



SA POLICE LEGACY **NEWSLETTER**

January 2021



SA POLICE LEGACY NEWSLETTER



PRESIDENT'S UPDATE

Hello everyone, I hope this edition of our newsletter finds you well. It has been a very challenging year and I am sure we are all looking forward to starting fresh in 2021 — returning to a new normal where we can continue to provide much appreciated social connection and other social activities.

In September 2020, a group of legatees attended Seppeltsfield, enjoyed a hearty breakfast and farewelled riders on the Wall to Wall ride. Despite travel being limited to within South Australia, the event was a great success with a total of \$7,786.40 being raised for SA Police Legacy. We also enjoyed a number of lunches, a whale sightseeing tour and many activities for our young legatees including bowling and the daunting TreeClimb.

We are very appreciative of the loyalty of our police community and corporate supporters who stuck with us throughout 2020, allowing us to continue to provide support and assistance to our police families.

We were fortunate enough to receive a donation of \$10,000 from Bunnings, raised during the Festive Lighting Campaign and a Stall at Police Headquarters raised over \$2,800 selling bears and other SA Police Legacy merchandise. The release of our Chrysler Royal Highway Patrol Model Car was an outstanding success raising much needed funds, and we look forward to continuing the fundraising ventures this year.

The Board of SA Police Legacy made the very difficult decision to suspend many lunches and social events leading up to Christmas, however I am very confident those events are only postponed and we shall see you all at many events later this year.

The board farewelled board member Sergeant Jane O'Connor. We thank Jane for her commitment and support to the board and to the SA Police Legacy family. We also welcomed new board member Superintendent Matt Nairn.

The year 2020 presented a number of challenges for us all; however we navigated our way through and welcomed new legatees with open hearts and arms. Our dedicated team of Karen, Terella and Bernie are once again ready this year to support you all along the long road ahead.

On behalf of the Board of SA Police Legacy and our fantastic staff members we wish you a happy and healthy start to the new year.

We look forward to catching up with you all throughout 2021.

Take care,

Mark Willing
President

The SA Police Legacy Board

President:
Senior Sergeant Mark Willing

Vice-President:
Sergeant Jodi-Lee Black

Board Members:
Costa Anastasiou
Police Credit Union Representative

Glenn Thomson
Elected (Retired Police Officer)

Senior Sergeant Jeffrey McDonald
Elected

Inspector Kellie Hall
Commissioner's Representative

Inspector Mark Walker-Roberts
Elected

Senior Constable Julian Snowden
Police Association of South Australia Representative

Brevet Sergeant Samanda Attard
Elected

Superintendent Matthew Nairn
Elected

Company Secretary
Karen Cucchiarelli



Photo: Michelle with husband Chris and children.

THE JOURNEY SO FAR FOR MICHELLE, SIENNA AND ALEXIA

Michelle and her daughters Sienna and Alexia have been part of our SA Police Legacy family since 8th January 2018 when Michelle's husband Chris Andrew passed away. Chris who also had an adult son, was a serving SAPOL member for 17 years.

Michelle, could you share with us some fond memories of Chris?

Chris joined the police force on the 13th December 2001, where he worked until 8th January 2018. He was extremely hard working and loved his job. Chris loved keeping fit, he was always at the gym, swimming laps at the pool and would

also ride his push bike to work most days. He also worked as a Reserve in the RAAF. Chris loved to watch sports on the TV and watch his kids play sports. He enjoyed reading the newspaper every weekend, spending hours reading it from front to back. Chris loved his family unconditionally, and everything he did was for his family's best interests.

How has SA Police Legacy been able to help you, Sienna and Alexia on your journey during the last couple of years?

Police Legacy have been an amazing support, and everyone is so lovely and friendly.

Alexia and Sienna have loved being part of the Police Legacy group. They have attended many events, and both agreed that the event they loved most was the TreeClimb. It's really nice having the support from Police Legacy — everyone has been amazing.

