entitlement is then possible, along

## BROWN'S BITS

*From the roving correspondent of the north-west of our fair city.*

I'm a little bit disappointed that the death of Fred Howell, just before Christmas, was not acknowledged by the MFB or the UFU. Not that it's their fault as apparently no-one notified them.

I first met Fred in mid 1952 when I was transferred to No52 Stn. At the time, he was assistant secretary to Bill Webber. Fred joined the Brigade around 1946 after serving in the Army during WW2. He resigned around about 1956 to go dairy farming at Fish Creek near Foster Victoria. He was held in such esteem that the C.O. of the time, Bill Aldridge, attended the send-off held in the engine room at 52 Stn.

Fred had a gruff manner but he was a true unionist. To him there was only black and white, no grey area, though he had a dry sense of humour.

A couple of incidents I can recall was when "Duffy" got another S.S.O. to stand-in for him for a few hours while he went to lodge. Duffy, as usual, would not

leave till the last bottle was empty, so he came back with a skinful. In the early hours of the morning we got a call. After putting on the bells twice and no Duffy, Fred entered the quarters. Failing to wake him, Fred lifted him on his shoulders, dumped him in the rear seat of the hose carriage, clad only in a singlet. Attended thee call, sent word back, returned to station with Duffy still asleep in the back seat. On another occasion, he entered the S.O's quarters to drag him out of bed after he failed to appear after putting on the bells three times.

Fred's venture into the dairy business was enough to support them and his son's family until England dumped us for the Common Market. The price of milk plummeted so low that the son Peter left and joined the Brigade.

After Fish Creek he had several moves, Portarlington, Merimbula and finally Corowa N.S.W.  
 Vale Fred Howell.



## RACING TIPS

*From My Mate's Cousin*

These are tough times, to coin an old phrase, "When times get tough, the tough get going."and our man is certainly showing some resilience.

His legs have been playing up so the skateboard or push-bike are no longer an option when the wallet's flatter than a country sanitary engineer's hat.

After gazing into his crystal ball (the one on the back of the dunny door) to seek enlightenment, he ventured on the vespa to the town of "Wood Wood." This, to the geographically challenged, is in the north of this state just past Swan Hill.

Like a moth, he was attracted to the bright lights of the local cultural venue, he offered his last dollar to a poker machine which obliged by returning quite a tidy sum for his modest investment.

Cashed up, a bag of pumpkins on the back of the vespa, full of confidence with the form guide between his teeth he has returned to the big smoke to terrorise the bookies with the following selection.

### **Sky Heights:**

A 5 y/o trained by Colin Alderson in Melbourne. Rumour has it that it's owned by an airline pilot and past president of the "Mile High Club." He would put

the aircraft on "Auto-Pilot" when it reached "sky height" so he could continue to qualify for his club membership. Like it's owner it's in top gear.

### **Calmsmytzer:**

A race caller's nightmare, obviously named by a serene person of the Jewish faith. This person can't go to the races on Saturday but delights on listening to the callers stumble over the name. But Calmsmytzer's kosher, keep an eye on it. Melbourne based 3y/o filly, trained by D.J. Hall.

### **Yallah Limit:**

He's not yallah (brown actually), but there's no limit to what he can do since Tony McAvoy took over his training schedule. Adelaide based, this gelding is no longer stud material but enjoys leading them home.

### **Top Slice:**

From Sydney, trained by R.S. Inglebrect. The owner was a food taster for a Transylvanian Prince and cheese fancier. His job was to eat the top slice of cheese before it was dished up to the Prince. To cut a long story short, the Prince died of constipation, left a small fortune to the taster who in turn fancied himself as a racehorse owner and of course called his first acquisition....Top Slice.

## THE BRAZILIAN TRIP CONTINUED

*Fred Kerr reflects on his recent trip to Brazil and continues on from the November edition of "Water Off"*

First of all let me correct some typographical errors from the last story.

1. Marie is not my wife now. We have been divorced for some years.
2. The girls were in London Christmas 1999 not 2000.

Now back to the story.

