

MORE INFORMATION REQUIRED!**Fire Museum request**

Do you remember the Fire Museum's request for stories about the MFB's **Watchroom Supervisory Unit?**

Well, we have received quite a few yarns, most of which have been published in "Water Off", so, we are making one last call.

Give us your best shot, try and win the "Grand Prize".

Now that the A.F.L. season is almost over, there has been quite a lot of discussion in the Museum lately about the MFB champions that played with the Victorian Football League.

We want to compile a complete list of all our fellow firies that played the game.

Yes, we know about "Goldie", Col Davey, Ern Trickey and the equally famous ones, but we also want the blokes who only played one game.

Whilst you are sitting there watching footy one night, get a pencil and paper and start jotting down a few names.

It's your history - be proud of it!!!

F.C. Kerr

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RFA Newsletter
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"WATER OFF"

**NEWSLETTER OF THE
RETIRED FIREFIGHTERS'
ASSOCIATION OF AUSTRALIA
(VICTORIAN BRANCH) INC.**



August 2003 Vol 7 No3
Inc/No: A16839F

.....IMPORTANT NOTICE.....

This will be the last meeting to be held at the North Melbourne Social Club, as the Club is now closed, but will open on the 20th August, 2003 to honour our booking which we do appreciate.

As the kitchen is closed and we have no facilities for cooking etc. we will be arranging a chicken and salad lunch along with tea and coffee. The committee members and their wives will be putting this together.

SORRY ABOUT NO ROAST OR BAR SERVICE

Please come along and support your committee at this meeting, it's a difficult time for the Association but with the members behind us we find another venue that will be suitable for all.

SO COME ALONG AND HAVE YOUR SAY

JOHN BROWN
Secretary

Queensland Reunion

Numbers down on last year causes concern.

Illness takes its toll.

Illness amongst the RFA members was highlighted by the low attendance at the Queensland meeting on the July 31st.

The President, Don Brennan, commented that it's indicative of the aging membership of the Association and the possibility that "The Job" is catching up with us.

This could be true of the older membership who were the tail end of the era of "Guts and Water" style of firefighting. No protective clothing, no breathing apparatus available for first attack, no trauma counseling and peer support that is available to the

professional firefighter of today..... all is possibly now catching up.

More Queensland Reunion pictures and report are on page 13..



Pictured left:

*From left to right,
Alan Stirling,
Margo Moore, Ken
Hopper and Bill
(Jock) Moore
enjoyed a quiet
corner table at the
Southport Yacht
Club*

“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 August 20th, 2003

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. @ \$4 per head.

JOHN BROWN
SECRETARY/TREASURER
Ph: 03 9336 2492

OFFICE BEARERS

President, Don Brennan
Vice President, Ian Fowler
Sec./Treasurer, John Brown

General Committee;

John Laverick
 Ken McGillivray
 Bob McNeil
 John Schintler
 John Wallace
Auditor; Theo Teklenburg

Apology: My humble apology to committeeman Ken McGillivray for omitting his name from the list in the last two issues. **Editor.**

RFA 2003 Calendar

August 20th: General Meeting
November 19th: Annual General Meeting
November 22nd: Luncheon, St Kilda Town Hall

“Water Off” is edited by John Laverick, 40 Brunel Street Essendon 3040. Phone / fax 9337-9820. E Mail rfa@smartchat.net.au
 All articles accepted for publication by the editor are done so in good faith and no responsibility is accepted for any inaccuracies that may occur.
 Signed; J. Laverick.

VALE

Alan Carnie	Jim Reeve
Bill Carter	Bill Scriviner
Clarrie Curyer	Jim Gray
Valerie Chambers	Tom Walding

We offer our condolences to the families of these members who have gone on to a higher duty.

SICK LIST

Ted Brown	Ron Kennedy
Jim Casley	Jim Nevins
Arthur Graham	Kevin Roderick
Clarrie Hart	Jack Sexton
Ian Heath	Graeme Simpson
Peter Hornsey	

We wish these members a speedy recovery

Note: If you know of any member who may be ill please notify a committee member.
 We endeavour to keep you informed, but can only do this with your help.

LETTERS

It’s Super Senior Citizen!!!

Visited old friend in care recently. After taking leave there-from, the memory of exact location of exit momentarily left me. Striding along passageways and through several exit doors I found myself at ground level in a courtyard with a six foot high brick fence, locked six foot high gate and exit door also locked.

Not a soul in sight, so placing plastic outdoor chair against wall and reminding myself that years ago I was able to leap tall buildings at a single bound, I managed to claw up the wall and hurtle down the outside. At the same time the thought occurred that if the staff had spotted me a likely scenario would be a white waistcoat and a hypodermic.
 Wife’s comment! “You should not be out alone”.

Ted Osland

PS. Diarrhoea is hereditary... you get it in your jeans

WHO’S THE BABY?

Our daughter took her children, Amy, six, and Kyle, three, to the circus. On the way home she asked what they enjoyed the most. “I liked the nudycorns,” little Kyle said.

Quick as a flash, Amy pointed out they weren't nudycorns but unicorns. 'You're such a baby, Kyle' she admonished.

Then our daughter asked Amy which part she'd liked the best.

'Oh, Mum, I just loved the flying Japanese,' she said. She meant, of course, the flying trapeze!

Jean Brown

I’LL HAVE MY BUGS WITH A WHITE WINE CHASER...

We’ve all heard about the studies that show red wine is good for us - all those valuable antioxidants, you know. Now, US researchers have come up with a study that might give white wine drinkers a boost.

Following up on the anecdotal evidence that during a food poisoning outbreak on a cruise ship, those who’d had wine with their meal didn’t get sick, it seems that something in wine - white wine especially - may help kill food poisoning bacteria like salmonella and E.coli.

The researchers think it may be white wine’s extra acid levels in combination with the alcohol that does the trick. Of course, more research is needed before it’s proven to really work in people - so avoiding food poisoning by the usual methods (cooking and handling food properly) is still the preferred option.

Source: Choice, July 03 edition.

What to do if your mobile is stolen!!

A little 'get your own back' if you have your mobile stolen. We’ve published this before but it’s worth remembering.

To check your Mobile phone's serial number, key in The following digits on your phone: * # 0 6 # A 15 digit code will appear on the screen.

