

WANTED

The Fire Services Museum will be open every day during the Commonwealth Games. They are calling for Retired Firefighters to volunteer a few hours to ease the load on Museum staff over the two weeks.

The Museum is world renowned and it's a chance to meet the many local and overseas tourists that are expected visit over the two weeks.

Please contact:

Fire Services Museum on 9662 2907 or,
John Schintler, Ph. 9772 2305

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RFA Newsletter
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East Keilor 3033

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"WATER OFF"

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



February 2006 Vol 10 No 1
Inc/No: A16839F

Henry Pearce, pioneer of mobile radio, brought the MFB to the forefront of communications.

HISTORY OF M.F.B. RADIO

As told by Henry Pearce

Taken from a tape made by Henry Pearce in 1971 for Les Gray, District Officer M.F.B.

Radio was first introduced in the brigade in 1924 in an experimental manner, Oliver J. Neilsen and 3AR (where I worked before joining the brigade) were experimenting with radio broadcasts also at this time.

Work was started on a transmitter with a power of 25 watts amplitude modulated. At this time broadcasting had hardly begun, (and I was only one of the few who had an experimental 1st class licence and a station of my own namely VK3EN.) A frequency of 180 metres was granted to the brigade to establish a service and after months of testing this proved that radio would be of service in firefighting.

After the experimental period had expired we were granted a licence and a power of 100 watts. The call signs being VK3EH & VK3EJ. 3EJ being the portable transmitter.

Now if you take a look at the police. We had with the co-operation of VIM a Morse stationed in the Botanical Gardens conducted a test service in the only car a "Lancier" with a commercial operator on board which was the first base to car service.

Meantime our intrastate service was being tested. Explaining what this meant. With a base at Headquarters and the portable transmitter at various stations, communication could be established between these stations and Head Quarters when required. Now if you remember that at this time cable faults occurred very often, and stations could be isolated for quite long periods and radio proved very useful and was used frequently. The cause for cable failure was found out later to be leakage current from tramways & railways causing electrolysis to the cable and breakdown of the lead sheaths.

A request for more power was granted and 200 watts was granted by the P.M.G. Department. Several fault cars were equipped with receivers and proved very



Above: Henry Pearce as many would remember him, sitting at the bench in the radio shack at Eastern Hill

useful in speeding up the service. The travelling workshops with Mr. E. Lamb & Mr. R. Gamble were provided with receivers and a daily test was started with stations having receivers, these receivers were being made and installed as quickly as possible. It is of interest to note that Mr. Leonard your Executive Officer wound the transformers for these sets.

Now with the war on, plans to equip the appliances with some means of communication was of high priority. Mr. Mowbray, of the police, and myself had previously had talks on this matter, but no service was yet in existence using mobile units and VHF frequency was still in the amateur allocation.

(Continued on page 6)

“GENERAL MEETING”

**Notice is hereby given of our next General Meeting to be held at the Carlton Football Club Social Club,
(Melway 29 G12)
1030 Hours, Wednesday 15th February 2006**

AGENDA ITEMS.

**Minutes of last General meeting.
President's Report.
Secretary/Treasurer's Report.
Guest Speaker:
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 available.

**JOHN BROWN
SECRETARY/TREASURER
Ph: 03 9336 2492**

OFFICE BEARERS

President, Mike McCumisky
Vice President, Ian Fowler
Sec./Treasurer, John Brown

General Committee;

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

Diary dates 2006

| | |
|----------------|------------------------|
| February 15th. | General Meeting |
| May 17th. | General Meeting |
| August 16th. | General Meeting |
| November 15th | Annual General Meeting |

Valē

| | |
|-------------------|-----------------------|
| John Ely (MFB) | Alex Rappell (MFB) |
| John Cleave (MFB) | John Ronke (MFB) |
| Rick Kenny (MFB) | James Stewart (MFB) |
| Bill Kilner (MFB) | Patrick Whiting (MFB) |

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

SICK LIST

| | |
|---------------|----------------|
| Jim Casley | Ron Kennedy |
| Ron Cass | John McLoone |
| Jack Cleave | Alf Powell |
| Bruce Gee | Graeme Simpson |
| Ernie Goodall | Neville Smith |
| Terry Harman | Kevin Sullivan |
| Clarrie Hart | |

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

Secretary, John Brown's comment in the November issue on the 120 Hour system worked several decades ago has created some comment and differing opinions. The following letters are indicative of the comments received.

**Secretary
Retired Firefighters Assoc.**

Dear John

I have noticed in "Water Off" that you have made mention of a 120 hour week being worked at one time, but this was not so. When I joined in January 1949, Officers and Firemen were on duty 96 hours per week with 3 days off, the same days every week. I had Friday, Saturday and Monday off (3x24 hours, 7am to 7am).

Previous to this during the later part of the 1930's and up to the end of the war in 1945, personnel were on duty 108 hours per week (1x24 hours and 2x18 hours, 7am to 1am on leave). My father, who was a Station Officer, joining the Brigade in 1913, worked that system. During the early part of the 1930's and previous to that the system was based on a 132 hour week, with 1x18 hours, 1x12 hour, 1x6 hour off duty.

Also I have a recollection that the Board had agreed to a 96 hour week just before World War 2, but on the outbreak of war the agreement was curtailed and it was decided to continue on the 108 hour duty system for however long the war lasted.

At the end of the war in 1945, the 96 hour week was promptly initiated. This lasted until about 1951 I think, when, in the Industrial Court the Judge announced to the Union Secretary (Bill Webber) and a stunned Chief Officer (Len Whitehead) that he couldn't see why firemen should not work a 40 hour week like everyone else. At the time the Union were only going for a 56 hour 3 platoon system which had been introduced into the NSW Fire Brigades in 1944.

I spent 5 1/2 years as a P.P. Fireman, joining at age 16 (I was supposed to be 18) whilst doing an engineering apprenticeship until I went to sea as a Junior Engineer and then 2nd Refrigeration Engineer before joining the MFB as a permanent fireman serving 18 years, the last 5 years as a District Officer. I then went into private business which was not successful, and was lucky enough to be appointed Chief Fire Officer of BHP Newcastle Steelworks where I stayed for 14 years during which time I took 2 world trips and taking early retirement at age 55.

**Yours faithfully and kindest regards
Ken Murphy**

PS. Jack Scott a Richmond footballer was a fireman at Hawthorn when I was a P.P. He was not on your list - (Fire service AFL list).

**Sec/Treasurer
Retired Firefighters Assoc**

Dear John

A paragraph in your report in the November Issue of "Water Off" states that Mrs. Cass told you that her husband Ron Cass worked the long hours (120 hours per week).

