July 2023

Volume 2, Issue 2



An update from your AMC South Coast Coordinator, Lou Szymkow

COVER PICTURE

Site of the 2023 AMC Conference

Inside this issue:

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To achieve success, we continue to grow and help each other grow.



This newsletter is created for information only and is not legal advice, and not necessarily the views of the AMC. It is edited by Lou Szymkow and whilst all care is taken, the editor cannot guarantee the accuracy of information. The editor, guest contributors, all volunteer their time for Celebrants.

To Celebrate 50 years of Civil Celebrancy in our great country, your Australian Marriage Celebrants Conference is holding a Celebrant's conference to celebrate together, face to face.

There will be some wonderful and interesting presenters and also a night of fun and connection. Join us for a full day and evening of learning and celebration, networking and fantastic Presentations specifically from and for Celebrants. Get in quickly for the first tier of pricing because the first fifty places booked have a chance to win overnight accommodation for two and/or many more goodies.

If travelling from interstate, the airport is just 8 minutes away.

You might like ot take up the option to stay on Friday night at the Novotel Brighton Beach and join us for dinner and drinks that night.

email us at <u>AMCconference2023@gmail.com</u> for more information and please put Friday Night in subject area.

(a Room on Friday 25/8/2023 is currently \$310 with breakfast and parking)

If you have any questions at all, please direct them to Kamal or to AMC President Annemarie.

Or to Kamal and Leanne, the Conference Coordinators



Saturday

26th

August

2023

AMC 50 Years of Celebrancy







MARRIAGE

Conference 2023 Novotel Brighton Le Sands NSW



9:15am Opening of the AMC by the incredible **Dally Messenger III** who will speak on the history



of Celebrancy and we know it was be illuminating because as one of the longest serving and influential Celebrants, he has lived it.

Dally Messenger III is a well known pioneer of civil celebrancy. In the 1960s he was the first person ever to apply to become a Civil Marriage Celebrant under the provisions of the new Commonwealth

Marriage Act of Australia (1961).

In the 1970s he was one of a group of marriagereformers who helped persuade the reforming Attorney-General Lionel Murphy to introduce civil marriage celebrants in Australia.

Highly acclaimed as an author, publisher, educator, commentator, and a founder & chronicler of the civil celebrant movement which originated here in Australia.

Dally Messenger III is indeed a pioneer of civil celebrancy and it is an honour to have him attend.

Friday 25th August 2023 (optional) Canapes and drinks will be served to early arrival members. A great time to meet those you've chatted to online or just to catch up and network



BOOKINGS

All Day Conference AMC Members:

- \$245 for 1st 50 bookings
- Regular price for members is \$260.
- Accommodation: \$310 or \$155 share.
- Combined Conference and accommodation for AMC Members is Saturday night \$555
- Accommodation includes parking & Breakfast.
- Friday night 25/08/2023 accommodation is \$310 or \$155 share

All Day Conference Non-Members

- Non members is \$265 for the 1st 50 bookings
- Non members regular price is \$280
- Combined Conference and accommodation for Non members is \$575

* Please be aware that once you have booked and paid for the accommodation, there are no refunds. However, you may transfer the room to another celebrant.

Book Now to secure your accommodation for Saturday night as rooms are booking fast. Booking Link:

https://marriagecelebrants.org.au/amc-conference/ #booking

Email: amcconference2023@gmail.com

CONFERENCE PRESENTERS



Marcus Kroek

Marcus, as well as being a Celebrant and author, is recognised as a leading presenter, trainer and workshop facilitator, particularly for the small, business owner.

Specialises in implementing simple yet highly effective methods to increase profits, work smarter and maximise long term wealth.

Jill Heaton

Jill, Celebrant, RTO founder and Celebrant trainer Her RTO delivers both Accredited and Non-Accredited programs in Celebrancy, Business, Entrepreneurship, Leadership and more.

Described as inclusive, interactive and a bit different, she has a strong foundation and knowledge of the topics Celebrants need and want to learn. She has for many years worked to assist others in building community and is part of The Unleashed Collectives.





Craig Moran Civil Α Celebrant since 1995, he is an experienced corporate businessman now reinvented as а Civil Marriage

Celebrant and Funeral Celebrant Business Development Manager. Craig has presented Funeral workshops for celebrants and will present How to break into the funeral industry.



Martin Moroney

A marriage celebrant for 16 years, he has, conducted hundreds marriage of ceremonies. He has a background is in behavioural science and he uses these design skills to ceremonies that truly surprise and delight, even astonish, the

couples he serves.