This number is unique to your handset. Write it down and keep it somewhere safe. Should your phone get stolen, you can phone your service provider and give them this code. They will then be able to block your handset. So even if the thief changes the Sim card your phone will be totally useless.

You probably won't get your phone back, but at least you know that who ever stole it can't use/sell it either. If everybody did this, there would be no point in stealing mobile phones.

FROM THE PAST... C.F.A.

It was at a Fire Station in Geelong, when a Firefighter volunteered to do some carpentry work at another Station. On arriving he got to work, banging away at his allotted task. But, at this Station was a 17-year old Volunteer who was watching "Rawhide" on T.V., so to cover up the noise of the hammering he kept turning up the volume.

When the Carpenter needed a hand to hold some timber, he kept calling the young fellow, who kept ignoring him. Finally he yelled "to turn that so and so T.V. off and help him". The young fellow told him to

“Go Forth and Multiply” (or words to that effect). On this the Carpenter threw the hammer straight at the young bloke.

Does this story bring back memories to one of our Members.

FROM THE PAST... M.F.B.

In 1962 at the commencement of the 56-Hour System (1 Day on and 2 Days off) one of the newly appointed, then called Sub-Station Officer, was allocated quarters at North Melbourne District Station No.48.

On moving in he noticed that the bells inside had been disconnected, so instead of notifying the Electrical Department, he decided to wire it up himself, "BUT" somehow he wired into the 240-volt system, instead of the Battery System. When the Fireman on Watchroom Duty plugged into the switchboard as the shutter fell he was shot out of the chair and across the Watchroom, smoke bellowed out of the switchboard putting it out of commission.

RESULT - A trip to see the Chief, a severe kick in the rear-end and a new Nickname **"SHOCKO"**.

It seems at our stage in life, we attend more funerals than we do weddings or birthdays. Therefore, we get to hear a lot of music, albeit sombre or upbeat, usually a favorite of the deceased. One of the most popular is "Amazing Grace", a hymn that most of us at least know the tune and the words of the first few bars. This old song is the most famous hymn in the English language. Many who sing it don't realise the story behind the song.

BACKGROUND TO "AMAZING GRACE"

It was written by John Newton, who was born in England in 1725, the son of a sea captain in the slave trade. His Mother died when he was only 6 and after only 2 years of formal schooling he joined his father's ship. His early life was one of immorality, debauchery, and failure. He was rejected by his father, in trouble with all his employers and finally gaoled. He worked on slave ships and later became one of the most ferocious sea captains in the slave trade treating very brutally all who opposed him. Such was his hatred of God and man that he would often be found on deck at midnight in a drunken stupor singing odes to the devil.

He continued such until he was left empty, lonely and bitter. Then one night a storm struck that was so fierce that he knew the ship and all in it would be lost. In sheer desperation he cried out to the Lord and promised that if God would save him and the ship he would give the rest of his life to the Lords service.

He was overcome with an incredible sense of peace and joy as he felt his broken life being healed

by the Saviour's love.

He went on to become a great minister and a leading light in the abolition of slavery. He wrote many hymns and with William Couper published a hymnal which was widely used in the Church of England. "Amazing Grace" originally began with another verse that somehow dropped out of use. It is also part of John Newton's own story -

*"In evil long I took delight
Unawed by shame or fear
Till a new object struck my sight
And stopped my wild career"*

*Amazing Grace how sweet the sound
That saved a wretch like me
I once was lost, but now am found
Was blind, but now I see"*

Right Key, Wrong Car

One of the classic stories I can tell is about S.O. Bob Mays who was in charge of the General Store at Eastern Hill.

He asked the Workshops for a car to visit a factory to inspect a batch of shirts that were being made for the firefighters.

He was given a Holden van with the MFB logo on the side and drove to the factory. After completing his inspection he went out to the parking lot and hopped into the car and returned to the workshops.

But something was amiss, what he thought was the MFB's car had shirts, samples, etc in the back and certainly wasn't the car he drove out to the factory in.

It turned out it belonged to the shirt factory.

The workshops got in touch with the factory and they stated that the MFB car was still sitting in their parking lot.

Bob had driven the wrong car back to the Workshops. He insisted the keys had fitted alright, which they did.

The Workshops rang General Motors Holden and told them what occurred. They were surprised the key had fitted, but said, "sometimes if the tumbler in the lock had dropped this could happen in one in many thousands of cars".

Poor Bob, he was red faced at any time, but, boy was he red!

Harry Plant
Ex Workshops

AN IRISHMAN'S PHILOSOPHY

There only two things to worry about,
Either you are well or you are sick.
If you are well,
Then there is nothing to worry about.
But if you are sick,
There are two things to worry about.
Either you will get well or you will die.

If you get well,
There is nothing to worry about.
If you die,
There are only two things to worry about.
Either you will go to heaven or hell.
If you go to heaven there is nothing to worry about.
But if you go to hell,
You'll be so damn busy shaking hands with friends,
You won't have time to worry!

PRESIDENT'S REPORT

I am writing this report from sunny Queensland. Nancy and I are having a short 9 week holiday away from Melbourne's winter with the temperature up here averaging 21-22°.

On the way up we spent a night with Graham and Kerry Hepburn who own the Mollymook Caravan Park near Ulladulla.

Further North at Corindi Beach we caught up with Laurie and Val Jarman. Laurie is getting over a brush with cancer.

On the Gold Coast we met Brian and Barbara McMillan, Peter and June Coulson and Tony and Wanda Hynson prior to the July reunion. Also met ex CFA Ray Lunne and his wife Glynis who were on their way to Cape York.

Don't forget the next meeting in August, please bring your partner along.

Don Brennan



SECRETARY/TREASURER'S REPORT

As promised, the New Word Back procedure is in the Magazine (page 4). Inspector Rank is now Commander on the Instruction Sheet.

After speaking with Rob Smith, Caterer, from the North Melbourne Social Club, a decision was to be made on its future on 21st July. After contacting the Club after that date we still could not get a conclusive answer. We were assured that we're OK for our next meeting but not sure what the catering arrangements are at this stage.

