



White Wreath Association Ltd®  
"Action against Suicide"

NEWSLETTER

ABN 50 117 603 442

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## DIRECTOR'S REPORT



Photo credits: Sanja Gjenaro, freeimages.com

White Wreath is profoundly disappointed at the failure by Health Minister Greg Hunt to introduce meaningful programs to address Australia's major health problem – our rising suicide rate.

Instead of allocating funds to urgently needed mental health hospital facilities, he has chosen to concentrate on education and training resources.

In just two major announcements, he splurged a total of \$120 million on such programs; \$73 million on programs to ensure Australian children and young people receive the support they need during their school years; and \$47 million on training and a series of communication programs.

While not doubting, Mr Hunt's sincerity in adopting these programs, he has failed to face the fact that adequate hospital treatment has been degrading or ignored over the past few decades.

Purely and simply the cause of our high suicide rate is because of the closure of our mental health system. Medium to long-term stays no longer exist. People are routinely denied hospital stays even after an attempted suicide. In many cases they are lucky to be admitted for an overnight stay.

We remind Mr Hunt of the impassioned plea by his fellow parliamentarian, Julian Lesser, on the failure of the policy of continually throwing money at the mental health crisis.



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He also needs to revisit the findings last year of the National Mental Health Commission's review of mental health programs and services..

One of the Commission's findings was: "Despite almost \$10 billion in Commonwealth spending on mental health every year, there are no agreed or consistent national measures of whether this is leading to effective outcomes or whether peoples lives are being improved as a result."

Suicide rates have reached a crisis point. More people are taking their lives now than they have over the past 15 years. In 2015, 3027 Australians died by suicide. It is now the leading cause of deaths between the ages of 15 and 44, with men being three times more likely than women to take their lives.

Education and training programs have not proved effective in reducing the suicide toll.

As well meaning as Mr Hunt, no doubt is, he is surrounded by advisers who are clinging to failed ideas, which are attract widespread media approval, but are not achieving anything.

We urge Mr Hunt to concentrate on providing sufficient funding for mental health treatment facilities.

Suicide is a life-threatening condition and is the only illness in society where people are routinely refused hospital admission.

We urge the Federal Government to make mental health its number one priority and appoint a special mental health ministry.

**Fanita Clark**  
**CEO**

## **PETER NEAME, Research Officer, White Wreath Association Ltd**

If you know as most governments know, particularly Australian and New Zealand governments that, "It is estimated that 17% of Psychiatric emergency service patients are suicidal, 17% are Homicidal, and 5% are both suicidal and homicidal.", from Prof. Hughes, "Suicide and Violence Assessment in Psychiatry", Gen. Hospital Psychiatry 1996. And you subsequently institute a program of Gate Keeping, the bureaucratic word for refusing mentally ill people care and admission to hospital, and then you are knowingly and capably killing thousands of mentally ill people and innocent members of the public. Successive governments in Australia and NZ have closed all medium and long-term mental health beds, 32,000 beds in Australia and 10,000 beds in New Zealand have been closed.

Patients and their families are being labelled attention seeking, malingering, attention seeking PDs (personality disorder) aspergers syndrome, autism spectrum, not mentally ill, no evidence of mental illness, Alcohol and drug use disorders, conduct and antisocial behaviour on and on...all terms of rejection from the mental health system. These suspect diagnoses are what front line mental health staff use to reduce demand and so put all of society at risk.

When I first started training as a psychiatric nurse suicidal thoughts/behaviour/ ideation meant emergency admission and when families and loved ones asked for help they got it immediately. Now as many as 90% of people who ask for help are being turned away.

**Footnote:- In other words if you refuse people admission you increase the suicide rate, you increase the murder rate, you increase the murder suicide rate and you increase the mass killing rate.**

## WORLD NEWS

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### AUSTRALIA



#### Australian Newspaper Breaks Suicide Reporting Guidelines

According to the Australian Bureau of Statistics, in 2015, suicide was a major cause of death for younger people, stating, “In 2015, suicide was the leading cause of death among all

people 15-44 years of age, and the second leading cause of death among those 45-54 years of age.” In Australia, suicide is the “13th leading cause of death.” Suicide is the tenth “leading cause of death in the U.S.” with more than 42,000 Americans dying by suicide each year, iMediaEthics has previously reported.

The Courier-Mail’s story was headlined “Mother, son found dead beneath cliff at Maroubra.” The reporter quoted from her apparent suicide note, found in her car near the top of the cliff, and suggested a reason for why she died. The newspaper also quoted from online posts about the woman and the significance of the day she died.