AGM UPDATE

Our Annual General Meeting (AGM) was held on Monday 16th November 2020 and included director election announcements. As a result of nominations exceeding positions, a ballot was held for the four board director positions. We're excited to announce the following four board directors elected were Sergeant Jodi-Lee Black, Glenn Thomson, Sergeant Sam Attard and Chief Inspector Matthew Nairn.

Additionally, members voted in favour of awarding Honorary Life Membership to Mr Costa Anastasiou, Police Credit Union Board Representative. Costa was nominated for his long-standing contributions to the success of SA Police Legacy - Congratulations Costa.

The AGM also saw the passing of two special resolutions. The first resolution changes the language of 'Wards' to 'Young Legatees' (or Young Police Legatees), which was proposed to modernise language within the constitution.

The second special resolution to pass was the removal of the 3-year limitation of support when a non-police spouse dies. This means that serving members who lose a spouse/partner will receive the same on-going support that a family receives when a serving police officer dies. This proposed change was put forward to ensure that our services are available long-term in both scenarios and our criteria does not minimise the loss of a loved one.

Thank you to those who attended the AGM and everyone who nominated for the board positions. We would also like to say a big thank you to Sergeant Jane O'Connor who resigned from our board director position in 2020.

Financially SA Police Legacy remains in a strong position and although COVID-19 was a difficult time, the association appreciates the government grants and the generous bequest that was received. Without these combined incomes the association would not have made a profit.

DATING AFTER LOSS

This can be a difficult subject, but one that many people face after the death of a partner. Just like most aspects of grief, each person's experience is unique and there are no set rules. Some people will never date again, some may take their time, some may dip their toe and some might dive right in; it's all okay. Here are some tips to help guide you if you are considering dating after loss:

Take it slow – there is no need to rush a new relationship. Take time to get to know each other and find your feet.

It's okay to start then realise you're not ready – be gentle with yourself as you embark on this new adventure.

Try group activities – if you are not quite ready for a one-on-one social event, perhaps join a singles activity group, go on a 'double date', or arrange a catch up with an extended friendship group.

Remember you are more than your loss – though it is very much a part of you, your loss does not define you. When meeting someone new, think about how you might share your interests, hobbies, places you've travelled, your culture etc.

Be aware of how others in your life may feel, especially children – be patient and give them time to adjust, they are grieving too, but remember it is your life and you deserve happiness.

You may feel guilty – you may have feelings that you are forgetting or letting go of your late partner, but dating after loss is not about letting go, it is about creating space for new people and adventures.

Dating or falling in love with someone new doesn't diminish your love for your late partner – grief, love and life can exist alongside each other. Nora McInerney (author, widow and funny lady) says, "a cool thing about your heart is that it is constructed exactly like Hogwarts: filled with secret passages and rooms you never knew existed, a place where new love can grow alongside your grief, your sorrow, your own inner happiness, and all of your insecurities. It has room for all the feelings."

For further reading on this topic try www.griefincommon.com/blog/dating-after-the-loss-of-a-spouse or www.whatsyourgrief.com/widow-dating-am-i-ready

LEGATEE UPDATES AND EVENTS

By Terella

Despite the challenges of COVID-19 and the changing nature of social gatherings, we were fortunate to host several events in 2020 including a historical tour, private movie screening, four night whale watching trip to Eyre Peninsula, and events to acknowledge National Police Remembrance Day and Wall to Wall. I was delighted to take a road trip to visit some country police legatees in Kadina, Port Pirie, Port Augusta and Whyalla. Connecting with others has never been more important as many of us have faced periods of isolation and uncertainty in 2020. Our SA

Police Legacy community continues to be as caring and resilient as ever.

We are optimistic about 2021 and have many events planned that I'm hoping will be of interest to most. I look forward to seeing some new and familiar faces very soon, particularly as we kick off the new year with our postponed Christmas lunches.



Check out our list of planned events for 2021 on page 6.