The reason that he worked the 120 hrs per weeks, was that he passed the Officers Examination and was promoted to Sub-Station Officer. When the Officer's, who were working at 96 hours per week system (4 x 24 hrs on and 3 x 24 hrs off) had agreed to forfeit one 24-hr Leave Day, thus making their hours 120 hours per week, to help ease the extreme Man Power shortage that existed at that time (intro. of 40 hrs per wk.) They were paid 7 pounds 10 shillings. a week extra (\$15.00). The Officers reverted to 96-hr per week Approx. 1954.

There would not be any Fireman alive today who worked the original 120 hrs per week system.

**Yours Sincerely
BILL BATES Ex.D.O. Retired 1982**

NO ONE BELIEVES SENIORS

No one believes seniors . . . everyone thinks they are senile.

An Elderly couple were celebrating their sixtieth anniversary. The couple had married as childhood sweethearts and had moved back to their old neighborhood after they retired.

Holding hands they walked back to their old school. It was not locked, so they entered, and found the old desk they'd shared, where Andy had carved "I love you, Sally."

On their way back home, a bag of money fell out of an armored car, practically landing at their feet. Sally quickly picked it up, but not sure what to do with it, they took it home.

There, she counted the money--fifty-thousand dollars. Andy said, "We've got to give it back."

Sally said, "Finders keepers." She put the money back in the bag and hid it in their attic.

The next day, two FBI men were canvassing the neighborhood looking for the money, and knock on the door.

"Pardon me, but did either of you find a bag that fell out of an armored car yesterday?" Sally said, "No." Andy said, "She's lying. She hid it up in the attic." Sally said, "Don't believe him, he's getting senile."

The agents turn to Andy and began to question him. One says: "Tell us the story from the beginning."

Andy said, "Well, when Sally and I were walking home from school yesterday . . ."

The first FBI guy turns to his partner and says, "We're outta here."

Fire Services Museum of Victoria Inc

(Inc. – A0044465F)

A.B.N. 32 047 130 364

SITUATIONS VACANT

Registered Motor Mechanic

Familiar with vintage and veteran vehicles, registered on CH plates.

To carry out inspections on a number of vehicles once a year for roadworthiness so that they can operate in compliance with Vic Roads and Association of Motoring Clubs requirements.

Re-numeration to be negotiated with the Committee.

Location:-

FIRE SERVICES MUSEUM -- WORKSHOPS

Champion Road, Newport.

Main working day is Tuesday or alternative days are Thursday or Saturday.

For further information contact Mike McCumisky on:-

H. 9808 1659 Mobile 0408 305 831

Written response to be addressed to:-

The Secretary,

Fire Services Museum of Victoria Inc

39 Gisborne Street,
East Melbourne Vic 3002
or by Fax (03) 9662 2907

The MFB reunion of 2005 took place at the Southport Yacht Club, our regular venue on the Gold Coast.

Once again great organizing by Peter and June Colson ensured that all attending enjoyed the meal and the get together during the afternoon. Past and present Brigade days now remembered and many tales told again.

The photo of the firies and their ladies at right was taken to record the day.

The next reunion will be held at the Southport Yacht Club at 12 0'clock on the last Thursday in July 2006. All who live in Queensland and those on holiday are invited to join our happy group.

Contact Peter Coulson 54 Imperial Parade Labrador Queensland or, if in Melbourne, Ken Hopper Ph. 9890 4573.

It is with regret that Rhonda Harrison passed away not long after attending the reunion and our deepest sympathies go to Ted and family. Rhonda was a great supporter of the RFA and rarely missed the reunions.

Ken Hopper

Queensland Reunion 2005



PRESIDENT'S REPORT

Welcome again to our RFA Magazine. To those on the sick list, we wish you a speedy recovery.

Due to circumstances beyond my control I was unable to attend the annual General Meeting, Ian Fowler was happy to take the chair for the meeting at the Carlton Football Social Club, which was very well attended.

I have to thank the committee for their efforts over the past year and as there were no new nominations, therefore as a ballot was not required at the AGM, they have agreed to continue for another year.

The Committee and members of the RFA, congratulates the United Firefighters Union Social Committee, for their efforts to put on an excellent luncheon at the Malvern Town Hall on Saturday 19th November 2005. The comments from RFA members that were able to attend including some from interstate were very complimentary. Thank you again for a great day.

As a small token of our thanks to the United Firefighters Union for their support, the RFA committee members both present and past, assist with the cooking at the annual picnic run by the social committee and held at Moonee Valley racecourse.

This is an ideal time for firies and their families to catch up with mates from other stations.

At the AGM there was some in depth discussion about nominating previous members of the MFBB to have their name put on one of the fire appliances. The Secretary was requested to write to the CFO. This has done the rounds and is back to us and the information published in the November Newsletter. (Criteria reprinted page 4)

There are a number of people that have given many years dedicated service to the Brigade that could be recognised with their name on an appliance.

It is up to any one or more people to put in a nomination along with the relevant information, as was published, and submit it via the RFA Committee Secretary, to the Honours and Awards Committee for consideration.

With luck we may see some well-known names and some not so well known added to the appliances.

I look forward to seeing you at the next meeting.

In the meantime travel safely.

**Regards,
Mike**



SECRETARY/TREASURER'S REPORT

Here we are into 2006 and once again, we have lost more of our ex-workmates. Providing we are notified and we know their address, we will

send a Bereavement Card, but under the Privacy Act it is not always possible.

The R.F.A. is doing well with a lot of help from lots of people, without this help, it would be a lot more difficult. This year we gained the following members:- Geoff Linley, Ron Clough, Les. Napper, Noel Taylor, Murray Jelliffe, Gary Devereaux, Andrew Forbes, Les. Gray, Tom. Tullett, Howard Mashiter, Brett Hume, Lionel Sleeman, Ian Fagernes, Alf. Sell, Peter Ely, John Russell, Trevor Bristow, Graham Duncan and Phill. Mosel.

President, Mike McCumisky is doing the report of the Union Luncheon and Picnic. To help defray expenses for this function, please buy ALL tickets for the Brass Helmet raffle.

The Training College seems to be on target for a September hand-over and the First Responder system continues to save lives, now over 50 saved.

With 10% female employment the goal, Fire Stations have had to be altered to accommodate both sexes and now the aim is for each firie to have their own bedroom. In Western Zone 42, 43 and 51 Stations have been rebuilt.