Martin has always been on a mission to help celebrants lift their game, achieve more job satisfaction, and charge fees that reflect the professionalism of the work that they do. He coaches and mentors new celebrants to help them leapfrog the years of "learning by doing" that newly appointed celebrants have to endure.

He has been a popular presenter at previous

Gala Dinner







On Thursday 19th July 1973, Lois D'Arcy, a 26 year old mother of two babies, a teacher on the Gold Coast, was the first independent civil marriage celebrant ever appointed by the Attorney-General reformist Lionel Murphy. In a 1992 address to celebrants, she described Murphy's personal involvement in using the Act's powers and

bypassing the bureaucracy as heroic to the first civil celebrants. Her appointment was followed by fellow Queenslanders **Angela Burns and John Mayne.**

Whilst many Western nations permit civil celebrants to perform a variety of ceremonies, Australia, largely due to the support of the Attorney-General Lionel

Murphy in the 1970s, was the first nation to appoint non-clergy celebrants giving civil and religious wedding ceremonies equal cultural

status and now around 70-80% of weddings are officiated by Civil Celebrants.

According to former Catholic priest and pioneer civil celebrant <u>Dally Messenger III</u>, he was the first ever to apply to become a Civil Marriage Celebrant under the



provisions of the new Commonwealth Marriage Act of Australia (1961), to Sir Garfield Barwick but was refused. When Lionel Murphy became the Attorney General, he was told of the refusal but staff initially could not find the file however a very pleasantly surprised Dally was finally appointed by telegram on the **27/02/1974** He said:

The civil celebrant program is almost entirely the result of one man's vision. Murphy himself told me the story of how he was opposed by his own staff, the public service, his fellow members of parliament and officials of the Labour Party. He defied all, and, on 19 July 1973, in the dead of night, typed the first appointment himself, found the envelope and stamp, walked to a post box and posted it himself.



It is acknowledged that Lionel Murphy and Australia led the Western world in establishing ceremonies of meaning and substance for secular people. New Zealand in 1977, the United Kingdom c.1980 and the United States in 2002 have followed the Australian model. Lionel Murphy himself founded the first celebrant organisation on 3 May 1974 when he called all the celebrants he had appointed to that date, to his office in Sydney. He explained to the celebrants who were present that the Labor Party was sure to lose the upcoming election and so Celebrants would need an organisation so that they could speak with one voice, especially if their very existence was threatened by a conservative (Liberal) government. He appointed a well-known model, Jill-Ellen Fuller, as the inaugural president of the Australian Civil Marriage Celebrants Association (ACMCA). He placed his own personal secretary, Maureen Barron, as temporary secretary but soon officially appointed Dally Messenger III in that role.

After several years the ACMCA broke up into state organisations. Australian Marriage Celebrants Association (AMC) continued.

A separate organisation for funeral celebrants, The *Funeral Celebrants Association of Australia*, was formed on 3 May 1977 by Dally Messenger and others, including Rick Barclay and Ken Woodburn. The name was changed to the *Australian Federation of Civil Celebrants Inc* (AFCC) in January 1994 and Dally Messenger, was its first President for 6 years.

The 25th anniversary of Civil Celebrancy was celebrated in Melbourne in 1998 and was fully funded by the AG. Activities included a memorial tribute ceremony to Lionel Murphy at which Dally Messenger gave an address and so it is fitting and exciting that Dally Messenger will be also be addressing the 50th Anniversary Celebration.

CROZY Scams



Scammers and spammers try very hard to relieve us of our funds. If only they would spend that time and energy for good.

When a victim confronted one Facebook scammer who turned out to be a teenage boy living nearby, the boy was totally unrepentant and even expressed pride in his work. Another, also a teenage boy, thought scamming was just a type of joke and a means of paying for his computer games subscriptions. A businessman contacted, thought his spanning was an acceptable advertising method and insisted that if the recipient didn't want what he was selling, they could just mark the spam email as such however conceded that he had not considered the 'cost' incurred by the recipient in having to be constantly vigilant, invest in expensive protection software and waste time daily in sifting through the spam. Such is the mindset of the criminal, young or old.. It's a type of harmless sport to them as it costs them little or nothing for a profitable return and it is the victim that pays.

Most Cybercriminals are of course probably not teenage boys in their mother's basements but are often part of extensive criminal networks based in western Africa, Eastern Europe, the far East, Russia and China.

We have all heard of the Romance Scams and know many Australians have fallen for them, sending money to the love of a lifetime who is in reality a criminal in an internet café somewhere. One other common scam is a genuine looking email or message from a website host. The scammers use similar wording to that used by the real Host, use the genuine Host's logo and even add in warnings about scammers but include a fake phone number and of course hyperlinks that would take you to a scam website designed to extract your private information, passwords and of course, funds.

