

# The Promise

Spring | 2014

Spring : Thriving not Surviving!



**Miners' Promise**

your family our family

## You've got to be in it to win it! |

The feedback that we receive from you; our subscribers, is vital to our organization, as your input assists us greatly when developing the services that we provide. We are constantly striving to improve the service that we offer & a great way for us to do this is by asking all of our subscribers to take part in a short survey and to provide us with your opinion as to how Miners' Promise is currently performing.

If you are a current subscriber of Miners' Promise, you will receive an e-mail from us shortly prompting you to use the link provided in order to complete the confidential online survey. We appreciate that our subscribers are busy people, so as a token of our appreciation, all those who choose to participate will be placed in the running to win a 32GB iPad Air!

To ensure that you don't miss out on the opportunity to have your say - or win the prize, please contact [temby.fitzroy@minerspromise.org.au](mailto:temby.fitzroy@minerspromise.org.au) if your e-mail address has recently changed.

The survey will close on Friday 31st October & the winner will be notified on Monday 3rd November 2014. Thank you in advance for your support and input, good luck!



## Miners' Promise Ambassadors |

At Miners' Promise, we are always seeking to increase awareness of the services and support that we provide to our members within the resources sector, and their families. Our Ambassadors are a network of volunteers representing Miners' Promise by answering questions about the work that we do, engaging others and becoming the face of Miners' Promise on their particular site, or within their community.

Currently, we have Miners' Promise Ambassadors located between Bunbury and Newman, but we're always looking for more volunteers to help us spread the word.

We'd like to say a big thank you to all of our current Ambassadors for their ongoing support. If you are interested in becoming a Miners' Promise Ambassador, please contact [temby.fitzroy@minerspromise.org.au](mailto:temby.fitzroy@minerspromise.org.au) for more information.

## Miners' Tribute |

We are pleased to announce that Miners' Promise has formally entered into a partnership with the Perth Arts Foundation to complete the Miners' Tribute project.

The project aims to:

- Recognise the role the sector has played in the development of Western Australia; and
- Offer a place of contemplation for those who contribute to the industry and in particular those who have died or suffered injury as a result of their work.

The project is in its very early stages and we hope to keep you updated as it progresses.



# Win an iPad Air 32GB



## Will you or will you not |

At Miners' Promise, we see all too often the stress and anxiety that is placed on loved ones left behind following the unexpected passing of a family member or where there has been a major trauma. Unnecessary strain is placed on family members when our loved ones pass without having a will in place.

Families are often left with lengthy delays in accessing estates or even being able to act on behalf of the estate if there is no will in place.

We recommend you have an up to date will which correctly reflects your personal circumstances. A will is normally revoked by marriage or divorce. This may be the case even when you have prepared a will in anticipation of your marriage coming to an end or a new marriage taking place. If you don't have a valid Will then your estate will be distributed in accordance with a set of rules contained in the Administration Act. There is a serious possibility that these rules will not be consistent with your wishes and regrettably all too often we see this.

To be told that your partner has just been killed in an accident is gut wrenching enough, without having all of the additional stress of proving your relationship to the courts as well as being questioned by super funds, banks, and any other institution you have to deal with. Further financial strain is placed on families with unexpected professional services which have to be engaged to guide you through the legal system.

Often it is some months after a passing that loved ones find themselves having to deal with the administration of the estate. This is the process of claiming the assets of the person who has passed. The nature and value of the assets will vary what is required to deal with the administration. If the person left a valid will, it may be necessary for the executor named in the will to apply to the Court for "probate" of the will, which confirms the will's validity and formally appoints an executor. If no valid will was left then somebody may need to apply to the court for a grant of letters of administration, to appoint that person as 'administrator' of the estate. This will entitle this person to claim the assets of the estate and then distribute them in accordance with the rules contained in the Administration Act.