On the 120 hour week we have received several letters on the subject and appear on page 15 of this issue.

People who worked these hours either lived in M.F.B. quarters or in a house close to their Station with bells connected. After reporting for duty and doing their chores they could return to their Quarters or Home. This is where the drinking while on Duty started, even when the shorter hours began the drinking went on, until a Senior Officer at No. 1. Station charged nearly the whole afternoon shift with drinking offences, this curtailed most, but a few still offended.

Fred Kerr wrote a story about one drinking incident several issues ago, I had a similar incident, I was on the 24 on 48 hours off Shift at the old 52 Station, when the 2300 to 0700 hour Shift reported for Duty, the three of them were drunk, I will call them, Bart, Bill and Bob. Bob, being drunker than the other two, I put on Watchroom Duty - my first mistake. and Bart as driver - my second mistake. In the early hours of the morning we received a call for a motor car fire, Bob put on the bells, but I was the only one to respond, I ran back upstairs to wake the other two, Bill I couldn't wake, Bart I dragged up and we turned out. Bart drove the H.C. so slow we were crawling - my third mistake I should have driven.

We put what was left of the car out, with the owner not a bit happy with us. On returning to the Station, I told them I would not start them next time. I came on

(Continued on page 4)

(Continued from page 3)

Duty two days later and the D.O. rang and told me to check the Occurrence Book for that night, Bob had written everywhere but on the lines. The D.O. told me if I started anyone in that condition again he would charge me, the same D.O. was constantly drunk on Duty.

TREASURER'S REPORT

Funds as at 31.12.05

Access Account: \$3221.60

Term Deposit: \$4489.70

I would like to thank Don and Nancy Brennan, John Berry, Jack and Maureen Etherton, Barbara McCumisky and in particular my wife Jean who does all the computer work and collects dues, also all the committee members for their support. Photo above is the magazine packaging team, Mike McCumisky missing from the shot.

DON'T FORGET 2006 DUES ARE PAYABLE NOW.

JOHN BROWN SECRETARY/TREASURER

HONOURS & AWARDS COMMITTEE

Chairman: CFO A Murphy

Please be advised that this Committee has reviewed the process for naming appliances and developed clearer criteria for nominations of appropriate persons. A copy of these criteria is attached for your information.

I would also encourage your members to give thought to former members who would be suitable nominees for this honour. It would simplify the process if nominations were forwarded to us via your Committee rather than a number of individual submissions. As the Honours & Awards Committee judges all nominations against the criteria it is essential that sufficient documentary evidence be provided to enable us to make the proper decision and ensure the integrity of the process is maintained.

Cmdr. Ian D Hunter AFSM. Honours & Awards Committee.

CRITERIA FOR THE NAMING OF APPLIANCES

The following criteria have been developed for the naming of appliances

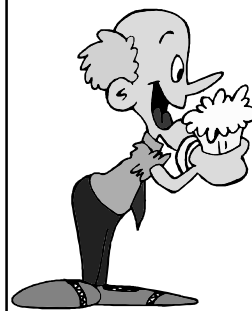
1. Chief Fire Officers, Chief Officers and Valour Medal recipients will have their names on an appliance in perpetuity.
2. In addition to 1 above, appliances may also be named in recognition of employees who have given a **Significant Contribution** to the Board.

NOTE: Significant Contribution is defined as zealous and faithful service that is **above and beyond** the discharge of Normal or Ordinary service as determined by the Honours &



The packaging team L. to R.. Bob McNeil, Ken McGillivray, John Laverick, John Brown, John Schintler, Jean Brown & Jack Etherton. Missing, Mike McCumisky. Photo:Maureen Etherton

GEELONG REUNION Dates For Your Diary



Monday 1st May
Monday 27th November
Shell Club
Bacchus Marsh Rd.
Corio
Contact:
Bill Icke 5244 1822
John Wallace 5278 4734

Awards Committee, following a review of evidence submitted in the nomination.

3. Appliances named in accordance with 2 above will be for the life span of the appliance.

4. Appliances may be named after both uniformed and non-uniformed staff.

5. Nominations for an appliance to be names will be submitted to the Director – Operations for consideration by the Honours & Awards Committee and approved by the Chief Executive Officer.

6. To be considered for such recognition the nomination must present evidence in detail to demonstrate that the nominee clearly meets the criteria set out below:

A. The Nominee is a former employee of the Metropolitan Fire & Emergency Services Board.

AND

B. That during their career the Nominee had exhibited the following:

I. A significant contribution to the function of the Metropolitan Fire & Emergency Services Board

Together with at least one of the following criteria -

II Was a role model for diligence, professionalism and work ethic and who had the respect and trust of their colleagues over a sustained period of time, and /or
III. Was instrumental in introducing change or innovation that contributed to the future direction of the organisation, and/or

IV. Demonstrated leadership of the Fire Service in improving community safety in Victoria and/or

V. Enhances the standing of the MFB within the community of Victoria

NOTE: Appliances may be named posthumously

SING ALONG WITH JULIE

To commemorate her 69th birthday on October 1 2004, actress /vocalist Julie Andrews made a special appearance at Manhattan's Radio City Music Hall for the benefit of the AARP. One of the musical numbers she performed was 'My Favorite Thing' from the legendary movie 'Sound of Music'.

However, the lyrics were deliberately changed for the entertainment of her blue hair' audience. Here are the lyrics she recited.

Maalox and nose drops and needles for knitting,
Walkers and handrails and new dental fittings,
Bundles of magazines tied up in a string,
These are a few of my favorite things.

Cadillacs and cataracts, hearing aids and glasses,
Polident and Fixodent, false teeth in glasses,
Pacemakers, golf carts and porches with swings,
These are a few of my favorite things.

When the pipes leak,
When the bones creak,
When the knees go bad,
I simply remember my favorite things,
And then I don't feel so bad.

Hot tea and crumpets, and corn pads for bunions,
No spicy hot food or food cooked with onions,
Bathrobes and heat pads and hot meals they bring,
These are a few of my favorite things.

Back pains, confused brains, and no fear of
sinnin',
Thin bones and fractures and hair that is thinnin',
And we won't mention our short shrunken frames,
When we remember our favorite things.

When the joints ache,
When the hips break,
When our eyes grow dim,
Then I remember the great life I've had, And I
don't 'feel so bad.

Julie Andrews received a standing ovation from
the crowd that lasted over four minutes and
repeated encores

Bill Bailey

A Christmas Tradition

When four of Santa's elves got sick, and the trainee elves did not produce the toys as fast as the regular ones, Santa was beginning to feel the pressure of being behind schedule. Then Mrs. Claus told Santa that her Mum was coming to visit. This stressed Santa even more.