MEMBER UPDATE

SUPPORT PROVIDED THIS FINANCIAL YEAR

Since July 2020, SA Police Legacy has provided over \$70,000 in support to SA Police families. In February 2021, SA Police Legacy will pay over \$60,000 in education fees for our young legatees, providing much needed financial support for their families — taking our total well over \$100,000 in support provided for the 2020/21 financial year.

We provide a wide range of support to Legatees and their families including:

- Financial grants - for education, wellbeing, welfare, personal development, legatee Wills, driving lessons.
- Phone or face to face support
- Providing resources/materials
- Hosting events

The year 2020 was a turbulent one and our support and services were more important than ever. Thank you to all members who donated and continue to donate to SA Police Legacy. We couldn't do what we do without your ongoing generosity and support.

DONATING TO POLICE LEGACY

If you can, please consider making regular financial contributions to Police Legacy - every dollar helps us to support individuals/families in need. If you are already contributing, thank you. Should you wish to increase your regular contribution please contact us to make arrangements. All donations of \$5 or more per fortnight, will receive a free glass Keep Cup as a sign of our sincere appreciation.

RETIRED MEMBERS SIGN-UP

If you would like to be kept informed of all the latest SA Police Legacy news and events please provide us with your details. Thank you to those who have already done so.

WELFARE GRANT AVAILABLE TO SERVING SAPOL MEMBERS

Did you know that we provide support to members not only in times of bereavement, but also when a serving member is facing a serious illness or injury? If this is you, you may be eligible to receive financial support. For more information contact Bernadette Sahb, Liaison Officer Members on 8232 5513 or email her at bernadette@policelegacysa.org.au.



WHAT HAVE OUR YOUNG LEGATEES BEEN UP TO?

Despite the challenges of 2020 we were able to host two young legatee events which provided fun and laughter for a number of our young legatees.

NORWOOD BOWLING & LASER TAG

Nine young legatees and their families enjoyed a fun day at the Bowling and Laser Tag event on 13th September 2020. We welcomed three new families to our community – one from SAPOL, one from NT Police and one AFP family. They were warmly welcomed by our legatees and young legatees who enjoyed bowling, laser tag, arcade games and lunch together. SA Police Legacy Ambassador Travis Thomas dropped in and quickly fitted into the group helping the kids in their laser tag battle against the parents!

TREECLIMB

On 19th July 2020 young legatees and their families joined us at TreeClimb. All of the kids and some of the adults participated in what was a fun and challenging afternoon. The kids showed great determination and courage in their conquering of the elevated tree top courses, ziplines and Tarzan swing, all of which were located many metres off the ground. There were many tired and happy faces at the end of the day!

WELLBEING GRANT - THANK YOU!

Thank you to Cops for Kids who have funded the Wellbeing Grant for our young legatees for the last three years. Our young legatees have enjoyed a range of activities and hobbies that have positively contributed to their wellbeing. We are pleased to announce that the Wellbeing Grant will now be funded annually by Wall to Wall — thank you for the support!

Young legatee Grace (pictured below) has been attending Taekwondo lessons funded by the Wellbeing Grant.



KOKODA TREK 2021

Congratulations to Rhiannon Penhall, Travis Thomas and Lance Grant who have been selected to trek the Kokoda Track in 2021 (COVID-19 permitting)! We asked them a few questions in late 2020 about their motivation for the trek and their fundraising efforts.

Rhiannon, what motivated you to apply for the 2021 Kokoda Trek opportunity?

"The year 2021 is a special year of remembrance for me as it will be 10 years since my boyfriend, Jamie Larcombe, was shot and killed serving in Afghanistan as a Combat Engineer with the Australian Army. I always knew that I wanted to do something special in 2021 and the Kokoda Trek was the perfect opportunity".

Lance, you had a busy year fundraising for the Kokoda Trek. What have you been up to?

"I feel extremely proud and privileged to have been selected as an ambassador for SA Police Legacy and a participant for the Kokoda Trek in 2021.