Superannuation funds, and their insurance portions, are often the largest asset that a person leaves when they pass away. Unless the person has made a valid binding death benefit nomination, the trustee of the superannuation fund has a discretion regarding who to pay the benefit to. It is not unusual for a superannuation fund to require a person to obtain a grant of letters of administration before they will even consider a claim for the benefit to be paid to the estate. Obtaining a grant of letters of administration can be a lengthy process. In some circumstances, such as where children are involved, the court will require the applicant to obtain "sureties guarantees", which is basically involves two third parties providing a guarantee to the court that the

applicant will carry out his or her duties as administrator properly and according to law. If the applicant cannot find someone willing to guarantee them, then they may not be able to obtain a grant. If a will had been left naming the applicant as executor, then the court wouldn't require sureties guarantees.

If the person who has passed was in de facto relationship and not legally married, then the process could be further complicated. The partner will have to meet certain criteria pertaining to De facto status – which means they will have to prove that they were in a relationship with the person who has passed away!

The rules contained in the Administration Act regarding the entitlements of intestate estate (i.e. where someone has not left a valid will) are inflexible and can often result in distributions which differ to what a person would have wanted.

For example, let's say that "Jack" passes away without a will. Jack has a de facto partner, Jill. Jack has a 28 year old son, James. James is from a previous relationship and Jack hasn't seen him for 10 years. Jack also has a 2 year old daughter with Jill, Nancy. Let's say that Jack's estate is worth \$1,000,000, which includes the family home (in Jack's sole name) and his super.

The Administration Act says that Jack's estate must be paid as follows:

- Jill - \$366,666
- James - \$316,667
- Nancy - \$316,667.

The fact that Jack doesn't see James won't matter. Jill and Nancy might have to move out of the family home and sell it, so that James' portion of the estate can get paid to him. Jill might apply to the court to ask for more in her distribution, but this type of court application is costly and often drags on for years.

If this scenario was slightly different and it was just Jack and Jill, with no children, then Jack's family would be entitled. The distribution in this scenario would be as follows:

- Jill - \$537,500;
- Jack's parents - \$234,250  
*(shared equally between his Mum & Dad)*
- Jack's siblings - \$228,250  
*(shared equally between the two of them)*

Again, Jill might find herself having to move out of the home that she shared with Jack, so that Jack's parents and siblings can be paid their entitlement.

If Jack had a made a valid will then this could be entirely different – he would have been able to have a say in

## Will you or will you not - continued |

how his estate would be distributed. For the sake of an uncomfortable conversation with your family and a solicitor, saves your family months and sometimes years of unnecessary stress.

Please ensure that the people for whom you have financial responsibility are properly provided for if you were to die prematurely or were to suffer a major trauma event.



## Members Story - Ron Wright |

Growing up in NSW on property, Kim enjoyed the freedom of open paddocks, swimming in dams and the great outdoors. Back then, kids didn't think to put on sun cream, cover up or even wear a hat, they didn't have their parents telling them to put sunblock on before they left the shelter of home.

It wasn't until 2005, and on holidays with her Husband Ron, Kims friend, casually said "I don't like the look of that mole on your ankle, have you had it checked out"? Kim replied No. Next thing she knew she was in a doctors surgery having the mole removed and was given the all clear.

In 2011, Kim again returned to the doctors surgery to yet again have more moles removed. Again she was given the all clear.

Yet in December 2013, Kim and Ron's world would come crushing down with a single phone call and the words none of us want to hear – You have cancer!

After moving some furniture around home, Kim casually

mentioned to Ron that she had a niggling pain in her chest, thinking she had just pulled a muscle from moving the furniture on her own, she dismissed it, despite Ron urging her to get it checked out. 3 days later the pain was still there and had actually intensified and Kim was having trouble breathing. Her shortness of breath was relieved only after having 4ltrs of fluid drained from her left lung and 3ltrs of fluid from her right. She would have to wait a couple of agonizing weeks for her test results, results which would come between Christmas and New Years. 'It's cancer. Malignant melanoma.' Kim felt a strange sense of calm, but then it was as if her world had fallen away and everything completely slowed. She could hear herself and she sounded completely normal, yet despite asking numerous questions she heard nothing due to the buzzing in her ears.