When he went to harness the reindeer, he found that three of them were about to give birth and two had jumped the fence and were out, heaven knows where. More stress. Then when he began to load the sleigh one of the boards cracked, and the toy bag fell to the ground and scattered the toys. Frustrated, Santa went into the house for a cup of apple cider and a shot of rum.

When he went to the cupboard, he discovered that the elves had hidden the liquor, and there was nothing to drink. In his frustration, he accidentally dropped the cider pot, and it broke into hundreds of little pieces all over the kitchen floor. He went to get the broom and found that mice had eaten the straw end of the broom.

Just then the doorbell rang, and irritable Santa trudged to the door. He opened the door, and there was a little angel with a great big Christmas tree. The

angel said, very cheerfully, "Merry Christmas, Santa. Isn't it a lovely day? I have a beautiful tree for you. Where would you like me to stick it?"

And so began the tradition of the little angel on top of the **Christmas tree...**

Lost Wives

Two old guys are pushing their carts around Woolworths when they collide. The first old guy says to the second guy, "Sorry about that. I'm looking for my wife, and I guess I wasn't paying attention to where I was going."

The second old guy says, "That's OK. It's a coincidence. I'm looking for my wife, too. I can't find her and I'm getting a little desperate."

The first old guy says, "Well, maybe we can help each other. What does your wife look like?"

The second old guy says, "Well, she is 27 yrs old, tall, with red hair, blue eyes, long legs, big busted, and is wearing short shorts. What does your wife look like?"

The first old guy says, "Doesn't matter --- let's look for yours."

The August issue of "Water Off" carried an article appealing for information about a firefighter attending a fire on the station bicycle. We had a couple of replies and both agreed that the person involved was the late Alan Sanders from 47 Station.

Eric Daffy was on duty on the day and a witness to this event. Below is Eric's recollection of the incident.

The Man, The Bike, The Fire

If my memory serves me correctly, the change of shift had taken place at 0700 hours. Shortly after 0800 the hose carriage turned out to a false alarm call at the RAAF in Ashley Street, Tottenham. Officers that I recall were on the hose carriage at the time were DO. Peter Sullivan and SO. George Foster. Left behind was the MTP manned by myself and Ff. Ian Kensley. Also at the station was Ff. Alan Sanders who was sent out on the station bike to test alarms.

Alan had not long gone, when a call was received for a fire at the Angliss premises on Ballarat Road, Footscray. Ian and I turned out on the MTP, and turning from Droop Street into Geelong Road, we could see the fire showing up. The initial turnout was never going to be enough and as we arrived gear was being turned out from many stations.

It was pleasing to know that in those initial stages I was not on my own, as approaching on the bike was Alan Sanders who had seen the fire while out testing the alarms. Even though he had no equipment with him, he was able to get down the side of the building and run a line from the installed

equipment. The rest is history, as they say, even if a bit colored.

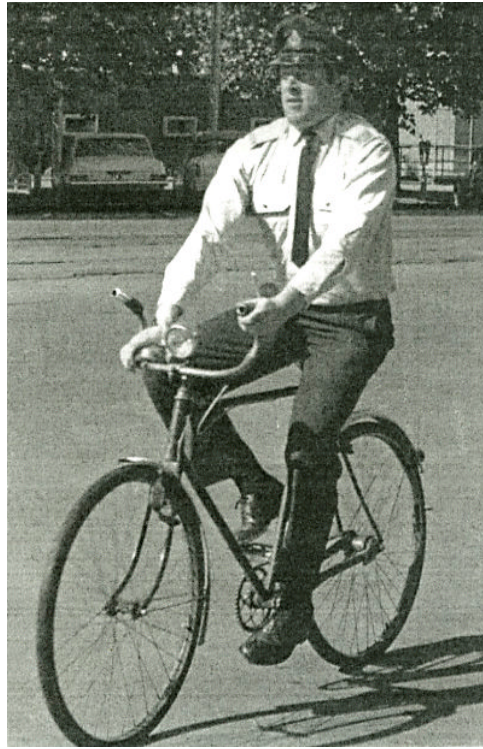
Alan and I spent a lot of time together over the years, both being involved in the MFB Social Golf Club. The Angliss story was told by Alan in my presence, and I'm sure that others such as Ken Croft and Noel Holland would remember it well.

When Alan passed away in April 2003, the Order of Service included a photo of Alan on the station bike which I believe had been published in the papers about the time of the fire.

If you had the pleasure of knowing Alan as I did, his personality and ability to make a story out of any situation cannot be forgotten. His statement that his eyes "bulged" was always part of any story. His involvement in the Angliss fire and his passing on April Fools' Day was an entertaining part of his funeral service. It was attended by many people including a strong representation from South Australia.

If there are any arguments on these details, forgive me, as like Silver, I'm getting old.

Eric Daffy



Above: Alan Sanders on the famous 47 station bike. One wonders if the bike was booked "Gear Attending" on the fire report

Pirate's Peril

A pirate walked into a bar and the bartender said, "Hey, I haven't seen you in a while. What happened? You look terrible." "What do you mean?" said the pirate, "I feel fine." "What about the wooden leg? You didn't have that before." "Well, we were in a battle and I got hit with a cannon ball, but fm fine now." "Well, ok, but what about that hook? What happened to your hand?" "We were in another battle. I boarded a ship and got into a sword fight. My hand was cut off. I got fitted with a hook. I'm fine, really."

"What about that eye patch?" "Oh, one day we were at sea and a flock of birds flew over. I looked up and one of them pooped in my eye." "You're kidding," said the bartender, "you couldn't lose an eye just from some bird poop." "Well it was my first day with the hook."



"To absent limbs!"

About reverse equity products

As an older person you may own your home outright, but find that the pension or your other income does not always stretch far enough for your needs. You are unlikely to be able to take out an ordinary loan, if you don't have enough income to pay it off and you may not want to sell your family home.

Reverse equity products' (sometimes called 'home equity loans' or 'equity release products ') could be one way to meet this problem. Reverse equity products could be one way to meet this problem. However, before you go into one of these products:

- get advice that's independent of the business arranging your loan, for example, a solicitor
- make sure the product suits your needs and will not expose you to future risks that you might breach your contract or be evicted.

There are two main types of reverse equity products for older people in Australia, **reverse mortgages** and **home reversion schemes**.