I have been busy since being selected, focussing on my fitness and fundraising to assist with the costs associated with sending me to Kokoda. As part of my fundraising efforts I commenced a "Go Fund Me" page, hosted a "Kokoda Breakfast" BBQ at my work place where a number of people donated towards the fundraising goal.

The Two Wells RSL also ran a raffle on my behalf at a gala night in September 2020. Proceeds raised of \$400 were donated towards my fundraising goal". At the time of this interview Lance had raised over \$4,500 - an amazing effort!

Travis, can you tell us why you have become an SA Police Legacy Ambassador for our Young Legatees?

The first event I attended took place at the Norwood indoor bowling and laser skirmish. I immediately recognised one of the families as a friend who I had worked with who had recently lost his partner. I talked with them and other youths and families present during the event and I could see, despite whatever difficulties they had been facing, that the event brought joy and an opportunity to interact and have some fun in an environment with people from the wider police family.



SHARE YOUR STORY

We are hoping to capture stories from our police legatee community to share with others for the purposes of mutual understanding and support, while also highlighting the services offered by SA Police Legacy. Please consider sharing your story with us - see the enclosed flyer for more information.

PROPOSED EVENTS FOR 2021

The below list of events are subject to change based on COVID-19 restrictions.

YOUNG LEGATEES			
Month	Event	Month	Event
February	'Happy New Year' MegaCourts	August	Police Academy Visit
March	Defensive Driving Course Ages 17 – 21	October	Morialta Conservation Park
April	Police Museum, Dog Operations & Mounted Operations Visit	December	Christmas Party
June	Art Gallery / Museum / Movies		

LEGATEES			
Month	Event	Month	Event
February	'Happy New Year' local events	June	Adelaide Cabaret Festival show
March	Men's event	July	Midyear lunch
	Virginia Plant Nursery visit	September	National Police Remembrance Day memorial service and lunch
April	Under 60s event	October	Carrick Hill tour and afternoon tea
	Mount Barker and Victor Harbor morning teas	November	Christmas lunch
May	Port River Dolphin Cruise/Lunch	*Travel will be planned in 2021 - more information soon	

FUNDRAISING			
Month	Event	Month	Event
March	Quiz Night #1	September	Wall to Wall Ride for Remembrance
	HQ Stall	October	Quiz Night #2
May	Run 4 Blue Virtual Run	November	HQ Stall

FUNDRAISING UPDATE



Model Cars

Our first model car, the SA Police Chrysler Royal, has been a huge success. Not only has our community given us great feedback on the quality of the car, but it has raised over \$15,000 for SA Police Legacy! We thank our partner, Signal 1 Model Cars, for helping to make this happen. There are about 30 model cars left so if you are interested in buying one please purchase online or call the Police Legacy office.

Wall to Wall 2020

The Wall to Wall – Ride for Remembrance was another huge success, with around 100 riders participating. Despite some drastic itinerary changes due to COVID-19 restrictions, the committee came up with a great trip. The riders meandered around the state via Kadina, Bordertown, Penola and more, for five days before finishing at The Police Club on Saturday night for presentations and celebrations.

Our very own Sam Attard, a police legatee and serving member, spoke on the night sharing her personal journey of loss, grief, support and growth. Sam was also able to share firsthand how SA Police Legacy provides support to bereaved police families.

We are always very grateful for the support we receive from the Wall to Wall event, this year in the form of \$7,786.40 from the national Wall to Wall committee. The SA riders group also fundraised for us and we hear they will be in touch very soon to provide those additional funds.



HQ Stall

On Wednesday 11th November, a Police Legacy stall was set up at police headquarters, Angas Street. Arranged 1-2 times per year, the stall not only showcases all of our products for sale, but also enables members to drop in and say hi!

This year was our best year yet raising \$2,815! We now have an extended range of items including our usual plush range, large soy candles, pet bandanas, wristbands, Christmas cards and our new model car. You can contact Police Legacy during office hours if you would like to make a purchase. A big thank you to everyone who visited the stall this year.