Before leaving Rio de Janeiro it was alleged by several people that off-duty government employees patrol the back streets of Rio and remove the homeless children. The children are raped, beaten and tortured for enjoyment and then shot and the bodies dumped. This is not hard to believe when you see the abject poverty the people experience. There are beggars everywhere and each bus is boarded by people selling cigarettes, trinkets, matches etc.

We left our hotel at Copacabana (Rio) on Saturday 22/7/00 after a brief discussion with management re a discount for putting up with no hot water at night and building construction continuing through the night next door, they agreed to a moderate reduction.

Left Rio Airport 1300 hours, arrived Salvador airport 1440 hours. Bahia is Brazil's most historic state and has retained strong links with the African heritage of many of its inhabitants. Its capital Salvador de Bahia was once the capital of Colonial Brazil.

Salvador is a fascinating city loaded with colonial relics including many richly decorated churches (one for every day of the week according to popular belief).

We were deposited at our hotel by the sea by a small bus and the hotel looked very grand indeed. Rooms were very clean, all painted white with white tiled floors and we had adjoining rooms interconnected. The day was wet and miserable so we played table tennis and snooker until 1800 hours. We went to a restaurant for our evening meal, very different, you load up your plate with your choice and pay by weight, a good meal A\$11.00.

On Monday we left on an organised tour to see the sights. The day was perfect, around 26', not a cloud in the sky. We stopped for lunch at a beach resort and it was as packed as any Melbourne beach on a hot day.

By this time we had travelled in quite a few coaches and we found them to be excellent, very clean and polite friendly drivers but, "oh" that, bloody language was a problem. Susie had in a short time

picked up some of the lingo but even she found it difficult at times.

The roads were very average with pot-holes, poor gutters and edges and crazy drivers. (Brazil has one of the highest road fatality rates in the world). The evening meal consisted of an African smorgasbord, food very poor, floor show average.

Since arriving in Brazil I had got in the habit of rising at 6.30am and going for a walk before breakfast. Now this was partially due to keeping the weight down and improving my fitness level and also the absolutely perfect weather we enjoyed. The fact that sharing the paths and footpaths with me was the most fabulous selection of Brazilian women of all ages had nothing at all to do with this self-imposed exercise.

On Wednesday 26/7/00 after the walk and breakfast we took the bus to the lower city. Salvador is built on two levels with an elevator to take the public from one to the other, about 150 metres. A young guy Favio offered to be our guide for the rest of the day. He understood us but spoke little English. We walked along broken, pot-holed uneven footpaths through some lovely section of this city and, with its 2.2 million inhabitants, was very busy.

About 1500 hours I took my leave from my family and started looking for the fire station. With some luck I found it in the back streets but I had no success in finding anyone who could remotely understand me. Consequently I can only report that it is still Corp De Bomberos Militar housed in an old fire station in need of repair, painted red with one Mercedes Benz Turn Table Ladder, 1 Volvo Pumper and several smaller appliances.

Next day we had lunch in a large market outside Salvador. We were entertained by a group of indigenous Brazilians performing the Capoeira, a dance originated as an African martial art developed by slaves to fight their masters. Capoeira was prohibited by the slave owners and banished from the slave barracks. Later in an attempt to disguise this dance of defiance from the authorities, it was developed into a kind of acrobatic dance. A stringed musical instrument called a berimbau, which looks like a fishing rod, is plucked to provide the rhythm.

Next stop in next issue - Belo Horizonte

**"It's the way we have in the Fire Brigade"**

with the important ancillary benefits. In addition, the investment of \$60,000 is slowly returned to the couple over the next fifteen years as non-taxable return of capital.