How reverse mortgages work

Reverse mortgages allow older people to borrow money against the security of their primary residence. Repayments don't usually have to be made until you leave and move into care, sell your home or die. When the loan ends and the home is sold, you, or your estate, must repay what's owing out of the sale proceeds.

Each year the fees and interest you would ordinarily pay are added to the loan. Over time, you're charged interest on the interest, or compound interest, and that builds up the total amount that you owe.

Here's a basic worked example

Suppose you borrow \$100,000 (including fees and charges) at an interest rate of 7.5% per year. Here's what you could owe at the end of various periods.

| Time | What you or your estate could owe* |
|----------|------------------------------------|
| 5 years | \$143,600 |
| 10 years | \$206,100 |
| 15 years | \$295,900 |
| 20 years | \$424,800 |

As you can see, the effect of compound interest is dramatic and your loan could **double** in less than 10 years. And interest rates may increase during the life of a variable rate loan, so you could end up owing even more.

The impact of this could be reduced if:

- your home increases in value, or
- the reverse mortgage allows you to draw down amounts as needed rather than taking a lump sum upfront. Check if this option exists.

Suppose the amount of a loan increases to a point where it is more than the value of your house? This is called '**negative equity**'. Some, but not all, reverse mortgage products guarantee that if this happens, you will not have to repay more than the value of your house when it is sold. There is also a risk that you might lose this protection if, for example, you don't repair and maintain your home to a standard set by the lender.

How home reversion schemes work

In a home reversion scheme you sell **part** or **all** of your home to a home reversion company at a discounted price (usually between 35% and 60% of what your house is worth). But you have the right to keep living in your home until you die or decide you want to move.

There are two main types of home reversion schemes:

- 1 **A sale and mortgage scheme** - where you agree to sell your home, but final settlement is put off until you die or move out. Your home will be subject to mortgage and a caveat, which means that you can't deal with the property without the home reversion provider's consent.
- 2 **A sale and lease scheme** - where the home reversion provider owns the house and leases it back to you.

If you can go on living in your home for a reasonably long period of time, you may be getting good value for money. However, if you die or have to go into aged care soon afterwards, you may have sold your home too cheaply compared with selling it on the market. Some providers may give you back some money if your home is sold earlier than you expected. And as with reverse mortgages, you need to be aware of the need and obligation to repair and maintain your home. With a sale and lease scheme it's the provider's obligation to repair the property. This means that you might think the house needs repair but the provider might disagree and refuse. On the other hand with a sale and mortgage scheme it's your obligation. This means you must repair the property to the lender's standard and risk eviction if you don't.

Think it over and get independent advice

In the right circumstances, a reverse equity product may prove a useful product for some retired people. However, this kind of product can have some important long-term effects on your finances. That's why responsible lenders offering reverse equity products ask you to get advice if you are interested in the product.

Take some time to consider carefully your likely financial needs in future. It can be a delicate issue to balance your need for some cash now against possibly cutting off other financial options later in life. If your home is your only really valuable asset, then borrowing against it may reduce your future choices.

A reverse equity product may also significantly affect how much money you can leave to your children or other people when you die.

Source:

Australian Securities & Investment Commission

(Continued from page 1)

We set about with the assistance of Max Howden, who first made our crystals, to conduct tests between 2 amateur stations on these new VHF frequencies and we certainly found many conflicting problems, meanwhile we selected 10 meters for our tests and the Police 9.1 meters. The Morse Code had no future and a change to speech had to be made quickly, so they got on with it, but not without its problems as we had ours.

An explanation of this is of interest. The Ionic Ferric cycle was about due but we did not know this at the time. The signals were reaching New Zealand and fading at our end. This in time passed for the police but we were just in the stick area so the Radio Dept. suggested we use 1590Kc's which we did for mobile use. In 1940 we had to change frequency owing to the broadcast band being extended throughout the world. The police also had plans for a change for their VKC frequency of 1630Kc's, their intrastate frequencies remained the same. This was the era of VHF 1940 being introduced to Australia for normal mobile operations and it was a suggestion of Mr. L. Pearson then Director of Radio Communications to move to this new band, which was done on an allocated frequency of 84.420 megacycles, the Police received an allocation of 168 megacycles. Headquarters VKN8 on 1665 remained the same. Our allocation was state wide and the first Fire Brigade in the world to our knowledge to conduct its own service.

In 1964 new regulations came into force making all existing equipment obsolete and changes were made to meet these conditions by 1965. This was accomplished and approved by the Radio Dept. within the specified time. We have 3 base transmitters which can be controlled from the Radio Desk with a power of 400 watts, the mobile fleet consists of 100 units, 20 district, electrical. engineers & special service car receivers, we also have 5 remote bases to feed the signal back to Headquarters Radio Desks. All stations have receivers, some have monitors.

Walkie phones are now part of our service and will be increased as required. All district stations have paging systems installed. With the introduction of transistors in power supply etc. has made the equipment more reliable with the reduction of battery power required to operate mobiles. The installation of alternators on appliances will help materially in battery maintenance. The propagation of radio signals to moving vehicles encounters many problems such as fading, high tension services, local electrical noises, also electrical storms in the area. The assistance of all personnel giving messages will be appreciated by the announcer on duty as at times messages may be difficult to understand from a moving vehicle.

Now base receivers are situated at Headquarters, Ringwood, Sandringham, Footscray, Broadmeadows,

Mt Waverley, with a standby at Northcote. 3 of these bases station receivers have their aerials mounted on 120ft. hard braced steel towers, the remainder using extensions to the Hose drying towers. The base at Ringwood is situated in the Melbourne & Metropolitan Board of Works enclosure at Luckmans Hill, a standby base has also been installed at Northcote.

Emergency: A 10KVA alternator is installed at No.1, 2, & 3 stations to take over during any power failures, this also supplies all radio equipment.

Our allocation was state wide and the first Fire Brigade in the world to our knowledge to conduct its own service.

Walkie phones:- Electrolysis Walkie phones were used in the early experiment mounted on 163 megacycles now replaced these in all city stations, Chief Officer, The Deputy Chief Officer, No.1, No.2 & No.3, No.2 & No.4 pump are also equipped. In the out stations No.25, 35, 38, & 48 have electric lines. The Bantams are fully transistorised with a power of 1watt. These are equipped with rechargeable batteries. It is proposed to use more of these in the near future. Monash,

Latrobe & Melbourne Universities, also hospitals, Housing commission flats, wherever possible. Our tests carried out previously included field tests in the Mt. Waverley area over a distance of 3 miles which was very satisfactory. Tests on major city buildings include Zinc Corporation, the I.C.I., Insurance blocks, the tests were also extended to the Melbourne & Metropolitan Board of Works Tunnel 80feet underground, but use only extended to the bottom of the shaft. The links were next on the list and were tested with very good results, including the engine room.