According to the Cancer Council Every year, in Australia:

- skin cancers account for around 80% of all newly diagnosed cancers
- between 95 and 99% of skin cancers are caused by exposure to the sun
- GPs have over 1 million patient consultations per year for skin cancer
- the incidence of skin cancer is one of the highest in the world, two to three times the rates in Canada, the US and the UK

It was a shock and none of us knows how we are going to handle the big stuff, the scary stuff, the things that change your life, until we are staring them in the face. Kim's cancer diagnosis made both her and Ron realize that they had a choice, they could choose to focus on all that was frightening, let anxiety consume them, give in to the fear that was never far away; Kim could choose to think: 'Why me?' Instead she choose to tackle it head on. New Years Day 2014 was spent in a hospital bed enduring her first round of Chemotherapy.

Over the next 7 months, Kim would endure many more rounds of Chemo, and when well enough spend some time at home, however the majority of her time was now spent in a palliative care unit.

Regrettably Kim lost her battle with Cancer at age 44, just weeks before her 45th Birthday. Kim was not only a wife, she was a mother and a grandmother.

Following Kim's tragic passing, Ron has been humbled by the support he has received from his employer Worsley and also Miners' Promise. On site Ron had been approaching people on every break with Daffodil Day merchandise and was able to raise more than \$1500 for the Cancer Council. In addition Ron credits the support he has received from Miners' Promise as getting him through the tough times, in particular the bundles of paperwork that requires attention following Kims Passing.

For more information on Skin Cancer and preventative measures visit <http://www.cancer.org.au/about-cancer/types-of-cancer/skin-cancer.html>

# Can you spot A rip at the beach? A great wave? A skin cancer?

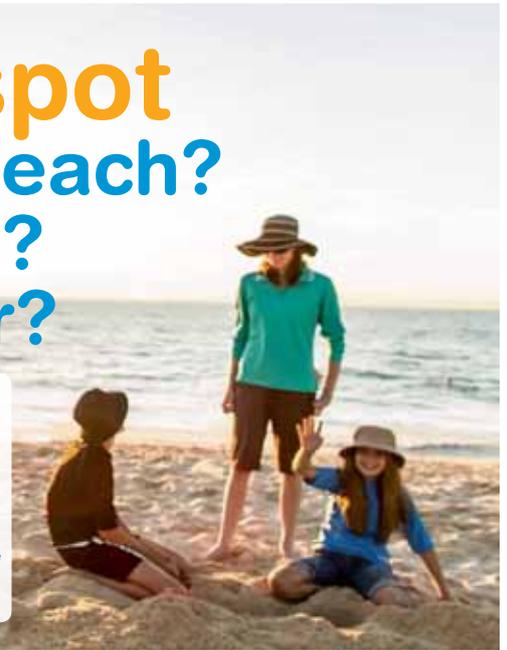


Two in three Australians will develop skin cancer before the age of 70. The good news is that 95 per cent of skin cancers can be successfully treated if detected early.

**Do you know what skin cancer looks like?**  
A simple check could save your life. We should all check our skin regularly. Get to know your skin and take immediate action if you notice any changes.

If you have fair skin, blue or green eyes, fair or red hair or lots of moles or freckles you are at high risk of developing skin cancer.

Cumulative UV exposure also contributes to your risk of developing skin cancer. So if you grew up in Australia, work outdoors or spend lots of time in the sun you should take care to protect and check your skin.



## Use the ABCD of melanoma detection to check for the following:



**Asymmetry**  
If the spot or lesion is divided in half, the two halves are not a mirror image.



**Border**  
A spot with a spreading or irregular edge.



**Colour**  
A spot with a number of different colours through it.



**Diameter**  
A spot that is growing and changing in diameter or size.

### Skin cancers

There are three main types of skin cancer: basal cell carcinoma, squamous cell carcinoma and melanoma.