The article was originally published by the Courier-Mail’s sister newspaper the Telegraph and carried Telegraph reporter Ben

McClellan's byline. iMediaEthics contacted McClellan to ask if he was aware of best practices for reporting on suicide and if the ruling will affect how he covers suicide moving forward. Neither McClellan nor Telegraph publisher News Corp. have responded to our e-mails.

iMediaEthics confirmed with a press council spokesperson that it received a complaint about the Courier-Mail's publication of the article.

While the Courier-Mail's publication prompted the complaint, there currently aren't any outstanding complaints against the Telegraph or other News Corp. publications that published the same report.

"The Council considers that the details of the method, the precise location, the suicide note and the tribute to the mother being 'brave' were likely to cause or contribute materially to substantial offence, distress or prejudice, or a substantial risk to health or safety," the council explained. Further, the inclusion of all of that information "gave rise to a risk of further suicides."

The Courier-Mail minimized its responsibility by pointing out it wasn't their original report, and that they had "syndicated" the article from another News Corp. publication. The press council ruled that the Courier-Mail still had the same responsibility requirement, regardless of whether the article was written by its staff or not.

The newspaper also tried to deflect criticism by arguing the story was in the public interest. Nonetheless, the Courier-Mail removed some gratuitous information from its headline and story after the press council contacted it, the council said in its ruling.

While the Courier-Mail did edit the article after the council looked into it, the press council ruled the newspaper both broke guidelines in reporting on suicide and published information that could have offended or harmed health or safety.

iMediaEthics contacted Hunter Institute of Mental Health's Mindframe National Media Initiative and On the Line, two Australian organizations focused on suicide awareness, for comment on the case. We have yet to hear back from them.

Last year, iMediaEthics examined the UK Gravesend Shopper's news reports on the inquest into the death of a young woman.

The woman's mother complained to the press regulator and iMediaEthics argued that the story included far too much information that was neither newsworthy nor in the public interest.

In April of last year, we highlighted a sensational and insensitive article in Pennsylvania's Sharon Herald about a local man's

death. That newspaper's article serves as a "great example of how not to report a suicide death," said Ken Norton at that time. Norton is an executive director for the National Alliance for Mental Illness.

*by Sydney Smith*

**Footnote: Do you agree. All other deaths are described in detail.**

## AUSTRALIA



Cowell District Hospital Source:news.co.au

## SOUTH AUSTRALIA

**Police officer's last message: 'F\*\*k the police, f\*\*\* the army'**

### EXCLUSIVE

A SOUTH Australia police officer posted "F\*\*\* the police, f\*\*\* the army" on his Facebook before walking to a local hospital and taking his life.

The man reportedly drove to Cowell, about a 500km drive west of Adelaide, before arriving at the District Hospital around 9.45pm.

It is not known if the officer was on or off duty at the time of his death.

A brief statement issued by SA Police said authorities were "preparing a report for the coroner following the death of a man at Cowell on March 5".

"No other persons are being sought at this time," the statement read.

A South Australia Police spokesperson told news.com.au they

had “nothing further to add”.

Cowell District Hospital has been contacted for comment.

One of the police officer’s colleagues, who asked to remain anonymous, said the man “posted (a) ‘f\*\*k you’ msg (sic) to police” on Facebook moments before he died. News.com.au has viewed the post.

“F\*\*\* the police, f\*\*\* the army,” it read.

The man, who news.com.au has chosen not to identify, has been described on social media as “a well respected officer, and former ADF member, who will be missed by many”.

“This bloke was and will forever remain a dead set legend,” another person wrote.

“No one saw it coming. We got the watch now brother.”

“We are all better people having known you,” another said.

News.com.au last month reported a lack of welfare support and subsequent [mental health crisis within the Australian Federal Police](#) after an agent was believed to take her own life in the Melbourne headquarters on February 7.

**[READ: Suicide concerns for AFP agents](#)**

**[READ: AFP agents’ harrowing stories](#)**

**[READ: Push for inquiry into the AFP](#)**

**[READ: Inside the AFP](#)**

**[READ: AFP agent’s open letter](#)**

**[READ: AFP Commissioner’s vow](#)**

The reports prompted several state police officers to also come forward and highlight that a lack of welfare support for work-related mental health issues including Post Traumatic Stress Disorder was also a problem in state policing.

“South Australia has just seen one of their officers (take her own life),” one police officer told news.com.au.

The source was referring to constable Sharryne Grant, South Australia’s longest serving female police officer, who died by suicide in Adelaide in October last year.

“Suicide within the ranks is being ignored state wide,” he said.

“Cops can’t speak out, because they are crucified by management.