Run 4 Blue

In May 2020, Run 4 Blue held a national virtual fundraiser raising \$4,101 for SA Police Legacy! We are very grateful to receive this donation and thank those who took part for their amazing fundraising efforts, with the number of SA participants increasing each year.

Run 4 Blue is a virtual run that raises money for all Police Legacies nationally. Each state receives most of the registration money per participant from that same state.

If you'd like to get involved in Run 4 Blue this year please keep an eye on their facebook page for sign up details.





DOWNSIZING... IS IT THE RIGHT DECISION FOR YOU?

Whether you're retired, empty nester's, or looking for a sea change - selling the family home and downsizing could provide many benefits but it's best to consider all your options first.

Downsizing to a smaller property is often easier to maintain and may be less expensive, it may even reduce or eliminate your mortgage or free-up capital to boost your retirement savings. On the flip side, downsizing may not put extra cash in your pocket, as it doesn't always mean purchasing a cheaper property, but rather, a different property better suited to your stage of life.

Downsizing can come in several forms. It may simply be a smaller house, unit or townhouse, or perhaps a property in an over-55s lifestyle and retirement village, a smaller garden or lower maintenance, all of which could free up your spare time to do what you love.

PROS AND CONS OF DOWNSIZING

- **Increased cash flow** – Removing a house payment may lead to more funds to invest/spend or reduce ongoing costs such as insurance and utility bills.
- **Increased convenience** – A smaller home could be easier to maintain and newly located closer to family, transport and services.
- **Less clutter** – Reduce what you take to your new home, pass items on to family, sell or donate items to charity.
- **New opportunities** – Make new friends and neighbours in a new community, or find time for things you have always wanted to do.
- **Less space** – Reducing what you take with you or having less space for guests and entertaining.

- **Less flexibility** – there may be community/retirement village rules and strata regulations.
- **Losing an emotional connection** – your family home may be full of memories or located close to special neighbours or community groups, friends or family.
- **Costs** – the need to pay agent fees, stamp duty and /or transfer fees.

THINGS TO CONSIDER PRIOR TO DOWNSIZING

Do you need to downsize? Renting your whole property or a portion, or even taking in a boarder could be a great alternative to downsizing. Perhaps look at equity release options (reverse mortgage or home reversion) but seek independent financial advice and consult with a Services SA Financial Information Service (FIS) officer - there may be risks and long-term financial impacts.

Discuss your plans with family. Emotions can run high as properties are often considered the childhood home. Discussing your plans with loved ones can reduce stress and may even get help with the move!

Make sure the property fulfills your requirements. Consider things like guest bedrooms, safety in the property as you get older, car parking and garden size. Do you prefer the security and lifestyle of retirement villages or prefer independent living? Also consider nearby facilities, such as transport, medical facilities and shopping centres.

The downsizing process can be a lot of work, from preparing a property for sale, to the actual move itself — so it's important to ask for help. There are companies and local community workshops that provide advice on the downsizing process for seniors.

Research and planning will help you to avoid making a poor decision, and seeking advice from the following is strongly recommended:

- **A legal professional** - reviews sales contracts, retirement village contracts and oversees settlements.

- **A financial adviser** - provides information about investment options or implications of additional capital. Could you try the Government's Downsizer Super option? Downsizers aged over 65, and retired, have the advantage of making contributions of up to \$300,000 each into superannuation, by releasing equity from the sale of the family home.
- **A Financial Information Service (FIS) officer** (provided through Services Australia - formerly known as Centrelink) confirms how decisions will affect your pension or government benefits.

POLICE CREDIT UNION'S GO SIXTY PLUS PRODUCTS CAN ALSO PROVIDE ASSISTANCE WHEN DOWNSIZING

Our **Bridge to Retirement loan** is a variable low-rate loan specifically designed to help you easily transition into a downsized property, retirement village or aged care facility via bridging finance secured against the existing property. This loan will allow for advanced funds to purchase your new home, and up to 12 months to sell your current home.