#### Melanoma

- Accounts for 1–2% of skin cancers.
- Is the most dangerous and aggressive form of skin cancer.
- If left untreated can spread to other parts of the body and can be fatal.
- Grows quickly over weeks to months.
- Can appear as a new or existing spot, freckle or mole that changes in colour, size or shape.
- Can grow anywhere on the body, not just areas exposed to the sun.
- Occurs most frequently on the upper back in males and on the lower leg in females.

#### Basal Cell Carcinoma (BCC)

- Accounts for about 66% of skin cancers.
- Grows slowly over months or years.
- Look for small, round or flattened spots that are red, pale or pearly in colour. Some are scaly like a patch of eczema.
- May become ulcerated, bleed and fail to heal.
- Usually found on the upper body, head or neck.

#### Squamous Cell Carcinoma (SCC)

- Accounts for about 33% of skin cancers.
- Grows over months and may spread if not treated.
- Look for scaly red areas that may bleed easily, ulcers or non-healing sores that are often painful, especially when touched.
- Often found on lips, ears, scalp, backs of the hands and lower legs.



### Warning signs

The following spots are not skin cancer but may predispose you to skin cancer or be a warning sign that skin damage has occurred.



#### Dysplastic naevi ('atypical moles')

- Are odd-shaped moles that may indicate a greater risk of developing melanoma.
- Usually 5–10mm wide with uneven colouring.
- If you have lots of odd-shaped moles get your skin checked regularly by your doctor.



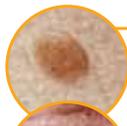
#### Solar keratoses ('sunspots')

- Generally hard, red, scaly spots on sun-exposed areas of the skin.
- Most commonly found on the head, neck and on the back of the hands.
- Is a warning sign that the skin has been damaged by the sun and that skin cancers may develop.
- If you have solar keratoses, protect yourself from further sun damage and have your skin checked regularly by a doctor.

### Harmless spots

#### Seborrhoeic keratoses ('senile warts')

- Common non-cancerous spots sometimes confused with melanomas.
- Raised warty-looking brown or black lesions with well-defined borders.
- Mostly found on the trunk but can occur anywhere on the body.

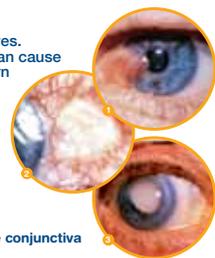


### Eye damage

The sun can also damage your eyes.

In the short term, sun exposure can cause burns to the eye similar to sunburn of the skin. Long-term exposure can lead to cataracts (clouding of the lens), pterygium (tissue covering the cornea) and cancer of the conjunctiva or cornea. It is important to protect your eyes by wearing sunglasses and a broad-brimmed or bucket hat.

1. Pterygium (tur-rigid-i-um)
2. Squamous Cell Carcinoma of the conjunctiva
3. Cataract



### Check your skin regularly

Many skin cancers are detected by people themselves or by a family member.

- To check your skin, undress completely and stand in good light.

- Use a full-length or hand-held mirror to check your back, legs and scalp. If there are areas you can't see properly ask a family member or your GP for a skin check – don't ignore them.

- Make sure you check your entire body as skin cancers can sometimes occur on parts of the body not exposed to the sun, for example the soles of the feet. Go through the same checking sequence each time to get into a routine.

### Check your:

- **Head, scalp, neck and ears**  
Take an extra close look around the nose, lips, ears and scalp.

- **Torso**  
Check the front, back and sides of the torso.

- **Arms, hands, fingers and nails**  
Remember to look at the spaces between the fingers and the beds of your fingernails.

- **Buttocks, legs and feet**  
Remember to check between toes, under toenails and on the soles of feet.

### See a doctor straight away if you notice:

- A skin spot that is different from other spots around it.
- A mole or freckle that has changed in size, shape or colour.
- A new spot that has changed over weeks or months in size, shape or colour.
- An inflamed sore that has not healed within three weeks.