The above example can be further enhanced if required. Some pensioners like to gift away the maximum amount each year to their children to keep their asset base under the allowable limit. By receiving an amount of capital in this way each year, it breaks it down into amounts that are easily handed down

through the family each year. The family can actually re-invest the capital into something like a friendly society bond and hold it in trust for the retired couple, should they need capital at some later stage for special accommodation or medical expenses, or should they live beyond the term of the life expectancy and need to re-establish a new income stream at a later stage. This strategy can be complex and is dependent on individual circumstances, making expert advice essential. At AssetBuilder we can tailor a plan to meet your long-

*It's well documented that most smokers at some time want to quit. The reasons for wanting to quit are varied, but as smokers get older many realise that their health seems to diminish more rapidly than the non smokers. This has been highlighted by the medical profession whilst treating smokers, find that surgery is often not viable because of the risks of complications caused by long term smoking.*

### Stop-smoking update

**W**ant to quit but failed in previous attempts? Perhaps you want to join the growing number of Australians who've turned to Zyban (bupropion hydrochloride), a relatively new oral stop-smoking drug that's been available in Australia since last November. In the first three weeks after it was listed on the Pharmaceutical Benefits Scheme (PBS) on February 1 this year, 122,000 prescriptions for the drug were authorised - that's more than 5500 a day!

Zyban is an antidepressant that helps control nicotine withdrawal symptoms and cravings. Though it isn't quite understood how the drug works, one hypothesis suggests it increases dopamine and noradrenaline in the brain to counteract the reductions of these chemicals during withdrawal.

Talk to your doctor if you think this medication could help you quit. As Zyban is listed on the PBS, a prescription will cost you up to \$21.90 (or \$3.50 if you hold a concession card) for 120 tablets, which should be enough for a seven to nine-week treatment. But you can only get one PBS-subsidised prescription of Zyban in a year, so if you need more, you'll have to pay the full price: \$75 for 30 or \$140 for 60 tablets.

Zyban should only be taken under medical supervision, and you shouldn't take it if you're prone to seizures, have an eating disorder, are pregnant or breastfeeding, or take certain drugs (such as antidepressants, antipsychotics, antihypertensives, theophylline - used for asthma and bronchitis - systemic corticosteroids or HIV protease inhibitors).

#### Risks and possible side effects

The most common side effects of Zyban include a dry mouth or insomnia, but there's also a one-in-a-thousand chance of having a seizure.

In Australia 78 cases of suspected adverse reactions in connection with the use of Zyban have been reported in the three-month period November 20, 2000, to February 20, 2001. In 68 of these, Zyban was implicated as the sole suspected drug. The more commonly reported problems involved the nervous system, the skin and psychological disturbances. Other suspected reactions included nausea, shortness of breath, visual disturbances, abdominal pain and facial swelling. There's been one reported fatality so far: someone died of a massive lung clot about three days after they stopped taking Zyban. But at the time of writing, a link with the drug had been neither established nor excluded.

Zyban is currently on the Therapeutic Goods Administration's 'drugs of current interest' list, which means it's monitoring adverse reactions.

In the UK, more than 1000 adverse reactions, including 56 seizures and 13 deaths, have been reported since June last year, but UK authorities say the link between the drug and the apparent reactions is unproven and could be related to nicotine withdrawal and/or interaction with other drugs.

*(Source: A.C.A. Choice, April 2001 edition)*

### SIGN SEEN IN RESTAURANT

In a Non-smoking area:

"If we see you smoking we will assume you are on fire and take appropriate action."

### Thought for the day!

The goal of computer science is to build something that will last until we have finished building it!



# R.F.A. REUNION .... A GREAT DAY!

You couldn't have wished for a better day. The warm sun highlighting the range of new appliances on display in the upper yard of the MFESB Training College. The archway leading to the entrance of the main building formed by the two Magirus Ladders set up by the Fire Services Museum. The 125 plus members all talking at once in the messroom. The smell of food slowly cooking on the spit roast wafting through the whole complex. This was the scene on



**Above:** The arch formed by the two Magirus Ladders led to the building entrance, it also framed an interesting photographic display.

**Right:** In the messroom and everybody talking at once .... how do we tell them lunch is ready?



**Above:** Ted Osland, Arthur Henning and Lionel Rose listen intently as Jim Flemming (second from left) extols the virtues of clean living and fine food.