Lalor – When Lalor opened a link was used until a P.M.G. line was available. This comprised of an automatically operated receiver controlled by the Headquarters transmitter. In the event of a call the transmitter was triggered, and this set off the alarm at Lalor, this switched on the transmitter in readiness for any messages this could then be reset by the operator for the next call.

At Mt. Waverley a link was in use from the base receiver on 166.36 megacycles for about 12 months until a P.M.G. line was available there. These units served the same purpose at Broadmeadows for a similar period, conveying messages from that base receiver to Headquarters. The Unit Views was a Vinton base receiver. The aerial was mounted on a 120 ft. fibro steel Tower.

Tape recorders: Tape recorders were installed at Headquarters on a fire and district station line. This was to record all fire calls. These have been in use for the past 10 years. All District Stations are equipped with paging and fire call systems.

Early in 1967 experiments in the amplified Bells were carried out using the "Air Column system." This was

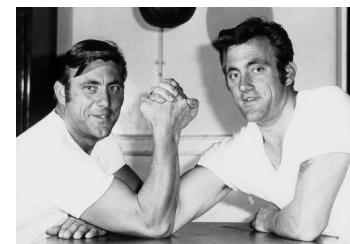
Answers to Who, Where & What? from the last issue.

Well! The "Who, Where & What?" segment in the last edition created a lot of interest with a record number of responses. The *Water Off* editorial staff were very pleased. A number of people sent in little snippets with their answers which are reproduced below. Many thanks to all those who entered the competition. There is no "Who, Where & What?" segment in this issue, but we will resume the competition in the May edition of "Water Off."

The November 2005 competition resulted in three winners, they being:

PETER COULSEN, ERIC DAFFY and BRIAN JACKSON

Congratulations!!!! Your certificates will be presented at the RFA Meeting on February 15.



The answers:

Who are these firefighters?

They are the Weitering twins. Bob is on the left in the photo and Ralph is on the right.

Where is this fire?

This photo produced some very interesting answers, but there is only one that is correct. The fire is at St. Anne's Girls Hostel which used to be located on the north west corner of Victoria and Rathdowne Streets in Carlton. We will run the full report and more images of this fire before the end of the year.



What is this?

It is a fire mark, the plaque that the Insurance Companies affixed to the front walls of the premises they insured. In a future edition of *Water Off* we will do full feature on fire marks and the role they played in the formation of the Metropolitan Fire Brigade and the Country Fire Brigades Board, the forerunner of the CFA.

Peter Coulsen told us the following:

An incident at the Girls Hostel fire involved several firefighters who almost faced theft charges. A Hostel staff member had seen firefighters from FS 1 assisting FS 3's salvage crew removing items from the building and assumed they were stealing them. No further action was taken after it was explained to the staff member that the items were in fact being removed to safety.

Brian Jackson mentioned that:

The fire at St. Anne's Hostel in 1964 occurred early in the afternoon on a Saturday. He was on his way to the football, but diverted to the fire. Laurie Lavelle was a Sub Stn Officer at the time at FS 2 and was on the Electric Ladder.

John Chambers added the following:

Insurance fire marks were installed on premises to inform fire teams what company they were insured with. Many insurance companies had their own fire crews, and at times other crews would not tackle the fire if it was not their company. St. Ann's Hall was on the corner of Victoria and Rathdowne Streets, Carlton. It was a hostel for women run by an order of Catholic Nuns. The Cancer Council now occupies the site. Officers "A" Shift was on duty that day. A PFA call was received at No 3 Station. The hose carriage and salvage van were first on scene with Station Officer Cy Amon in charge. I was a fairly new Sub Station Officer in those days. It seemed a hell of a long way to the top carrying 100 ft. of hose back then. I believe that some of the firefighters looked like being trapped when the ceiling collapsed on them, but were led to safety by the late Stan Richards from the other side of the collapse.

Life for a Can of Peas

An 80 year old woman was arrested for shop lifting. When she went before the judge he asked her, "What did you steal?" She replied: a can of peaches. The judge asked her why she had stolen them and she replied that she was hungry. The judge then asked her how many peaches were in the can.? She replied 6. The judge then said, "I will give you 6 days in jail." Before the judge could actually pronounce the punishment the woman's husband spoke up and asked the judge if he could say something? The judge said, "What is it?" The husband said, "She also stole a can of peas."

Ron Batten Recalls Life in the MFB.

In the Fire Brigade in the 1950's., health hazards were not experienced just at fires, but also within the fire stations. South Melbourne Stn. 38 (Cecil St.) had a red tin box containing a full asbestos woven suit with a lift-up mica visor, and a length of asbestos rope. This suit was regularly worn for station drills, also a pair of asbestos gloves which were carried as part of the gear, and quite often used in chimney fires or to grab any hot metal.

Another hazard was the C.T.C. extinguisher. These brass extinguishers, which always leaked, were carried in the cabin of the hose carriage. C.T.C. is known to be a carcinogenic substance.

The dreaded station bike was an essential bit of gear, and used for many purposes. One was the testing of all fire alarms which came into the station, (twice weekly), wind, rain, hail or snow! Most fire stations divided their fire alarm testing into two sections, approx. ten miles each, with two riders detailed for this task. At certain times of the year, you needed to carry a fly-tox pump, as defence against the thousands of insects who had made their home in the fire alarms. These included spiders, biting ants etc. Quite often after testing alarms, you would return wet through, and need a shower and change of uniform. Any fireman who used scented soap, instead of the bar soap used for scrubbing hose, was immediately suspect. Deodorant hadn't been invented in those days either!

If you repaired hose or painted hydrant indicators, you would receive a tradesman's allowance, which I think amounted to twelve pence an hour. Some of the longest-serving firemen had actually painted the fire stations. All fire stations had green windows, the same colour as the trams at that time, and the paint probably came from the same source. The trouble was, all stations had sash windows, and as it was such high-quality adhesive paint, most station windows could not be opened as they had been painted shut!

The fire brigade was self-sufficient then, and made just about every item used by the brigade, from fire alarms to radios. It was always fascinating to walk through the work shops at No.1 Station and see all the tradesmen in their grey dust-coats, working on their different tasks. It reminded you of Santa's work shop! These men loved a challenge, and the impossible just took a little longer! The friendly tradesmen were sent out to repair any problems at the fire stations, and became well known. After copping the traditional 'rubbishing', they would always be given a cup of tea.