As our older Members know when a Firie passed on an Appliance or Appliances attended the Funeral. With both Stan McNamee and Jim Reeve, who had close to 40 years service each, the absence of an Appliance seems a sacrilege. I know the Families were disappointed. For Bill Carter's Funeral I rang the Zone concerned and contacted a Commander on the Friday for the 1115 hours Service on the following Tuesday. I was told to ring back on Tuesday. When I told him I would be on the way to the Service, he said he would contact me at 0830 hours on Tuesday. The call never came.

At the Funeral I was told by a Firefighter from the Union that an Appliance would attend close to the Service time. It did arrive ten minutes before. The Daughter thanked us profusely and told the Furies attending how much the Family appreciated it. I know times change, but surely an Appliance should be mandatory.

I was contacted by the Family of Ex-Special Service Fireman, Robert Clark who is seriously ill in Yarrowonga Hospital. His Son runs Yarrowonga Furniture Removals, Phone 0357432775, if you require further information.

Kevin Sullivan ex MFB and S. S. Fireman is also ill and I visited him at the Glenroy Nursing Home, 57 Chapman Avenue, Glenroy.

Jim Nevins who has survived a Stroke, having both legs amputated and a fall from his wheelchair breaking his hip, is still keeping up his spirits. Thanks to Frank Stubberfield, who arranged an incapacitated equipped car for Jim. (He can drive between 0900 and 1600 hours). He also uses a small Invalid scooter complete with flag to get around on. THAT'S GUTS JIMMY.

We gained another three new members, Len Clarke from Healesville, Ken Lambert who is going to live in Ulladulla, NSW. and Bob Ashton who left the MFB eighteen years ago and is now a Concierge at the A.N.A. Hotel, Surfers Paradise. Bob likes old friends to call in, **Welcome Boys**.

Regarding Cheques: To go to the Credit Union with every cheque I receive would cost too much in petrol. So I only bank cheques when I have quite a few in hand.

TREASURER'S REPORT

As of the 30th June, 2003 -
Access Account Balance: \$1,360.22
Term Account Balance: \$3,974.83

JOHN BROWN
Secretary/Treasurer

Address Required

Does anyone know where **Colin Douglas** now lives.
Please let the Secretary know.

ALARM CATEGORY AND RESPONSE

Or.....What will turn up if you set fire to the woodshed!!!

This is the MFB procedure, we will publish the CFA's when they respond to our request.

ALARM / TYPE	1ST ALARM	2ND ALARM	3RD ALARM	4TH ALARM	5TH ALARM
STRUCTURE FIRE	2 PRIMARY	4 PRIMARY including 1 Teleboom 1 Rescue 1 Commander	6 PRIMARY including 1 Teleboom 1 B.A. Van 1 Aerial 1 Control Unit 2 Commanders 1 Duty Officer	10 PRIMARY including 1 Teleboom 1 Ultra Large Pump 1 Rescue 1 B.A. Van 2 Aerials 1 Hose Layer 1 Control Unit 3 Commanders 2 Duty Officers	14 PRIMARY including 1 Teleboom 1 Ultra Large Pump 1 Rescue 1 B.A. Van 3 Aerials 1 Hose Layer 1 Control Unit 4 Commanders 3 Duty Officers *1 Duty Officer to HQ
NON-STRUCTURE FIRE	2 PRIMARY	4 PRIMARY including 1 Tanker 1 Commander	6 PRIMARY including 2 Tanker 1 Control Unit 2 Commanders	8 PRIMARY including 3 Tankers 1 Control Unit 2 Commanders 1 Duty Officer	10 PRIMARY including 4 Tankers 1 Control Unit 2 Commanders 2 Duty Officers
INCIDENT (Rescue/Salvage)	1 PRIMARY	1 PRIMARY 1 Rescue	3 PRIMARY 1 Rescue 1 Commander	6 PRIMARY 2 Rescue 1 Control Unit Tactical Rescue Pod 2 Commanders 1 Duty Officer	8 PRIMARY 3 Rescue 1 Control Unit Tactical Rescue Pod 3 Commanders 2 Duty Officers
INCIDENT (Hazardous Material)	2 PRIMARY (1 Primary for petrol washaway)	2 PRIMARY 1 B.A. Van 1 Decontamination Pod 1 Commander	4 PRIMARY 1 B.A. Van 1 Decontamination Pod 1 Control Unit 1 Commander 1 Duty Officer	6 PRIMARY 1 B.A. Van 1 Decontamination Pod 1 Control Unit 1 Hazmat Support Pod 1 Rescue 2 Commanders 2 Duty Officers	8 PRIMARY 1 B.A. Van 1 Decontamination Pod 1 Control Unit 1 Hazmat Support Pod 1 Rescue 3 Commanders 2 Duty Officers

WHAT'S IN THAT CAN OF SPAM???

New food labelling laws are a mix of good and bad news for consumers. The good news is that you're told the percentage of 'key' ingredients in your food (some revelations may shock you), and as a follow-on you'll be able to work out value for money between brands as well as how much of your canned goods is actual food (versus the often throw away liquid).

The bad news is that not all manufacturers are coming to the party with regard to telling us the percentage of key (or, more correctly, 'characterising') ingredients in our food.

New food labelling regulations mean the food industry has had to spill the beans. Food labels now have to list the percentage of 'characterising' ingredients or components in a food - that is, an ingredient that's mentioned in the name of the food, is usually associated with the name of the food, or is emphasised on the label in words, pictures or graphics.

Examples are the percentage of fruit in a fruit yoghurt, peanuts in peanut butter or cocoa solids in chocolate.

While this new labelling is good news for consumers when it works it's come at a cost. For example, we've lost a lot of food standards that specified the 'recipe' for different foods and included specifications for the minimum amount of key ingredients.

WAITER! THERE'S A SNOOT IN MY SOUP

The old food regulations included a list of prohibited offal in the meat standard. This included such things as snout, genital organs, lips, lungs and scalp.

Bizarrely, though, you can now add these things - as long as you name them in the ingredients list by specific name, not 'offal'.

We can't see many manufacturers doing it, though - listing genitals or snout in the ingredients list wouldn't seem to be a big selling point.

Queensland Reunion Report

The annual get together was held as usual at the Southport Yacht Club on Thursday 31st July.

Numbers were down this year than on previous occasions. Quite a few were unable to attend because of illness.

Peter Coulson welcomed all who attended which included members from Hervey Bay, Sunshine Coast, Surfers and Melbourne.