“(Instead they) suffer in silence.”

Blue Hope director Mark Kelly told news.com.au the organisation had received “between 30-50 referrals from struggling police since Christmas”.

“We are under the pump trying to meet demand,” he said.

## AUSTRALIA

### **Many of us don't even know we have life insurance. Often it's worthless**

We've all seen the TV ads: "What would happen to your loved ones if you were to suddenly die?"

Playing on people's fear of death or permanent disability seems, on the surface, like one of the lowest things you could do.

And yet, life insurance exists for a reason. Death must come to us all, in time. But, tragically, it comes too soon for many.

Parents, in particular, want to know that their children will be provided for should the unthinkable happen. It is one of the most basic human urges to protect the ones we love. We'd do anything for that.

Any pay anything, it seems.

Australians now fork out more than \$44 billion a year in premiums for life insurance policies, including for death, total and permanent disability and income protection.

The scandal is – sorry – one of the scandals of life insurance is that many Aussies don't even know they're doing it.

About 70 per cent of life insurance policies are purchased through superannuation funds, with premiums deducted from super balances every month.

Of course, if you read your super statements, you'd know this.

But many don't.

It is not uncommon for young people to be completely unaware that, from their very first job, they have had insurance premiums deducted. They have the option to opt out, but most don't.

There were very good, if paternalistic, reasons why the system was set up this way.

In times gone by, super funds were able to secure large premium discounts for members by exploiting group purchasing power.

By getting young people into life insurance early, this also reduces their chances of being excluded from cover later on due to a pre-existing medical condition.

For two decades, Aussies have been buying life insurance without even knowing it.

Worse still, there are now about 14 million duplicate super accounts, meaning potentially millions of Aussies are paying for multiple insurance policies on which they will only be able to claim from one.

According to Choice, Australians waste \$1.96 billion a year this way.

An inquiry by the Productivity Commission is currently considering whether super funds may be breaching their duty to act in customer's best interests by signing 18-year-olds up to life insurance products that do not suit their needs.

A separate working group is considering whether life insurance policies through super should be opt-in until the age of 30.

But the more distressing problems with Australia's life insurance industry lie at the other end, when people come to make a claim.

Life insurance claims have increased markedly in the past half decade, partly because many Aussies are waking up to the fact they have cover.

In response, many life insurers have become explicitly focused on trying to reduce claim payouts. Indeed, insurance companies are even paying money to super funds whose members have low claim rates.

Before a parliamentary committee hearing last Friday, the managing director of financial planning and products firm ClearView Wealth, Simon Swanson, labelled these payments "bribes".

Super funds counter that this money is simply a way of giving money back to fund members. But it smacks of kickbacks.

To make a life insurance claim through super, policy holders must jump through not only the paper hoops of their insurer, but also their super fund. Many give up and walk away empty handed.

**The catalogue of horror stories from the life insurance sector of sick and dying people having their claims denied is now long, and well documented, thanks to the fine efforts of my colleague Adele Ferguson and others.**

**Speaking before the inquiry on Friday, the Public Interest Advocacy Centre added another worrying case of a man with**



cancer who had his income protection claim denied on the grounds that he sought counselling for a relationship breakdown a few years prior and failed to declare it when purchasing his insurance product.

When asked, "Have you ever been diagnosed with, or ever had symptoms of, any mental health disorder?" the man answered no. But upon making his claim, the insurance company delved into his medical records and found notes from his medical practitioner stating he had been "feeling low".

Potentially now anyone who has ever mentioned to their GP that they're feeling a bit stressed or a bit down may have voided their insurance policies.

About one in five Aussies suffer symptoms of a mental disorder each year. And only one third seek help.

**And we wonder why.**

Australians are being comprehensively failed by insurers, regulators and politicians when it comes to their purchases of life insurance products.

In other evidence to the inquiry, John Mannon of the Australian Lawyers Association detailed the case of a NSW police officer who was subject to intrusive surveillance by her insurer, Metlife, after she was unable to continue her work as a police officer because of the trauma caused by having to watch hours and hours of footage of abuse of minors.

The insurer's response? To film her – and her children – as they went about their daily activities to see if she was really unfit to work.

Misaligned incentives. Waste. Duplication. Predatory behaviour. Not to mention emotional distress and humiliation for people at the most vulnerable times in their lives.

It's an outrage and reform is sorely needed.

Sadly, recent legal changes have made things worse, increasing the burden of proof for a total and permanent disability claim to being "unable" to work, rather than "unlikely".

Policy makers need to answer why it is that life insurance is the only product carved out of consumer protections around "unfair contracts"?