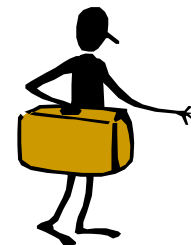
Sunday 29th April, and it vindicated the decision of the members at the February meeting to stay with this venue for our annual reunion.

Congratulations must go to the organisers, President - Don Brennan and Acting Secretary - John Berry. Thanks also must go to Don and Nancy Brennan who arrived very early to set up tables and chairs, the name tags and the myriad other little details that make things run smoother. Thanks also to the MFESB for the use of the College facilities, the crews manning the appliances on display who patiently and professionally explained the features of their new equipment. A big thank you to Fred Kerr and his team from the Fire Services Museum for the display and imaginative use of the Magirus Ladders, Fred.... you never let us down.

**Below:** John Brown reliving his days as an instructor at the college gives drill on the new Teleboom.



**Below:** There was certainly no shortage of food with a wide variety to choose from, and seconds if you were still hungry.



## TRAVELLING WITH SILVER

Now where were we? In the last issue I think we had just left the Tiger Beer at Changi Airport, Singapore and heading to London with Singapore Airlines.

Arriving at Heathrow one hour late because they had to skirt around Iraq, something about Saddam Hussein not liking visitors. We had already booked a Limo from Heathrow to Belgravia in Central London. We did this from previous experience. It's cheaper to book from Australia, you're tired, you don't have to wait around etc.

On arrival, no Limo, ring the company, no record of booking, about 15 international flights arrive, there are 30 people holding up name signs (no Silver amongst them). Ring back, yes sir, found your booking but sorry no cars available, get stuffed and hang up was all I could manage.

By now Mrs Silver looks like a refugee from Pakistan so we grab the last available London cab into the city. Cheap at \$100 Aus. We could have got the tube into London but what can you see down there?

Arrived at our hotel, (it was used in the T.V. series "Upstairs Downstairs") fair dinkum there was more room in economy.

Did all the things tourists do, Buck Palace, Thames tour, London tours and just hopping on a bus and going as far as you can then get on another one. The weather was warm and the only cold beer to be readily found was Budweiser but that was OK. The "Eye in the Sky" (big ferris wheel) is worth doing. Met old friends for dinners.

If you're a history buff it would suit you, I found everything was very old. What didn't help was some clown fired a rocket into M.I.6 the spy organisation on the night we arrived and not far from us. The end result being streets blocked off and when these one way streets are shut off it's bedlam. Still we made out and after a few days headed off to Devon for a couple of weeks.

We stayed with a friend we met in Indonesia who in turn spent a month with us. I think we covered all the south of England, Exeter, Portsmouth, Dartmouth using our little fishing village Dawlish, as a base. Plenty of old smugglers pubs, 5ft 3in. ceilings and huge meals. Friends arrived from Spalding (middle of

England) also Manchester, so more sight-seeing was on the agenda.

We had all these sweaters and jackets so decided to send them back from the Post Office in Dawlish. The Post Master weighed the carton and said \$150 Aus. Sea Mail or did I want it to go Air Mail. I said, "Are you retarded?" He said, "What's in it?" I said, "39&1/2 pairs of shoes, my wife is the Imelda Marcos of Melbourne. He said, "It will take 3 months". I said, "good," and it has so far, if it turns up. Incidentally, the guy in the chemists came from Hawthorn.

Back to Heathrow after a couple of weeks to fly United to Kennedy New York, U.S.A. By the way, since they made the staff of United Airlines shareholders the service was the best by far. You couldn't eat everything that was presented and the drinks were more than you could drink. More next time.

### Happy Travelling Silver

**P.S.** Mrs Silver, with daughter Sue, went back to New York in March for ten days. Friend, Rita Hesse, was having a surprise 65th birthday at a restaurant. I decided to give the girls week a miss. I've also hidden the credit cards.

**P.P.S.** Did you hear about the Cessna that crashed into the Irish cemetery? So far they have found 590 bodies!