The oldest member in attendance was Arthur Henning (in his eighties) along with his brother George.

As usual, a few tall tales, jokes and

many big fires extinguished.

Apologies were received from Ian Heath, Geoff Jones, John Dorman and Alan Hawkless.

Thanks to June and Peter Coulson for organizing the day.

Don Brennan



Below: Brothers, Harold and Joe Trickey catch up after years living and working in different states. Harold saw his time out with the MFB in Melbourne and Joe with the Queensland Fire Service.



Above: Tony Hynson, Geoff Cussak, Kevin Kennedy, Bob Burrows and Gordon Winch take in the day over a good meal, a glass of lemonade or two and plenty of stories. Queensland weather was kind enough to make the day complete while the rest of us down in Melbourne pulled the blankets over our heads and stayed in bed.

Fast Stool with Fiery End

A New Zealand man ended up in court after he was seen speeding semi-naked down a road on a motorised barstool with his backside on fire.

Neighbours reported John Sullivan to the police and he has now been sentenced to carry out 200 hours' community work.

Sullivan, of Tauranga, confessed to having "had a few" and said he shouldn't have been on the road on the motorised barstool, which he claimed could reach 80kph.

The flames come courtesy

of Mr Sullivan's party tricks which involves a piece of rolled-up newspaper and a cigarette lighter.

Sullivan was upset taxpayers' money was spent prosecuting him, but conceded that driving a vehicle with no warrant and no registration was probably pushing the law a bit far - not to mention the risk posed by the burning newspaper stuck in his backside.

Source: Q.F.R.S. Fire Life

For the Travellers

Murphy's Law of the Open Road.

When there is a very long road upon which there is a one-way bridge placed at random, and there are only two cars on that road, it follows that: (1) the two cars are going in opposite directions, and (2) they will always meet at the bridge.

And Flying

When the plane you are on is late, the plane you want to transfer to is on time.

ANSWER THIS

Answering machines, most of us hate them, but our busy lifestyle means we are not always home to take calls, or sometimes, we need to know who's calling before it's answered (it may be the mother in-law). If you have just bought one and don't know what message you should record for your incoming calls, have a look at these examples of - Actual Answering Machine Messages Recorded and Verified By The World Famous International Institute of Answering Machine Messages.

- Hello, you are talking to a machine. I am capable of receiving messages. My owners do not need siding, windows or a hot tub, and their carpets are clean. They give to charity and don't need their picture taken. If you're still with me, leave your name and home phone number and they will get back to you.
- This is not an answering machine - this is a telepathic thought-recording device. After the tone, think about your name, your number, and your reason for calling and I'll think about returning your call.
- Hi! John's answering machine is broken. This is his refrigerator. Please speak very slowly, and I'll stick your message to myself with one of these magnets.
- Hi! This is John. If you are the phone company, I already sent the money. If you are my parents, please send money. If you are my bank, you didn't lend me enough money. If you are my friends, you owe me money. If you are a female, don't worry, I have LOTS of money.
- A is for academics, B is for beer. One of those reasons is why we're not here. So, leave a message.
- Hi. Now YOU say something.
- Hi. I'm probably home, I'm just avoiding someone I don't like. Leave a message, and if I don't call back, it's you.
- **And the Number 1 Actual Answering Machine Message Recorded and Verified by The World Famous International Institute of Answering Machine Messages.. -**
- Hello, you've reached Jim and Sonya. We can't pick up the phone right now, because we're doing something we really enjoy. Sonya likes doing it up and down, and I like doing it left to right... real slowly. So leave a message, and when we're done "brushing our teeth", we'll call you back.

Research Finding!

There is more money being spent on breast implants and Viagra than Alzheimer's research. This means that by 2020 there should be a large elderly population with perky boobs and erections and absolutely no recollection of what to do with them.

Signs of our times

Spotted in a restroom of an office:

TOILET OUT OF ORDER. PLEASE USE FLOOR BELOW

In an office:

AFTER TEA BREAK, STAFF SHOULD EMPTY THE TEAPOT AND STAND UPSIDE DOWN ON THE DRAINING BOARD.

Outside a secondhand shop:

WE EXCHANGE ANYTHING - BICYCLES, WASHING MACHINES, ETC. WHY NOT BRING YOUR WIFE ALONG AND GET A WONDERFUL BARGAIN?

Notice in health food shop window:

CLOSED DUE TO ILLNESS

In a department store:

BARGAIN BASEMENT UPSTAIRS

Spotted in a safari park:

ELEPHANTS PLEASE STAY IN YOUR CAR.

Notice in a Field:

THE FARMER ALLOWS WALKERS TO CROSS THE FIELD FOR FREE, BUT THE BULL CHARGES.

Message on a leaflet:

IF YOU CANNOT READ, THIS LEAFLET WILL TELL YOU HOW TO GET LESSONS

On a repair shop door:

WE CAN REPAIR ANYTHING. (PLEASE KNOCK HARD ON THE DOOR; THE BELL DOESN'T WORK)

FINANCIAL PLANNING with Your FIREFIGHTERS CREDIT CO-OPERATIVE

If you are looking forward to (or already enjoying) your retirement, the advice of a professional planner can be critical to achieving your financial goals and meeting your future lifestyle needs.

Firefighters Credit Co-operative appointed Bridges Personal Investment Services which provide professional, personal advice to members on investment strategies, buying and selling shares, superannuation, retirement income planning and related financial needs to Firefighters Credit Co-operative members .

BRIDGES is one of Australia's leading financial planning and stockbroking groups, with 35 offices across Australia and client funds of more than \$4 billion. As Bridges has been closely associated with credit unions for many years, many of these clients are credit union members.

With an unrestricted dealer's licence and corporate membership of the Australian Stock Exchange, Bridges is essentially a "one -stop-shop" for members' financial planning requirements.

BRIDGES not only compliments but adds a new dimension to the many and varied services that the credit union can offer its members. They are confident that many members will benefit significantly from Bridges' professional advice as they progress through their lives.