The sender's email address will be disguised to look genuine but when you check the metadata, you'll discover the real email address of the sender.

The fake phone number listed is often very similar to the real Host's number but will either be a disconnected number or will divert to the scammer's concealed number. The final tactic is the inclusion of an "Express Renew" button that if clicked redirects to a fake (third-party scammer) website and of course when you add in your real login details, the scammers are receiving that information or have already embedded a computer virus on your device to extract more data and other private account information.

On some occasions, the email sender is even disguised as the recipient with a warning that emails had been suspended and so urgent action is required so 'click here to login'. The sense of urgency is intended to illicit a hurried response without the victim taking time for analytical thought.

The simple rule is to NEVER EVER click on a link in an email, SMS or Message.

If need be, always go to the real webpage using the real URL and login into your real account..

Here are tips to help protect yourself from phishing scams in the future:

- 1. Verify the sender's email and all web addresses.
- 2. If there is a link that you feel confident about, check for anything suspicious such as misspellings and redirections
- 3. Don't click-on or open any attachments inside the email or text



- 4. Don't enter your personal information on a pop-up screen (most hackers use these).
- 5. Always use a firewall and virus protection for your email app.
- 6. Turn off your computer or Internet connection when not using it. It can't be hacked if not connected to the internet.
- 7. The best way to avoid being scammed by phone is that when the voice on the other end is a recording, don't speak, just hang up.

To learn more about phishing attacks, and for a 10 point security checks you may wish to go to this link at

https://

www.crazydomains.com.au/learn/ domain-phishing/.

On a last point, even where information has come from a seemingly trusted source, check that the trusted source has not been compromised, hacked or infected with a computer virus. You might receive emails from a trusted client, friend or business associate but if their device is infected with a virus, that virus will try to replicate into your system via email etc.. If your email was infected by a Web based virus, that virus will send emails to every single contact in your system and can result in tens of thousands of emails being sent within seconds but being web-based, your device might not even show record however your ISP will recognise the activity and shut down your email account completely, and possibly without your knowledge. See also:

- <u>https://us.norton.com/blog/</u> emerging-threats/internet-scams
- https://www.cyber.gov.au/report -and-recover/report

KNOWLEDGE BASE

We need knowledge at our fingertips to ensure we can confidently respond to challenges. I will endeavour to provide information in each newsletter to expand our personal knowledge base.

THE UNKNOWN PARENT & LIFELINK ENTRIES

The question of the 'unknown parent' entries on Lifelink has risen again recently. Celebrnat, Melissa Sheehy looked into this further with the NSW BDM last year and reported back with this explanation.

Although a Birth Certificate may have a blank space for an unknown parental name, Marriage Certificates are yet to catch up. There are a variety of reasons that a parental name may not be known or disclosed and questions arise as to the best and most considerate manner of data entry for those circumstances.

Remember that what you enter into Lifelink, is what appears on the BDM Marriage Certificate.

If a parental name is unknown or not provided, such as on a Passport, when we, as the Celebrant prepare documents, and later submit data to Lifelink, we are able to enter the word 'unknown' in place of a first names but of course surnames have to be in caps and so entered as 'UNKNOWN'. The result however on the BDM Marriage Certificate may be undesirable.

No parental names on evidential Birth Certificate or Passport can be entered as follows:

First name	SURNAME	Country of birth	DONLIM	Certificate
Unknown	UNKNOWN	Unknown	Unknown UNKNOWN	Unknown UNKNOWN
Not Stated	NOT STATED	Not Stated	Not Stated NOT STATED	Not Stated NOT STATED

ONE TO EIGHTEEN MONTHS NOTICE. When does the NOIM expire?

Periods of time at law, are defined in the Acts Interpretation Act 1901.

The term 'month' is defined in subsection 2G(1) of the <u>Acts Interpretation Act 1901</u> as follows:

(1) In any Act, month means a period:

- (a) starting at the start of any day of one of the calendar months; and
- (b) ending:
 - (i) immediately before the start of the corresponding day of the next calendar month; or
 - (ii) if there is no such day—at the end of the next calendar month.

Example 1: A month starting on 15 December in a year ends immediately before 15 January in the next year.

Example 2: A month starting on 31 August in a year ends at the end of September in that year (because September is the calendar month coming after August and does not have 31 days).

So if a NOIM is received on say 15th January, then you can marry the couple on 15th February as the month's notice is completed at midnight the 14th February. Hence 15th Feb is allowed, as it is outside the one month period.

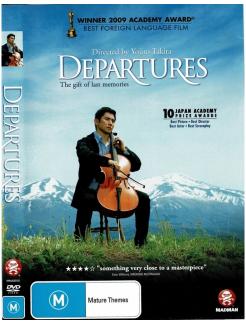
Logically then, 18 months after 15th Jan 2023, the NOIM will expire at midnight on 14th July 2024.