If you decide to stay in your current home however, our Home Care Services loan is a standard home loan, tailored for those who wish to remain in their own home with the support of service providers. Those who own their property freehold (or are close to) can access some of their home equity to fund home care services, home improvements, a new car, travel or medical expenses.

The Reverse Mortgage loan¹ is financed through Heartland Senior Finance (HSF) (Police Credit Union acts as an agent). This loan allows you to borrow money using equity in your home as security for the loan. You remain the owner of your property and can continue living there.

Obtaining legal advice is mandatory before committing to a reverse mortgage. We recommend you obtain advice from a Service Australia Financial Information Service (FIS) officer and/or financial planner to assess any impact on your social security benefits, future aged care needs and leaving your home to beneficiaries with or without a mortgage.

Downsizing can mean big lifestyle changes and all these considerations should be researched, discussed and resolved prior. But don't leave the decision to downsize too late, that way you can maintain control over your preferred outcome, making the experience liberating rather than negative.



GO SIXTY PLUS Live life better.

For more information about the GO SIXTY PLUS products, contact Linda Ginever – our dedicated Relationship Manager, for a free, no obligation chat. Linda will consider your unique situation, and tailor products and services to best suit your needs.

Call Linda on 8208 5628 or 0438 859 797 or email her at gosityplus@policecu.com.au

Terms, conditions, fees, charges, lending and membership criteria apply. Full details upon request. Please consider if the product is right for you. Not available for online applications. Any advice herein does not take into account your personal objectives, financial situation or needs. Please consider your circumstances and the Information available from Police Credit Union to decide if the product is right for you. ¹Subject to complying with the terms and conditions of the Heartland Reverse Mortgage, you will not owe more than the net sale proceeds of your home and you can stay in your home for as long as you choose. These loans are subject to our loan approval criteria. Terms, conditions, fees and charges apply. Credit provided by ASF Custodians Pty Ltd (ACN 106 822 780 / Australian Credit Licence No. 386781). Police Credit Union reserves the right to amend or withdraw these offers at any time.

OTHER PRODUCTS AND SERVICES YOU MIGHT BE INTERESTED IN FROM POLICE CREDIT UNION...

Term Deposit

Our Term Deposits offer the security of a fixed rate for a fixed term, with deposits up to \$250,000 Government Guaranteed.

Master Club

A flexible everyday access account which takes care of your day-to-day finances with benefits such as:

- Competitive, stepped interest rates with funds at call
- Fee free over-the-counter branch withdrawals, direct credits (pension, superannuation etc)
- 24/7 secure phone, Online Banking and Banking App access, with 'View only' option available
- No monthly or account keeping fees
- 0.05% bonus interest on all standard fixed term deposits[#]
- No minimum deposit, withdrawal or account balance.

Fee Free Bill Payment Service

Pay your bills 'fee free' from the comfort of your home. Simply call and we'll assist you to pay your bills using BPAY[®] for free* by waiving the manual service fee. It's easy and available for those aged 60+.

Call 1300 131 844

[#]Does not apply to special offers. [®]Registered to BPAY Pty Ltd ABN 69 079 137 518. ^{*}Fee free relates only to the Police Credit Union BPAY manual service fee of \$2.00 per payment waived for Members aged 60 years and over only. This offer may be varied or amended by Police Credit Union at any time.



GO SIXTY PLUS
Live Life Better

Over 60? Residing in your own home or a retirement village?

The Go Sixty Plus range of financial products from Police Credit Union can support and benefit you to achieve your financial needs, goals and aspirations to live life better...

- Bridge to Retirement Loans
- Lifestyle Personal Loan
- Reverse Mortgage*
- Home Care Services Loan
- Master Club everyday access account
- Term Deposits

Plus, you'll also have a dedicated advisor to work with you to provide better options for your finances.

Call 1300 131 844 or visit policecu.com.au



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SA POLICE LEGACY

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