Bridges can give Firefighters Credit Union members advice in areas such as:

*Superannuation

boosting retirement savings
consolidating rollover funds
tax benefits of spouse super

*Investment

balanced investing for growth and income, buying and selling shares and managed funds, tax-effective investment strategies, borrowing to invest (gearing)

*Life Change Events

changing jobs, redundancy and early retirement making the most of an inheritance or "windfall"

*Retirement

paying no more tax than you need to securing all social security entitlements maximising retirement income tax-effective estate planning

Free, no-obligation consultation

As a Firefighters Credit Union member, you are entitled to an initial free, no-obligation consultation with a Bridges Financial Planner. The Planner may then, if you wish, prepare a written plan to meet your individual needs, subject to a fee, which is waived if you then proceed with the plan. For further information contact the Credit Union or the Credit Union's appointed Bridges planner Mr Sam Zappulla, phone 03 9629 8188.

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RETIRED FIREFIGHTER'S LUNCHEON

November 22nd, 2003, St Kilda Town Hall

You will soon receive your invitation and raffle tickets in the mail. Please sell and return your raffle ticket butts along with your acceptance slip as early as possible, this will assist the organizers with catering etc.

Important Notice

Take note that the raffle tickets are now \$2 each.

This increase has been brought about by the large increase in costs over the years (well upwards of \$45 per head), a burden the UFU can no longer absorb.

So, please make the effort to sell all of your tickets and return them A.S.A.P.

Internet fraud getting more sophisticated

The more you use the internet, the more you appreciate its convenience and access to services like banking and shopping. Unfortunately, the internet also gets exploited for frauds that can sometimes look surprisingly genuine. Here are some of the tell tale signs of typical frauds, and some safety checks you can use to avoid them.

Reports from the United States show that scammers are getting more sophisticated in tricking people to give them account names and passwords.

The latest scams have used 'secure sites' (showing a padlock) to give you a false sense of security; others have even installed software that might take control of your computer if you click on a particular link. These scams usually start by sending you an email out of the blue with some story about why you have to reply.

Fraudulent emails:

Watch out - some look surprisingly genuine

How it works

The most common fraud arrives by email, claiming to be from your bank, credit card company or some other service you use. It usually asks you to send your account details, and sometimes your PIN, either by return email or through a website.

Various tricks are used to lower your guard, such as 'security and maintenance upgrades', 'investigation of irregularities' or 'bills or charges due'. Here are some real life examples.

Fake security and maintenance upgrades

- 'Your account has been randomly selected for maintenance and placed on 'Limited Access' status, please enter your account details to re-activate your service.'
- 'Please provide your account details to re-activate your account following the introduction of a new security system which will help you avoid fraudulent transactions and keep your investment safe.'
- 'Urgent, system problems. Please go to <web address> and re-enter your details'

Phoney investigations

- 'Your credit card has been cancelled in accordance with Article 205 of Chapter 210 of the international fraud

department. We suspect that your card was involved in some criminal activity. A violation of the law is a serious criminal offence and could bring you before the courts. You bank will not be able to assist you until the investigation is over. For further information visit our website at <web address>'

- 'You are subject to a tax e-audit and must complete the following questionnaire within 48 hours to avoid assessment of penalties and interest. Please provide social security, bank account information.'

False bills and charges

- 'According to our records your payment for your internet access account is late. Perhaps you overlooked it? Please contact us at <web address> to update your details.'
- 'Your domain name registration is due for renewal, please enter the following information exactly as it appears on your credit card statement. This will be compared to the information your bank has on file for your card to verify your payment.'
- 'You have won a free gift (or prize), simply complete your credit card details for postage and handling costs and we'll send it out to you.'

How the frauds get carried out

Fraudsters can scan the internet for email addresses or generate them at random. They don't need an online service providers mailing lists. They may send just a few dozen emails or thousands. Even if only a few unsuspecting people bite, it can be worth the effort.

These emails can look genuine by using:

- the names of real people
- the right logos and branding
- links to pages from the real website
- official-looking fine print.

- a site that mimics the real thing. Technically, it's quite easy to copy and paste genuine pages to a new fake address.

Finding fraudsters can often be difficult because their mimic sites often are up and gone in just a few hours, but still long enough to rip-off unsuspecting users.

International and local examples

Some of the biggest names on the internet have been targeted.

- ebay - this scam involved a series of fake emails used to steal users' credit card numbers and to commandeer ebay customers' accounts and then defraud buyers using the ebay service.
- PayPal - users received e-mails masquerading as official PayPal alerts that asked recipients to submit bank and credit card details after the useljs account has been randomly selected for maintenance and placed on "Limited Access" status.
- yahoo - users were encouraged to divulge their personal information in response to an email posing as being from Yahoo! employees.
- Melbourne IT - deceptive emails lured Melbourne IT customers to a mimic site where they were advised to input their financial details - including credit card numbers to - renew their domain name registrations. The mimic site had a similar URL to the official Melbourne IT URL address.
- Commonwealth Bank of Australia - customers were sent emails advising them to log their account details to re-activate their account following the introduction of a new security system. Although the URL displayed was similar to the CBA address, in fact it directed users to a non-CBA site.

DARWIN AWARDS

Named in honor of Charles Darwin, the father of evolution. The Darwin Awards commemorate those who improve our gene pool by removing themselves from it.

(11 March 2003, Spain) Early one morning, police received a call warning that three robbers had invaded the bar of a Madrid brothel. The police dispatched several units, and confirmed that the call was true. Officers surrounded the building, and used a bullhorn to coax the offenders from the premises.

The robbers, understandably frightened, found themselves in an untenable situation inside a building surrounded by dozens of policemen. Their subsequent actions may have been influenced by the ready availability of alcohol. Instead of surrendering, they decided to

go out in a blaze of glory, and tried to escape while shooting at everything in sight.

The policemen ducked, covered, and proceeded to shoot back at the running robbers. Two were fatally injured, and the third was wounded in his right leg.

Why was the gunfight over so quickly? The three robbers were carrying REAL guns loaded with FAKE ammunition. They were firing blanks, making enough sound and light to fool the police into shooting back, but not enough to actually help them escape.

AN ODE TO OLD AGE

Just a line to say I'm living, that I'm not amongst the dead,
Though I'm getting more forgetful and mixed up in my head,
I've got used to my arthritis, to my dentures I'm resigned,
I can manage my bifocals but oh God, I miss my mind,
Sometimes I can't remember when I'm standing on the stair,
If I'm going up for something or have just come down from there,
Before the fridge so often my head is filled with doubt,
Now did I put that food away or come to take it out?
Sometimes when it's dark and I've my nightcap on my head,
I don't know if I'm retiring or just getting out of bed,
If it's not my turn to write dear, I know you'll forgive me,
for I may have written already and don't want to be a bore,
But as I stand beside the mailbox my face is very red,
I didn't mail this off to you, I opened it instead.