Life insurance now appears little more than a costly gamble on protection that for many will never pay off, when it should be an important protection for the most vulnerable period of our lives.

Bad behaviour highlighted in the industry is leading to higher claims and to fewer people purchasing products, which only accelerates a death spiral for the industry.

If it continues, the burden of caring for bereaved family members will ultimately fall back to the state. Given the alternative treatment they're receiving in the private sector, that may be no bad thing.

The committee will report its recommendations by June 30. It can't come soon enough.

**FOOTNOTE: White Wreath in past newsletters have advised readers with Life Insurance to read the fine print. As difficult as it maybe it is a must because many policies do not cover those with Mental Health problems or Suicide. The above article we have highlighted in bold a must read.**

## AUSTRALIA

### [Wangaratta shooting: Murder-suicide of husband and wife leaves community 'in shock'](#)

The apparent murder-suicide of a husband and wife at a home in Wangaratta, in Victoria's north-east, has left the city in shock, the mayor says.

Police were called to the house on Belle Avenue in the city, in Victoria's north-east, after reports that a gun had been fired just before 1:00pm on Tuesday.

Not long after the gunfire, six children and two adults left the property uninjured.

The bodies of the man and woman were found by police when they entered the property about four hours later.

Wangaratta's mayor, Ken Clarke, said it was a "very sad story".

"The whole city is in shock this morning that something like this has taken place on one of our most sacred days, Anzac Day," Cr Clarke said.

"We have had our emergency services manager co-operating with the police, with road closures, looking after neighbours, making sure that they're well looked after, and that if [there is] anything they need, we can accommodate them."

A lawyer who once acted for the dead man told ABC Radio Victoria he had appeared to be a decent person.

John Suta said like the rest of Wangaratta, he was shocked by

the tragedy.

**"He seemed to me to be a decent young fellow, who worked hard in order to protect and feed his family," he said.**

"That was my assessment of him."

'Tragic end to police incident'

Cr Clarke said the involvement of children was particularly concerning.

"Some of our staff members would have children going to school with these children, so that's disturbing too," he said.

"I would like to offer my condolences to the family of the deceased and we would do anything they would ask us to do to get them back on the road to recovery."

In a statement, police said it was a "tragic end to a police incident".

Homicide detectives have joined local officers to investigate.

Bruno Meneguzzi lives near Belle Street and was working in his garage when police told him to lock his windows and doors and stay inside on Tuesday afternoon.

"It was a shock, and then they locked us all in and we knew nothing about it," he said.

He said his daughter went to school with the woman who died, whom he described as "a nice lady".

Mr Meneguzzi said the neighbourhood was typically very quiet.

## AUSTRALIA



**A woman believed to have been deliberately set on fire is in a critical condition after an incident at Park Holme in Adelaide's south on Saturday.**

Police were called to the home on Rotorua Avenue just after midday, where a 29-year-old woman and a 43-year-old man suffered burns.

Police said the woman suffered burns to most of her body and the pair had been taken to the Royal Adelaide Hospital.

Police praised neighbours who came to the aid of the burning woman.

"There were a number of people who came to the aid of this woman and this man and, as I said, they're providing statements and assisting with the investigation," Chief Inspector Julie Thomas said.

The woman is believed to have rushed out of the house engulfed in flames.

The couple's next-door neighbour said it was a distressing thing to happen in a usually sleepy street.

"Very quiet, yeah, no problems with anybody. Nobody has noisy parties or anything," Alex Manson said.

"It was obviously quite distressing to see someone on fire," Chief Inspector Thomas said.

By Daniel Keane  
Updated 11 Mar 2017, 7:43pm

## **FEEDBACK**

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Do you provide mental health services for adults in Hobart Tasmania?

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I think I want to kill myself

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I am enquiring about getting a letter of support to have the case re examined with the Coroner Court of ..... so they can comment about the duty of care that was not correctly provided in regards to the death of my .....

---

I would like to fundraise in my town. I've had dealings with suicide within friends and myself.

Hi, I am interested to be a volunteer for White Wreath and just

wondering if I could know more about your volunteer program? I am a big believer of mental health and would love an opportunity to join a good cause that support that.Thanks

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To whom it may concern,

My name is ..... and I am a journalism student at .....University. I am currently writing a news story regarding the government's approach to mental health support within Australia, specifically regarding the inclusion of the mental health sector within the NDIS. I was just wondering if there was anyone in your organisation available for a quick five minute discussion regarding this issue.

Thank you very much for your time

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I see you have a wish list. But I don't see where that wish list is. Could you let me know where I can find it? Thank you

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Good afternoon and congratulations on the very good work you are doing . Suicide is the forgotten crisis on our national landscape, so I am pleased to see your organisation active in communities and engaging with affected citizens.