If approaching the expiry of the NOIM period, the simple solution is to always overlap NOIMs by a months to ensure that the Notice period is live for the duration.



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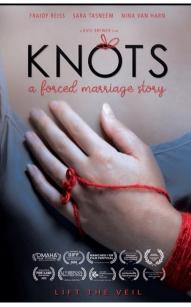
Movies to Watch



In watching the winner of 10 Japanese Academy awards, be prepared to be inspired, by this truly beautiful story, as it delicately and respectfully deals with family, love, loss, death, grief, humility, respect, acceptance growth and the immense value of ceremony. Departures is a dramatic Japanese film with subtitles that has been a strong but quiet favourite of so many in the funeral industry since its release in 2008. Oh, and have the tissues ready.

We follow a devoted cellist, Daigo Kobayashi (Masahiro Motoki), who suddenly finds himself unemployed and with no income. He shamefully returns with his wife, to the hometown he had left to pursue stardom. In an incredible fall from grace he becomes desperate for any income and after many humiliating rejections, he applies to work in what he think is a travel agency but very reluctantly and in desperation, becomes a mortician who then suffers the stigma associated with those who deal with the dead. Ashamed to tell others, of his failings including his newfound work, he is terribly shunned by those who discover it, including his new wife, but the cellist gradually uncovers the wonder, joy and meaning of life and living, as he discovers incredible beauty.

https://youtu.be/RXTP_wRSHQw



Documentary 1 hour 15 minutes 2020. USA. Streaming on Tubi and on YouTube. <u>https://www.knotsthefilm.com</u> <u>https://youtu.be/EKNdFP6u_l4</u>

Review by Jennifer Cram, Authorised Marriage Celebrant

"It takes a lot of understanding of abuse and dynamics and family pressure to really understand what it can mean to be forced into marriage, even if there's no gun to your head". – Casey Swegman, Manager of the Forced Marriage Initiative, Tahirih

This documentary, clearly intended to be an awareness-raiser for lawmakers in the US to the complexity and prevalence of forced and child marriage in the US, shares the stories of three adult survivors of forced marriage, including Fraidy Reiss, the founder of the US based organisation

Unchained at Last, an organisation which helps those at risk of being forced into marriage, or who need help to escape from a forced marriage. The personal stories, and the commentary by professionals working in the field, explore the complexity expressed by Casey Swegman in the quote about and clarify that forced marriage is a form of gender-based violence. Also discussed is the role of grooming, and of bounded choices; say yes or face terrible repercussions and that that forced marriage by definition is followed by forced consummation and ongoing sexual and emotional abuse.

Is this documentary relevant to celebrants in Australia? Absolutely.

We celebrants have consistently been assured that there is a world of difference between a forced marriage and arranged marriage. If nothing else this doco will open your eyes to the breadth and depth of forced marriages, to the reality that forced marriage affects people of all ages and backgrounds, and that sometimes what people call arranged marriage is actually a forced marriage. In common with most Australian celebrants, I have always been acutely aware of my responsibility around real consent. And I understand that there are three types of forced marriage - being forced, being coerced, or being tricked into the marriage. But, in common with most Australians, I largely assumed that forced marriage was something that happened to underage girls in certain ethnic communities, though I had also had several previously divorced Lesbian brides tell me how they virtually been frogmarched down the aisle to marry a man when their parents had discovered their orientation. However, it took viewing this documentary to make me understand how many different forms coercion can take, just how powerful coercion in the form of emotional abuse and emotional coercion can be, and how difficult it is for victims to navigate these complex relationships of love and abuse

Viewing this documentary made me reflect on two things. 1/Consent can be apparently free and willing, but not real. 2/The process to get out of a forced marriage traps people. We celebrants assume that the marriage will be voided. But where there is no documentary fraud the individuals have to essentially go through the process for divorce, the requirements of which *(separation, counseling to "prove" they have tried to stay together)* can put the forced or coerced party in danger

It also gave me the words to express my unease with the minimum age loophole that still exists in Australia. Marriage where one of the parties is 16 or 17, prioritises parental control and sets up situations where children can be coerced into marrying an older person.

MARKETING TIPS

This article is based mainly upon an Easy Weddings article titled strategies to more bookings & income

If there is one common complaint heard frequently of late, it is *"where have all the bookings gone?";* and so if your frequency of calls has dropped off, you are not alone. There is a strong link between interest rates increases and reduced expenditure and that is why the Reserve Bank increases rates, unfortunately it is the hospitality, tourism and wedding inductors that see the front end of reduced expenditure and so we have to work smarter to get those bookings and to stay in business. Here are some tips.