Author Unknown

Fire Services Bowls Club News

The AGM of the Fire Services Bowls Club will be held at the Port Melbourne Bowls Club on Tuesday 3rd. September at 11am. New members will be most welcomed and can contact Les Buddle on 9546 2603 for further information

Congratulations to Tom Harrison on winning Kingsbury Club Singles last season. Jack Sexton (QLD) Is back to bowls after a Macular Hole operation on his eye

John Chambers.



RACING TIPS From My Mate's Cousin

Our man has reappeared after a sojourn away from the frenetic pace of the punting world. It was rumored that he may be in training for another crack at the snooker tables to give the bank balance a chance for a breather in the black. When pressed for more information on the subject he said, "Ask the fairies at the bottom of the garden". So, after talking to an Elf sitting on an old tomato stake behind the wood shed, the only information I got was the following hayburners for your consideration.

La Serenade:

According to the Macquarie Dictionary, La Serenade is - *quote*: "A complimentary performance of vocal or instrumental music in the open air at night, as by a lover under the window of his lady"...*unquote*. This one will be there when the fat lover sings. Trained by S.B. Laming Cranbourne

Factional:

Trained by J.R. Hawkes from Sydney. The stable reads like a political party caucus with it's leader and the party factions jockeying for a share of the spoils that are sure to come - give it your vote next start.

Domine:

Another from the J. R. Hawkes stable that is being groomed to be a leader. Follow closely and the "Dough" will be "Yours."

Smytzer Mustang:

Cyril Smytzer was an old mate of the owner of this neddy. Cyril drove the hottest Mustang this side of the Mt Lofty ranges which pulled the ladies and was the envy of all the local petrol heads. Smytzer's Mustang is a true thoroughbred and is sure to please. Trained by J.T. Hall out of Adelaide.

May The Horse Be With You

YOU DON'T HAVE TO BE DEAD TO BE STIFF

Remember the "CAS jobs" we had.

Firies on their days off did everything from bringing babies into the world to taking the old worn bodies out of the world.

One of the private fire alarms connected to Windsor Fire Station was Mathews Brothers, Funeral Directors, Toorak Road, South Yarra.

In the fifties, street fire alarms and private fire alarms were tested three times a week and consequently, we (the firies) got know the occupants of the buildings quite well. Some of us were offered part time jobs which included picking up new coffins, cleaning the premises, washing the cars, putting the best grey suit on (mostly hired from our old mate in Prahran), driving the hearse or parlour cars, being a coffin bearer and very often shaving the corpse before final presentation.

Sometimes on afternoon shifts (at the "CAS job") there would be 2 of us starting at 4 p.m. and a third one would start at 6 p.m.

During the summer months it was not unusual for the 6 p.m. bloke to bring in a dozen coldies and these would be stored in the "big fridge" with the bodies. These 6 refrigerated trays about the same size as a coffin slid out from the wall like a filing cabinet drawer. Now! Boys will be boys and firies love a practical joke which works quite well when the 6 p.m. starter is a quiet, reserved, wouldn't say shit for sixpence young fireman.

About 8p.m. when the "beer was brewing" in the young bloke, the senior would excuse himself on the pretence of making a phone call and strip down to his jocks, dust himself down with talcum powder and then transfer the remaining bottles to an empty tray, then lay down with a bottle firmly clutched in the fist

and slide the drawer shut. No 2 would then ask the timid one to get another Aristotle (bottle). He would go to the original which we had locked beforehand and then to the only unlocked one, slide open the drawer and grab the first bottle, in the fist on the chest.

"This one's frozen in the bloke's hand" would be the inevitable cry, "just bend the fingers back and roll the bottle out" came the reply.

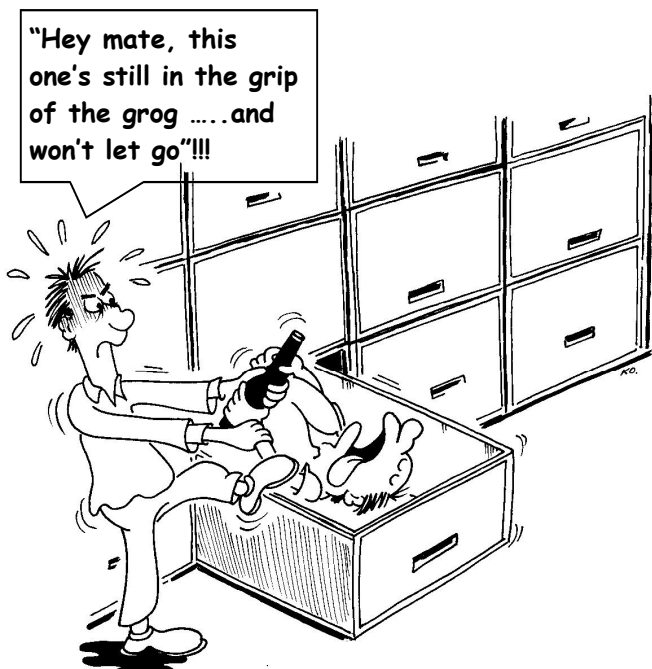
At first gently and then a tug of war would evolve between the befuddled firey and the "deceased". After a few minutes possession was gained and as the tray was being returned, the corpse would sit bolt upright and say in a deep voice "pour one for me mate, I'm dying of thirst". Possibly the best (or worst) reaction we had was from a very immature New Zealander. Upon hearing the voice from the sitting body the Kiwi screamed, dropped the bottle and headed for his push bike parked at the rear door.

We of course collapsed with laughter, but when he did not return at knock off time 10 p.m., we were a little concerned. The next day he did not front for the night shift (11-7) or the one after that.

In those days if you did not report for duty for 2 days and not notify the station the District Officer investigated. The D.O. went to the rooming house in The Avenue Windsor to be told that our young friend had left all of his uniform in his room and disappeared. We never heard from him again.