### Be SunSmart.

Protect yourself in five ways from skin cancer. UV levels are highest during the middle of the day. Take care to be SunSmart when the UV Index is 3 or above. Check our UV Alert online or download our SunSmart app at [www.cancer.org.au/UVALert](http://www.cancer.org.au/UVALert)



#### Slip on protective clothing

- Use clothing to cover as much skin as possible.



#### Slip on SPF 30 or higher sunscreen

- Make sure it's broad spectrum and water-resistant.



#### Slap on a hat

- Wear a broad-brimmed hat that covers your face, head, neck and ears.



#### Seek shade

- Make use of trees or built shade or bring your own.



#### Slide on some sunglasses

- Close-fitting wrap-around styles offer the best protection.

**Melanoma accounts for 10% of all cancers**



## My FIFO vs your FIFO |

Who is Energise?

The company was founded to bring positive energy in to the homes and work places of all FIFO people through programs that help the individual with holistic health and wellbeing, as well as helping companies endorse a positive way of life for their entire workforce; to show that they do in fact care about their people. Energise implements different programs tailored to each site and/or individual to inspire and motivate the FIFO industry.

The founder of Energise, Rachel Ouwendyk, has 5 years hands on experience in both mining and offshore where she managed gyms and made a point of encouraging everyone she worked with to live an active, healthy lifestyle as well as stay connected with those around them, being at work or at home. Rachel's goal is to reduce the negativity and disconnection of a stereotypical FIFO worker through positive advice and support.

What is the LifeBalance program?

The handbook gives you a wake-up call to make you aware that a life with balance and purpose can be achieved. It helps you to discover and understand where you want to get to, then importantly, supports and motivates you through a network of professionals, education, inspiration, and an online community known as PiCS (Peer Industry Care Support), so each stumble, each fall and every jump along the way will help you reach your goals. The program gives you guidance throughout your journey towards creating a balanced lifestyle both at home and while working away.

"The present moment, right now, is where we can change direction or take back control, so I hope you use this book in this moment together with our support to start your journey towards self-healing, growth and more than anything finding and using your unique gifts in the best possible way", said Rachel.

Coming soon:



[www.energyfromenergise.com.au](http://www.energyfromenergise.com.au)



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[facebook/EnergisingFIFO](https://facebook.com/EnergisingFIFO)



# THIS FIFO LIFE

MAKE IT A GOOD ONE



## This FIFO Life |

Officially launched on Friday 12th September, This FIFO Life is a website for people who commute long distances for work and their families. It is packed with information to help make Fly In, Fly Out (FIFO), Drive In, Drive Out (DIDO) and Bus In, Bus Out (BIBO) work well.

The website features blogs with tips, links, articles and videos about a wide range of topics that all support mental health.

This FIFO Life was funded by the WA Mental Health Commission and written by mental health professionals. It highlights the challenges of FIFO and the strength and resilience that is required to make it work well.

The website is useful for:

- FIFO workers and their families and those considering FIFO work
- Managers, supervisors, HR and those responsible for health and safety who can incorporate This FIFO Life into mental health strategies, inductions, tool box talks and other awareness raising
- Anyone who works in the FIFO community, e.g. In health services, schools and child care centres

Visit [www.thisfifolife.com](http://www.thisfifolife.com) for an extensive and searchable directory of services and resources.

People's stories and experiences are the heart of This FIFO Life and they would love to hear from you. Find them on LinkedIn, Facebook, Twitter, Instagram or Youtube and show your support for this fantastic resource!

## Katy Perry -

### Perth Arena 8th Nov 2014 |

As featured in the Winter Edition of 'The Promise', we're giving one of our subscribers the chance to win 3 tickets to Katy Perry's upcoming Prismatic World Tour concert when it hits Perth. To place yourself in the running, all you have to do is e-mail your name and contact details to [temby.fitzroy@minerspromise.org.au](mailto:temby.fitzroy@minerspromise.org.au) - it's that easy! The winner will be notified on Friday 10th October.





Come see us!



## Our Contact Details |

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