That's the way we had in the fire brigade!
Ron Batten

Right: *The asbestos suit. Some were carried on appliances up until the early 70's.*

Below: *The dreaded station bike. Many miles wear clocked up testing alarms.*
Photo:
Angus Mordant



Above: *No. 38 Station at night. Like all stations, it has many stories to tell. Photo: Darren Apps.*

Great Truths That Adults Have Learned

1. Raising teenagers is like nailing jelly to a tree.
2. Wrinkles don't hurt.
3. Families are like fudge....mostly sweet, with a few nuts.
4. Today's mighty oak is just yesterday's nut that held it's ground.
5. Laughing is good exercise. It's like jogging on the inside.
6. Middle age is when you choose your cereal for the fibre, not the toy.

not very effective. Further work was then carried out using taped recorders. This was very effective, starting with a siren note preceding the bells. All appliances were to be fitted by the middle of 1968.

The amplifier had an output of 30 watts maximum, 20 watts of which are used to feed a 20 watt AWA exponential flare speaker mounted under the ladder rack, control was by relay from the Bell Push.

During the year we had several additions to the fleet. These included 2 Hale pumps, relief Tender, Canteen and Snorkel. The Rescue Tender project had been revised, and would have been equipped with all rescue facilities. A Walkie phone net with a control base on 163 megacycles in the Tender operated by the control Officer who would be in contact with the Walkie phones operating at the scene of the incident. The Tender would also have a P.A. system of 30 watts amplified valves and the 84.420 link to Headquarters. Bantam units are used in the Walkie phone network.

Monitoring of messages extended throughout headquarters, also monitor lines had been extended to No.2 & No.10 Stations. The Snorkel was, as all other appliances, equipped with radio, amplified bells, also the intercom systems.

It was proposed to bring the communications up to date by dividing the area into 2 sections. This would have necessitated a new 3 Channel system in the high VHF band.

On record are a few of the places that we have been during tests, one is we received messages from the Healesville Hospital during the higher emergency period, we have also received messages from vehicles undergoing their test run from Geelong and from Barwon Heads, area is broken at Bacchus Marsh in the town itself but takes up again when on the rising ground towards the West, this extends for about another 10 miles. Going towards the North contact was made all the time up to and on top of Pretty Sally, also a contact was made from Mount Macedon, going towards the East in the Dandenongs area the West side of the Mount contact was made in most places, but going towards Belgrave the farthest 2 way contact that was made was at Tecoma but we have no facilities for picking up signals once you go to the other side of the Mount towards Belgrave. We have no difficulty in extending our area through Greensborough, Warrandyte and up as far as Research and I think that is about the farthest we have been in that direction, going in a southerly direction down as far as Mordialloc the reception is good and even through Parkdale that is a good area but after passing the Mordialloc Bridge interference from High Tension feeder lines makes reception a little bit difficult, although contact has been made from Frankston, but once out of the area of the High Tension interference then no difficulty is experienced. A contact was made at Rye, but this extends of course over a large area of

water and contact is easily made under those conditions. A test was made at Phillip Island but we didn't succeed.

Reception from our base station of course is good over a large area of Victoria and reports have been received from as far afield as New Zealand and all Australian States. The new high VHF band of course will now limit our area of operations and repeater stations will be required if we wish to extend beyond our metropolitan area and this is a thought to be kept in mind. A brief survey of what might be required when the area is divided into 2 sections. We will have our control base at Windsor, that in turn will remotely control the transmitter at Mt. Waverley by P.M.G. lines. Headquarters at present will have 2 consoles and be in control of the Footscray base and of the Luckmans Hill Reservoir site. These 2 sites to the North should adequately cover the whole of the East, North and Western area up to limited distances, so we have got to be prepared for repeater stations should our area extend past this.

There may be a lot of trouble in getting word back from Warrandyte. Eltham is a bad spot and we have numerous other places where the high end of the VHF band could cause a lot of trouble, but this will have to be proved by a complete survey of the whole area and this we are prepared to do before beginning the service. Part of the scheme at Headquarters of course would include the automatic changeover from one console to the other, that is 1 man could operate from No.1 Console, the 2 base stations during the "quiet period" say the night shift, we will also have to provide for an emergency transmitter and this would be best placed in the Tower. This transmitter would have 3 switchable frequencies to cover the 3 bases and could be controlled, by a third desk. This third desk then would be in a position to switch over to the Chief's office and give him control of the emergency transmitter which would come into action when messages had to be dealt with by him. The channel then would be selected and the channel that was being used, that base would then automatically go off the air until such time as the Chief had completed the message. Incorporated in these consoles are the alerting lights.

Now a new system has been evolved and an incoming message will trigger off a relay and bring up a light, the announcer will know that an incoming message is coming through and should his level be low the light will still give an indication that a message has been sent, also incorporated in the system is another new idea, instead of relay control on the P.M.G lines to bring in a distant transmitter, solid state switching is now incorporated, this includes the use of transistors and minute current sent along the line is sufficient to bring the transmitter on the air and hold it on the air for long enough for any message to be completed so long

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as the operator is speaking the transmitter will hold on and a brief time after that before it automatically shuts off.

The next portion will deal with changes since the 1970 era.

Early in 1970 it was decided to change the old system and so a contract tender was let inviting firms to give a quote for a new type system. Finally it was decided that Ultra High frequencies were to be used, this involved a 3 base set up with control from Headquarters, after extensive tests had been made.

Then the contract was let to S.T.C. who in May 1971 began to install the mobile equipment in the appliances. This has proved quite effective and the range has been greatly extended by the use of Talk Thru repeater bases, this would then extend to a distance of about 30 – 35 miles, also included in this system was a new Tape Recorder, a Stetzell Hoffman, a 4 track unit which could be used to record senior desk messages, radio messages, time signals & radio messages which could be used for short duration play back but still leave the recorded message on the No.1 tape. The mobile equipment is of the latest transistorised type, the total consumption on stand by is 200 milliamps, and the maximum drain when transmitting would be 3 amps. The units are small and very compact with speakers placed in the most advantageous position.

Returning to the amplified bells. It was decided late in 1970 that all appliances would be equipped with 2 tone sirens and this has been proceeded with. Up to the present 1971 most of the appliances have been changed.