1 Be Unique – Know your strengths.

If you go to a florist to buy a single flower, which flower do you choose over the 30

U r Unigue varieties in the store and why? Be the flower that will be chosen? Why should they choose you instead or another?

Referred in sales jargon as your USP (unique selling point), it is what makes you different to others. Highlight to potential customers, why you are different

to every other celebrant. Is it knowledge, genre, location, personality, style, availability, price, exuberance, experience, etc.

Make it consistently prominent in your branding, advertising and all communication.

2 Know your client/Know your market

Identify your ideal customer.

Look for commonality between your clients. Why did they choose you specifically when they could have chosen any number of other Celebrants. Is it age, looks, style, location



4



3 Pricing

Do a cost analysis at least twice a year and make certain that you are making a profit.

If you are not making a profit, you are failing in business no matter how many bookings you get. Actually, if not making a profit on each and every booking, the more bookings you have the greater your loss.

Make a list of every expense including subscriptions, utilities, computer, internet, car maintenance and insurance etc. Factor in the cost of your time and then divide the total by the number of bookings to get your *cost of sale*.

Where do you fit into the market price range?

Decide if you want to be a \$2 junk store product or the Rolls Royce where if the customer has to ask the price, they can't afford you? Or are you somewhere in between?

Price too low and you will either operate at a financial loss or lose bookings for being the 'cheap' one. If low priced, never confuse volume with profit. YOU can do 10 weddings a week but if you are not making a profit on each, you are losing money that can never be recovered. You are technically insolvent.

As one couple put it, "if I wanted a variety store special I would have gone to the registry, but I want something better for my special day".

Be that special Celebrant and charge your worth while making a profit to remain in business.



Respond quickly

A quick response demonstrates that you are interested in, and responsive to, your customer needs. It is a level of professionalism that puts you in front of others.

Your response should also, always include a *'call to action'*, that is, add questions that evoke a response and so gives the client a reason to act quickly. This could include:

• An offer to assist and make things simple

• an offer of a discount if booked today, or

a 'push for the no' such as "this quote stands for only 24 hours"

5. Make it Easy

You can increase sale by simplifying the entire process.

Here are some examples of how to make it simple:

i. Use an online booking scheduler like Calendly and/or an online NOIM system



- ii. Have 1-3 clearly defined packages
- iii. Have one simple fee for all.
- iv. Use an automatic invoice system
- v. Take advantage of the option to witness NOIMs via video link.
- vi. Send a simple checklist or easy to use templates to your client.
- vii. Use a set script for all ceremonies
- viii. Use a script template for ceremonies with optional variations

6. Ask Questions to build confidence

The more questions you ask of your client, the more the client will know that you are listening and have their interests in

mind. A s k

A s k s o m e pivotal questions a b o u t t h e progress of wedding plans so that you will know how you can help them progress. Sample questions:

- What's
- keeping you up at night about planning your wedding?
- What are you most excited about?
- Who is helping you make decisions?
- When do you expect you'll make a decision?
- Do you have any questions?
- What questions do you have?
- Have I been of assistance so far?
- How else can I help you?

9. Follow up often

Keep your warm leads at the top of mind by following up at 3-4 times.





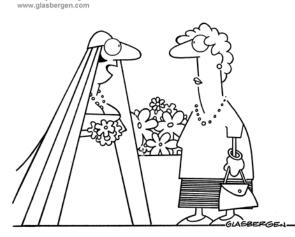
MIPRO TIPS

Tuning a belt pack microphone to a Mipro:

<u>https://www.youtube.com/watch?</u> <u>v=Tc8fTIk8Ktg</u>

Tuning a handheld microphone to your Mipro: https://www.youtube.com/watch? v=vZaV_lypDx4





© Randy Glasbergen

"There is no groom. I don't want a husband, I just want a wedding!"

INSURANCE

WHAT INSURANCE DO YOU NEED?

This is a simple and very basic description of insurances that you might need in the course of operating your business.. To get more specific information, talk to an insurer or broker.

Public & Products Liability (included with AMC)

Public liability insurance is a type of thirdparty business insurance that protects you and your business against compensation and damage claims from accidents and injuries which might occur in relation to your business operation, covering the insurance cost of the incident claimed by the affected party. For example, your PA falls in the wind and injures someone or breaks something. An important aspect is that cost can be incurred even if a Third Party makes a false claim which you still have to defend.

AMC Membership includes cover for \$20,000,000 any one Occurrence with respect to Public Liability and \$20,000,000 in the aggregate with respect to Products Liability during the period of cover.