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

F.C. Kerr



Illustrations by Kevin Ottrey

Six safety checks to avoid fraud

1 Only use your PIN through the official login site offered by your provider. Keep those sites in your 'favourites' folder and log in that way to cut down the risk of mistakes or deception. That way you stay protected against fraud under Australia's Electronic Funds Transfer Code of Practice. Read more about the code.

2 Check official websites for announcements.

No reputable online service provider would ask for your private account or credit card details by email. If you have any doubt, contact the business through its official site or by phone.

3 Use only secure sites for keying in financial or personal information.

Look for a padlock icon at the bottom of your web browser.

4 For Australian sites, look for the 'au' domain such as 'com.au' or .net.au'.

Australian Internet procedures require anyone registering an au domain to show a link between the proposed URL and an Australian trading entity. To

date, ASIC has not come across a phoney au site, although that doesn't guarantee it will never happen.

5 Take a few privacy precautions.

Some authorities suggest avoiding personal transactions at Internet cafes, community centres and libraries. In some places, criminals have loaded in software that records keystrokes. Also check that nobody is looking over your shoulder and keep private information out of chat rooms or email.

6 Act quickly if you think you've been conned.

If you get a suspicious email tell the service provider. Do nothing about the email. If you have sent any details through an email or website you're a bit worried about, contact your bank, credit card company or service provider straightaway. This helps to protect you.

PROTECT YOURSELF WITH THESE SIMPLE TIPS

First, stay calm.

It's natural to be alarmed by an email claiming your account has been frozen or your credit card information has

been stolen. Resist your first impulse to reply. Never follow the instructions in the email.

2 Legitimate companies never ask for your account details or your passwords by email.

If you get this kind of email, it's almost certainly a scam.

3 Go to the official website for your financial institution using your 'favourites' or by typing its URL in the address bar of your web browser.

Never click any hyperlink in an email. The hyperlink leads only to trouble.

If there is a real problem, the genuine home page will almost certainly tell you on its home page. You will not have to fix it by emailing confidential information.

4 If you're still uncertain, email or phone the company's customer support department, and ask them to confirm the email's authenticity.

They will then tell you what to do next.

Source: *Australian Securities & Investment Commission*

"RAGING FIRE"

One dark night outside a small town, a fire started inside the local chemical plant and in a blink it exploded into a raging inferno.

The alarm went out to the fire brigades from miles around. When the volunteer firefighters appeared on the scene, the chemical company manager rushed to the fire chief and said, "All of our secret formulas are in the vault in the centre of the plant. They must be saved. I will give \$50,000 to the fire brigade that brings them out intact."

But the roaring flames held the firefighters off. Soon more fire brigades had to be called in as, the situation became desperate. As the firefighters arrived, the manager shouted out that the offer was now \$100,000 to the fire brigade who could bring out the company's secret files.

From the distance, a lone siren was heard as another fire truck came into sight. It was the nearby rural township volunteer fire brigade composed entirely of men over the age of 65. To everyone's amazement, the little run-down fire engine passed all

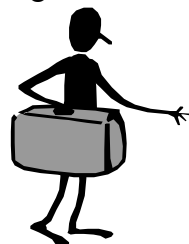
the newer sleek engines parked outside the plant ... and drove straight into the middle of the inferno.

Outside the other firefighters watched as the old timers jumped off and began to fight the fire with a performance and effort never seen before. Within a short time, the old timers had extinguished the fire and saved the secret formulas.

The grateful chemical company manager joyfully announced that for such a superhuman feat he was upping the reward to \$200,000, and walked over to personally thank each of the brave, though elderly, firefighters. The local TV news reporters rushed in after capturing the event on film asking, "What are you going to do with all that money?"

"Well," said the 70-year-old fire chief, "the first thing we are going to do is fix the brakes on that bloody truck."

Author Unknown



TRAVELLING WITH SILVER

But Not Very Far

You may remember, in a previous Article last year I was in New York as a Guest of some Members of the Fire Department and climbing over what was left of the Twin Towers down in the hole. I found that at times I was doing it a bit hard physically as well as with some emotion.

It must be Arthritis I thought, but 12 months on it was worse, so X-Rays were next. The Surgeon said what the hell have you done to your right hip, its stuffed and needs replacing. I thought that's lovely, 43-years-old this year and I'm a cripple already.

So here comes the trip of the Year to Epworth in Richmond

No doubt, a large number of you. have made this trip already, but then your all so much older than I. First thing, stress tests to see if the heart will stand up, even if other things won't. No problem there, no heart to be found. Frank Churchill has been right all this time. - Operation set down for August 11. Incidentally Senior S.O. Peter Hunt Fire Station No.4. had his hip done mid July this Year.

Back to Epworth: 10 to 12 days in Hospital, but if all goes well and you book in for rehabilitation (I'm going to Donvale Rehab) for 12 days the Hospital will let you out in 5 days

Have a Great Time Happy Travelling Silver

PS. Jack Neville and Churchill, don't bother about coming around home, Pat's been warned about your habits. You too Boydy.

HOME SAFETY CHECKLIST

Please complete this Safety Checklist PRIOR TO ADMISSION to the Epworth Hospital. These suggestions will maximise your safety once you return home.

Access to your home

Clear pathway of garden hoses, pot plants, debris

Ensure entrances are well lit

Indoors

Remove scatter rugs and mats

Ensure clear walkways, eg. Furniture is not cluttering the hallway

Ensure walkways are well lit

Ensure telephone is within easy reach: consider purchasing a cordless telephone

Toilet

Remove mats/rugs

Ensure toilet paper is within easy reach

Bathroom

Remove mats/rugs

Install a non-slip rubber mat on shower recess floor

Tie soap in a stocking or rope on the tap

Ensure shampoo is within easy reach

Tighten any loose support rails you may be tempted to use for support

Bedroom

Remove mats/rugs

Ensure an easy to use lamp is on the bedside table (needed when getting up during the night).

Remove any clutter (eg shoes, chairs, clothing) from around the bed and along the pathway to the toilet

A firm supportive bed will be more comfortable and easier to get on/off Check the height of your bed (the bed should be above the level of your knee when you are standing). Bed blocks can be organised to raise the height of the bed if required

Seating

You should have a seat (or two) which is slightly higher than normal (that is, the seat is at, or above the level of your knee when you are standing).