Late in May the first mobile appliance was equipped and the signals were received at the A.M.P. building through a Talk Thru base and relayed back to the watchroom at Headquarters. This was carried on for a period up until to about the 3rd. June when experiments were carried out with a Mt. Dandenong base at One Tree Hill, as no P.M.G. lines were available Talk Thru again had to be used and tests were then carried out with that base in conjunction with the A.M.P.. Now just about this time lines were through to the A.M.P so the aerial equipment at Headquarters was used as a talk thru to the One Tree Hill base. This is now in operation and covers the Southern area, also well to the East and the A.M.P. base covers the City, some of the Southern and the Western Areas, also a fair coverage towards the North. The Kangaroo Ground project has as yet not started but this will be controlled by land line but the date of commencing is not certain as yet. The line to One Tree Hill will take the form of P.M.G. line to Central Exchange, from there it is placed on Carrier Telephony circuits to Dandenong, from Dandenong to Belgrave, from Belgrave via P.M.G. line to Bayswater and from there around to One Tree Hill. Now this is quite a long line and it will need equalising in many

places. The control of the transmitters is operated by the pulse method, using the same pair of lines for carrying the speech, no tone signal is provided for this system as yet and monitoring facilities at Headquarters have not been entered into the contract, no doubt this will be done at a later date. One console will be fitted first to control the 2 channels followed by the second console at a later date, a third console will be installed. Each of these consoles, the messages will be fed into the tape recorder and can be controlled from each of the control desks. A temporary arrangement using the existing radio console which feeds VKN8 on 1665kilocycles, also feeding the new frequency in the ultra high frequency regions. This console now controls 3 transmitters and will be in operation for some little time until the new consoles arrive. By about the 15th. June all front line appliances will have been equipped and then attention will be turned towards the station sedans, the grass fire units, the mobile tankers, the special services, engineers, electrical and any other appliances which are equipped with mobile radio.

The frequencies which have been allocated are transmitting frequency on the South channel 463.275 Mega Hertz, the receiving section on the same mobile 453.775 Mega Hertz and in the Northern section which is Kangaroo Ground 463.225 Mega Hertz, the receiving 453.725 Mega Hertz. The "A" channel will be 463.150 Mega Hertz, the receiving channel will be 453.650 Mega Hertz. Quite recently an additional channel was granted for the purpose of Talk Thru appliance to appliance with additional hand held units for work at large fires.

My services with the brigade terminated when retirement fell due on completion of the new service. It was not without regret that my 47 years of service was at an end and not forgetting the many calls received from listeners when the date of my final transmission with VKN8 was announced. The executive Fire Officers and men gave me a grand send off which is well remembered as the 3rd. Sept. 1971.

During 1936 I kept up my studies and gained the honour of joining "The Institute of Radio & Electronic Engineers", I also passed my broadcast certificate to operate commercial transmitters from the P.M.G., also the 3rd. class proficiency certificate of Amateur and Experimental Radio call sign then VK3EM.

I may say that the radio departments N. Pearson director of the services gave me all the assistance and frequent ease to establish communications for the M.F.B.

**Yours signing off
Henry J. Pearce**

A Pen Portrait

Some time ago the Fire Museum requested that any old "News Review" and "Word Back" magazines be loaned for copying. Thanks to John Howe, Eric Daffy and others I'm able to produce this pen portrait of "Big Fred" whose photo appeared for identification in a recent edition of "Water Off". These stories are just so important to share among our present group of retirees who were stationed with these "personalities."

When "Fred" was a D.O. he signed the occurrence book at No3 Station F.Y.D.O. after inspection. It was not long before the nickname FYDO began to be heard!

Frederick George Young, or "Big Fred" as he was known to many, was born in London within the nsound of the Bow Bells, so he could rightly claim to be a cockney.

Prior to his migration to Australia, and even during his five or six years in this country, "Big Fred" built up a reputation in the ring as a fighter, yet with all that he was 22 years of age when he first donned the gloves. This, he said, happened one evening when he wandered into the Marylebone School of Arms in London "just to have a go".

"Big Fred" entered a series of fights promoted by the National Sporting Club and won the final on points. On another occasion he won a tournament by fighting 3 times in one night. Each of the 3 fights was won on a knockout, the total time in all being two and a half rounds.

Fred then took a job in Italy, where he resided for some months. He had a few fights there and in one of them fought a draw with the Heavyweight Champion of Northern Italy. He then went back to the Old Dart and into the fight game, during which time he fought Stoker Stubbs, the heavyweight champion of the Royal Navy's Atlantic Fleet, and again won on points. All in all "Big Fred" had about sixty fights and was living off the game.

By now, Canada and Australia were occupying more than a corner of his mind. He thought that if things were hard going in Canada and he had to sleep out, the ice and snow would be more rugged than the sunshine in Australia - so Australia it was.

Arriving in Perth in 1928, his first job was in dense scrublands eighty miles from Southern Cross at a place called Bullfinch, served only once a fortnight by train from Perth. There he cleared scrub for wheat growing for thirty bob a week with tucker and no forty hours in those days. It was here he was first introduced to a 4 1/2 pound Kelly axe. Later he did contract clearing at 12/6 an acre and made good wages.

Come 1929 and he set a course for Victoria, where he lived for the rest of his life. Jobs were hard to come by in those days; the economic depression was starting to make it's presence felt. Another pug, Albert Lloyd, who was called in those days the C.C.O. or "Chief Chucker Out" - otherwise the bouncer at the Empire Theatre in South Melbourne - invited Fred to be his assistant. Fred accepted, this being his only source of income.



Above: A.C.F.O. Fred Young at his desk at Headquarters

In the meantime Fred was doing a bit of work in Boyd's Gym and Boyd recommended that he go up to the Brigade Gym to spar with Fireman Alf Stewart, who was ex-middleweight champion of Australia. It was said that Alf couldn't spar or pull a punch, it had to be a fight.

However, Fred duly went up to No.1 and made himself known to Alf. Without any smiles Alf said, "If you knock me out okay, and if I knock you out okay", so up to the gym they went. Word soon got

around the station and almost everybody, including Chief Wilkins, made their way to the gym. There was no sparring, it was a fight from the word go, but no knockouts.

Apparently Headquarters impressed "Big Fred" for he joined the Brigade on August 9, 1929.

In 1930 Young Stribbling, the American ex-lightweight champion of the world, was in Australia and he and Fred boxed five minute rounds twice a day in the Vaudeville at the then Bijou Theatre in Melbourne.

An American trainer in Australia at the time invited Fred to America to fight in the training camps over there but, as he said, he was courting, he now had a steady job, and it was time he looked into the future. Consequently he declined the offer, in 1939 he married.

Fred made steady progress in the Brigade moving through all the ranks reaching "Senior Assistant Chief Officer" and retired in 1968.

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

F. C. Kerr