Professional Indemnity (included with AMC)

Professional Indemnity protects you against claims of negligence or breach of duty through your actions or inactions, made by a client as a result of their receiving professional advice or services from you. If someone alleges that you've made a mistake, mismanaged paperwork, arrived too late for a ceremony to continue, overlooked a critical piece of information or an action, misstated a fact or they have misinterpreted you in the course of your work, and this results in a financial loss for your client, then they may take legal action against you to recover their losses, whether or not the allegation is true. Professional Indemnity Insurance will pay for your legal defence as well as any judgments or settlements that you or your business may have to pay to compensate the suing party, up to stated policy limits.

AMC membership includes \$3,000,000 cover for any one Claim and \$6,000,000 in the

aggregate for all claims made by all financial members of Australian Marriage Celebrants Inc. during the period of cover.

Copyright (available via AMC)

This projects you should someone sue you for a breach of their Copyright e.g. using a third parties copyrighted script, readings, musics, photos or ceremony format. The daily risk is when publishing on social media without crediting the source e.g. author not listed or listed as unknown when a simple web search would reveal the real author. Just \$48 for AMC members.

General Property

This insures your personal property, such as clothing & equipment against theft or damage. It can however be expense and so always evaluate the cost of replacement against the premium costs e.g. if the premium is 50% or more of the value of the item, consider the economics.

Property in Care, Custody and Control (included with AMC)

\$100,000 each and every occurrence, and in the aggregate during the period of cover.

Personal Accident & Injury.

This insurance can give you an income while incapacitated though read the wording carefully to ensure it is worthwhile in that such policies may have a high premium and include only two levels of payment:

• Total Incapacity (full weekly payment) and

Partial Incapacity (25% payment only) .

You may be injured and unable to attend a ceremony but still be able to write a ceremony or be sick in bed with Covid but still able to answer the phone and so the insurer may well determine that even though you cannot leave your room or home, the insurer may classify you as only partially Incapacitated and so pay only 25% of the benefit.

Superannuation.

This is an essential to provide some level of funding in retirement.

Comprehensive car insurance

Having flexible transport options is essential to any business. Comprehensive car insurance can help get your vehicle back on the road if damaged in an accident regardless of fault, and many policies will provide a loner car to keep you moving.

Car Breakdown Cover

Depending on the age and make of your vehicle, the car manufacturer or insurer may provide you with a roadside breakdown service. Perhaps the best known is NRMA Road service so that you don't miss attending a service because of a flat battery, keys locked in your car, a flat tyre or engine trouble.

FIND RESOURCES ON OUR AMC WEBPAGE https://marriagecelebrants.org.au/member/resources/





The Happy Day Celebrant, Phil Timbrell (pictured) specialises in sometimes in the Blue Mountains ceremonies and so sometimes has to trek through bushland to access some of his much loved wedding sites, hence he needed a portable signing table. Here, Phil explains his latest design.

Portable Signing Table for Bush Weddings

by Phil Timbrell

Traditionally, couples sit at a venue table to sign the register and Form 15 but I often conduct weddings in the bush where a table setting would be out of place, and besides, couples simply look more natural when standing in the bush though still need a firm surface for signing documents, so I have made a very simple stand-up signing table alleviating the need for chairs. Importantly, the design has to be light & easy to carry.

The photographs attached tell it all. The top piece is made from a piece of raw 5 ply. I was tempted to paint it white but realised that for a bush wedding you really want natural colours (see photos).

The top hat is a standard plastic 35mm top hat purchased for \$5 from a Melbourne DJ store. It has been araldited and screwed to the centre of the 5 ply. A Parker pen holder has also been araldited to the topside corner. The measurement of the 5 ply is such that the traditional red register and pen holder just fit. I carry a pair of clips from Bunnings in case of serious wind as losing a Form 15 over a cliff is not a good idea.

The stand base is a lightweight, standard 35mm tripod from a music store, an approximate cost of \$55. It is important that it has a lanyard with a securing pin. I have drilled a hole through the plastic tophat to match up so the top of the tripod so that it will not rotate or move during the signing. Total cost is around \$70 and it works beautifully.



Red register just fits neatly. & Form 15 sits opposite



Close-up of the underside of the 5 ply top. The screw heads are countersunk to leave a smooth surface on top



Ready for a bush wedding. Due to it's light weight it can easily be moved during the ceremony then put back in place for the signing.



On 28th June 2023, an email from the Information Division in the Attorney-General's Department went to all Celebrants, regarding significant changes to enhance online security arrangements.

Although an instructional booklet was attached, many Celebrants have experienced difficulty logging into the MarCel Portal since the 2 Factor Authentication (2FA) was introduced.