A seat with arm-rests may be easier to level yourself in/out of

Home Duties

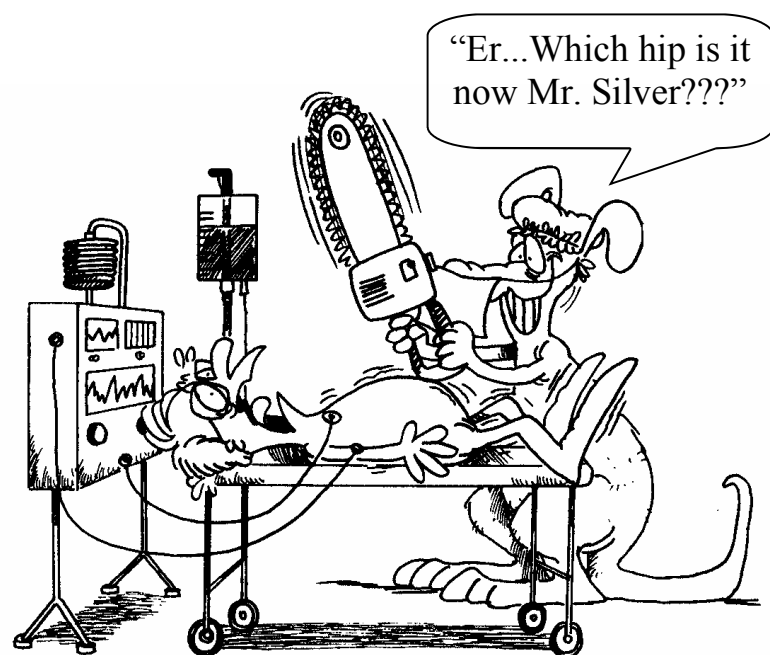
Ensure items used regularly ie. In the kitchen, laundry or wardrobe are stored within easy reach (that is, not on low or high shelves)

If you live alone, the following preparations may make life a little easier

Have a clothes-horse ready to use

Prepare meals and freeze them for use when you come home from hospital

Purchase supplies of essential needs.



SILVER EXPOSED!!!

Silver flits around the world, but remember, wherever he goes, "Big Brother" is watching

"Big Brother" supplied these photographs of Silver who once again turns up with past and present boxing champions. This latest lot reminds us a bit of the exploits of another person who always turns up at major events causing disruption and being a bit of a pest - Peter Hore-Lacey.



Above: Silver, Jack Griffin " (Young Griffo)" and Vic Patrick.

Although despite his reputation we reckon he is only a copycat, and how many boxing champs has he been photographed with? Silver is the original! "The Legend".

For those who have forgotten and the younger ones who think Silver is his real name. We disclose the "Moth". Silver got this name by reputation, some people say a moth is a bit of a pest and as we all know is attracted to a light at night.

There has been many an unwary Firie who left a porch light on at night and would answer the nocturnal door knock and find Silver there with a slab in hand, he was welcomed by some but abused by others, mainly wives as it was certainly an interruption by a pest. That also gives a clue as why he tries to grab Ellen Churchill's handbag just in case she tries to clobber him for old times sake.

We look forward to the next set of prints from "Big Brother". That reminds me how did he get my address? Maybe I should ask "Super Grass".

Before you start ringing me up Donald Sydney Cameron (and that is for real) there has never been a return address although the postmark is North Melbourne.

P.S. Since I wrote the above story Pat Cameron invited wife Ellen and I to a small gathering as a surprise on Silver's 70th Birthday.

Oh' damn! That slipped out, Gee'z Mate I didn't really want to tell everyone your age, well I don't think it matters much those Silver locks give it away anyway.

Being the last of the big spenders Ellen and I took along a set of place mats with a Scotsman wearing a kilt of Cameron tartan, and the words Cameron below the Scotsman. Alan Boyd had seen them on a second hand market stall and being one who can spot a bargain when he sees one bought them, then gave them to me to pass on to Silver to save postage! Is he a real bargain hunter or may be a little "careful".

Well three years later and there were only a few food stains on them after Ellen and I

had been using them we have give them to Silver as a birthday present. John Berry gave him a birthday card that talked about being sorry for not being able to get you some Viagra for your 70th, I got you this instead. John well knows himself every body that age needs some help, so being the caring person he is, not really an "Angry Ant" (it was Silver that gave him that name) stuck an icypole stick on the card, wasn't that nice of him. Silver is concerned the icypole stick was longer than what it was meant to stiffen up!

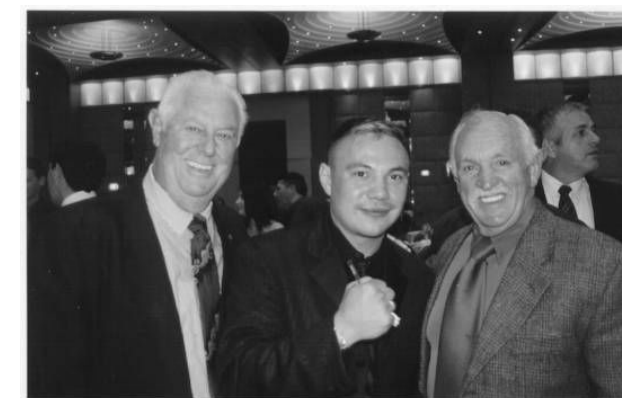
Talk about a surprise party for Silver, well I got the biggest surprise of anyone there. Jack Griffin was at the birthday gathering (he is the other bloke in the photograph that "Big Brother" had sent me of Silver with the Boxing Champs) and gave him an enlargement of them nicely laminated as a present. Known as "Young Griffo" he had hit me with a better surprise knockout punch than he had ever thrown in the ring, but, then he was never in the class of the other blokes in the photographs Kostya Tszu Junior World Welterweight Champion and Vic Patrick Australian Lightweight Champion.

Why was I so surprised, well I know "Young Griffo" is not "Big Brother" so you will have to keep the snifter dogs working if you want to find out who "Big Brother" is, or ask "Super Grass"

My lips are sealed, you'll find out when my will is read, as I promised you when you begged me to tell you who he was after the last lot. Let me tell you it is DEFINATELY the only mention you will get in it!

HAPPY 70TH Birthday mate, can I still call you mate? I hope so and many more to come.

Frank Churchill.



Above: Kostya Tszu moves Silver back with an elbow to the ribs as he talks to Vic Patrick.