I experimented to find out why.

On the first, second and third attempts to login, I was rejected at each turn but then solve the issue easily by clicking on 'forgot password', tab.

I was able to follow the online steps to create the 2FA for my account.

Here are the steps I found:

- 1. clicked on 'forgot password', and an email was automatically sent to my email address that is registered with the MLCS. That email contained a code number to set-up the 2FA including a change of password.
- 2. After entering the code on my PC screen I was able to create a new password just as was the case in the past.
- 3. It used ot stop at that point but instead continued as the system then asked me to verify my phone number and a second code was sent via SMS, directly to my phone.
- 4. I entered that second code on my PC screen to verify the phone number and the 2FA was complete.
- 5. I was then taken back to the login screen where I entered the new password to logi just as would always occur
- 6. Immediately a new code was sent via SMS to my phone as part of the 2FA.
- 7. I entered the code on PC screen and was immediately logged in.

Just to reiterate, in the future, I will be able to enter my user ID and password on the PC login screen as I have always done but will then automatically receive a code on my phone via SMS. I will enter that code on my PC screen and the login will be complete.

You may ask why is this necessary and the short answer is simply that it is for security but to get some clarification, I did some research including watching an old episode of 4Corners on Cybercrime and the extent of hacking in Australia and across the world.

Checking the latest figures it was easy to conclude that action was required by the AG:

- Over \$3billion was lost to hackers and scammers in the last 12 months alone (that is known)
- There have been 13 major data breaches over the past 12 months including Canva, Latitude Finance, Optus, Medibank, ANU, Eastern Health, Service NSW, Australian Parliament House and NSW Health to name a few
- The old AG Portal was hacked but no data lost
- Major charities, hospitals, law firms and others have been held to ransom by hackers.
- Cybercrime gangs are now huge international organisations delving into espionage, slavery, human trafficking, drug distribution, and more.
- Individuals are able to purchase instructions on hacking and data theft on the dark web.
- Individual hackers or small groups of hackers working collaboratively attempt to hack systems every day
- A scammer arrested a few years ago was a cancer specialist in Penrith who thought it a hobby. He spent three years in prison.
- A key figure in scamming and hacking was a West African arrested a few years ago when he was operating out of the NSW Villawood Immigration Centre while he was awaiting deportation for credit card fraud. His phones and computers revealed an extensive international ring of scammers, drug dealers, human traffickers & slavers with data, online identities, and bank accounts being sold on the dark web.
- ASIO has reported that China and Russia threaten Cybersecurity.
- Just before writing this article I received a 'ransom' email disguised as if it has been sent from my own server but a check of metadata revealed it had come from inside an apparently hacked government department in Bangladesh



You can report cybercrime to the <u>Australian Cyber Security CentreExternal Link</u> via the <u>Cyber Issue Reporting SystemExternal Link</u>
identity theft and fraud to your state or territory police.



Who can claim home office expenses?

Your eligibility to claim depends on many variables. Exploring the <u>Australian Tax Office (ATO) Home Office</u> <u>expenses</u> can help you determine what applies to you. You may be eligible if:

- your primary work function is conducted at home
- you work remotely some of the time, or
- you worked from home for a portion of the tax year.
- If you're a business owner, the ATO has different taxation and deduction rules. <u>Learn more about business insurance</u> <u>and tax deductibility</u>.

To claim working from home expenses, you must:

- be working from home to fulfil your employment duties, not just carrying out minimal tasks, such as occasionally checking emails or taking calls
- incur additional running expenses as a result of working from home
- have records that show you incur these expenses.

To calculate your deduction for working from home expenses, you must use one of the methods set out below. Where you incur running expenses for both private and work purposes, you need to apportion your deduction. You can only claim the work-related portion as a deduction.

What work from home expenses may be deductible?

If you're working from home, many common operating costs may be tax deductible. These can include:

- electricity expenses associated with working
- phone and internet expenses
- computer and stationery consumables, and
- home office equipment, including computers, printers, office furniture and furnishings.

For home office equipment and furniture, you may be able to claim either:

- the total cost of items up to \$300, or
- the decline in value for items over \$300.

You can only claim the portion of expenses paid that directly relates to earning your income. You'll need to calculate how many hours are spent working relative to the item's cost. For example, you can divide your electricity bill between household (private) usage and work. The ATO provides formulas to support this. If you're using a tax agent or accountant, they'll be able to help with these calculations so you can claim correctly.

Alternatively, the ATO allows a (revised) <u>fixed rate</u> <u>method</u> as an option from 1 July 2022. The fixed rate method is a lot simpler and allows you to claim 67 cents per hour you work from home for included expenses like:

- data and internet
- mobile and home phone usage
- electricity and gas
- computer consumables (e.g. printer ink), and
- stationery.

You just need to record the number of hours you've spent working from home for the year. While the ATO allows you to estimate this by using a fourweek timeframe to demonstrate your working patterns for the 8 months from 1 July 2022 to 28 February 2023, this approach can no longer be relied on for time you spent working from home from 1 March 2023.

If you choose to apply the fixed rate method, however, you can't then claim a separate deduction for any expenses covered by that method (no doublecounting!). Luckily, if you choose this method you can still claim a separate deduction for things described above not covered by those included expenses such as:

- the decline in value of home office equipment,
- repairs and maintenance of that equipment, and
- cleaning costs (in the case of a dedicated home office).

You can visit the <u>ATO website</u> to learn more about both methods for working from home expenses.

Keep your receipts for tax time

Keep a record of your expenses, as the ATO may ask you to prove your work-related claims. Receipts are also handy if you're sorting out your Home & Contents Insurance for the first time, as they provide a good estimate of the value you need to cover.

You can store your receipts and records digitally. Consider keeping photos or scans on a cloud-based storage service.

TIP:-The ATO's preferred choice of communications now is via "myGov". If the ATO is attempting to contact you, it will likely be in relation to something already sent to your myGov account by the ATO.

Ref:

How to Claim a Tax Deduction on Home Office Expenses | GIO Working from home expenses | Australian Taxation Office (ato.gov.au)

COORDINATOR COMMENTS



Here we are on the 50th Anniversary of the first Civil Celebrant being appointed in Australia. Isn't that amazing! Dally Messenger III reminded me of a Chinese proverb "when you drink the water, do not forget who dug the well"

You may know that

I have been researching the history of Celebrancy. It began by writing a short article for this NSW South Coast newsletter as the South Coast Regional Coordinator for the Australian Marriage Celebrants Inc (AMC) and I sought to discover when the AMC actually started. I was surprised at what I found. History is constantly evolving but it is so easy to forget the richness of the past and to make judgment on actions, events or people without proper context. History, if not dutifully and independently recorded, can be a bit like whispers that change from person to person until the facts are long forgotten or terribly distorted and so I have tried to discover accurate information and us multiple sources for verification of events ..

I have so far collated information from a range of sources including but is not limited to, Celebrants, Celebrancy Associations & their records, MLCS at the AG's office, newspaper & magazine articles, various state and federal government websites, relatives of past Celebrants, and various Celebrancy newsletters. I have received countless messages, emails and aural additions from persons such as Dally Messenger III and Robert Smith (registered 27 July 1975), and other founders of associations across Australia. I rarely encountered someone who was unwilling to participate, though there were some. Some informants relied on vague memories and others had forgotten more than I know and so it has been a dauting task to sift through memories to find fact but the facts are so much more interesting and important, and they tell a story of their own.

Where a conflict of information was found or provided to me, such as differing dates for the same event, a decision was made based on available evidence and reliability of sources i.e. documented dates were given priority over uncertain recollections, hence some bits of information have been stored away awaiting verification, motivation and of course time and read and analyse. Along the way, there were also some dates found or provided that were presumed to be, or were obviously incorrect e.g.

- a person who was not involved in the profession until years later was presumed to not have been active in an association's committee at an earlier time
- an association that was not founded until years after the Civil Celebrants' Program began, clearly was not in operation in, or prior to the programs beginning in 1973
- A person who joined an association 20 years after it was established was obviously not its founder

I have also tried to link various historical events for context particular the Gay Mardi Gra and of course such as WWII and as the hardships and progress that followed WWII and the struggles that saw the rise of the Gay Mardi Gra are often cited as catalysts for change to marriage law.

As history began to unfold, I noted the appointment dates of contributing Celebrants, the Commonwealth Attorney's General, and Prime Ministers because of their relevance and influence upon the movement and culture and so they each deserve recognition in turn.

As I progress, I will add the Chronology to my web page just as I do with these newsletters not just for interest but for posterity and because you, the reader, may have yet more to contribute.

I am certainly looking forward to the AMC Conference where all the speakers are relevant to Celebrancy.





As traffic

built up, the

Uber passenger reached forward to suggest a better route but as he touched the driver's shoulder the driver screamed and lost control of the vehicle. It careered across there lanes of traffic and smashed into a shopfront before it stopped..

Shaken, but unhurt the passenger apologised profusely saying: "I had no idea you would be so startled by my tapping your shoulder!"

The driver replied: 'T'm sorry it's not your fault; I just changed jobs yesterday and you're my first passenger. I was a hearse driver for 25 years and no passenger has ever touched me on the shoulder or