I would like to make an observation of you work, if I May ! Personally I am very concerned that your website actually identifies the suicide method used by some of our loved ones. Good, sound research data clearly show a dramatic increase in “ copycat “ suicides when this type of information is used. Please accept my comments in the true spirit that they are made, because I do respect and appreciate the good work you are doing.

On the ....., my beautiful, son, took his own life and even today I am still numb from the impact and continually ask myself, could I have done more ?? Yes I know the answer to that, probably not, but it doesn't change the way I feel.

Keep up the good work and please don't be offended by my observations.

Yours Sincerely

## **COMING EVENTS**

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## **SOCK IT TO SUICIDE**

# SOCK IT TO SUICIDE!



*Wear bright coloured socks*

★ DURING THE 3RD WEEK OF OCTOBER ★

**DONATE  
A GOLD COIN**

TO SUPPORT THE  
ORGANISATION'S  
WORK WITH FAMILIES  
AFFECTED BY SUICIDE  
AND MENTAL ILLNESS

THE WHITE WREATH ASSOCIATION creates awareness about the misunderstandings relating to mental illness and provides community education concerning the lack of appropriate treatments. Our objective is to raise sufficient funds to establish safe haven centers for those who want a 'place of safety' at times when suicide threatens. With your help we'll achieve our goals and together reduce the frightening suicide figures growing at a staggering rate.

 **White Wreath Association Ltd®**  
"Action against Suicide"  
ABN 20 1 17 003 442

[white.wreath@bigpond.com](mailto:white.wreath@bigpond.com)  
[www.whitewreath.org.au](http://www.whitewreath.org.au)  
**1300 766 177**

## ANNUAL GENERAL MEETING

### IMPORTANT NOTICE

ANNUAL GENERAL MEETING  
OF BOARD MEMBERS  
WHITE WREATH ASSOCIATION LTD

Monday 4 September 2017 - 7PM

15 LEITCHS ROAD SOUTH  
ALBANY CREEK QLD 4036  
(FOOD SUPPLIED B.Y.O)

## A FRIEND 4 ME MY STORY

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## KELLY'S JOURNAL CONTINUED

I guess I have been lucky to have kept my room this time and have not been moved again but being unsure when you have to pack up your belongings to walk to a new bed still makes me uneasy. The doctor I heard in the room next door never did come and see me so that makes 2 doctors visits and 2 nurse chats during my 4 day stay in mental health and yet still no light at the end of the tunnel. One nurse told me that I might go home tomorrow but home to what I ask myself. The problems that put me in here are not solved, not even close and as usual I am expecting to walk out the door tomorrow with no answers. Help never does come easy in this place and you always have to fight to be heard. The good thing about now having my own room is having your own bathroom. No more bad smells and having the luxury of having a shower when you want to. To not have to wait your turn or having to hurry incase someone else wants a turn and just simply knowing there is no one outside the door watching your every move. I finally get another chat with a nurse. That makes 3 chats in total. 3 different people and they all point at one thing. The social worker can help me. That social worker I have chatted to before and never have helped in the past but everything is worth a go when desperation sets in. Very poor help in my eyes when you are locked away from the outside world and have to work on getting yourself better. It's quiet clear that the help I beg for will not come from this place and I'm guessing I will head home tomorrow to a bigger mess than what I had when I first came in. With no work the last 5 days. Only 3 shifts this fortnight. How will I ever get by? My problems are worse and will only increase my stress and anxiety once I get in the outside world. Tea tonight would be nice if you ate chicken which I don't so I had pumpkin and potato. As bad as last night but someone did ask for bread which was given this time. I never bothered. I was not hungry anyway. A sausage at the moment would go down so well. Oh it's the little things in life you miss most. A friend called in with my much-needed supplies. A can of coke that went down so well. Although I was not allowed the can and a nurse came back with it in a cup. Are you serious? What am I meant to do with a can? Kill myself. Are you serious? At least I have the supplies to get me through another day in here. It takes one less stress off me in this place. I am sane, I am not loony but being locked in this place really does bring out the loony in you. The bookcase is only filled with love stories and magazines. Always getting watched by someone else. I have no activities offered to me the whole time I'm here but I guess it's the weekend. What do you expect? What else is a sane person meant to do in here but to walk around and observe the environment? At least things were calm today. I did notice that woman I shared a room with was expected back this afternoon. She never did turn up. No beds left for her until tomorrow. I guess she would be happy about that. Clearly more funding is needed

for this mental health system. Things need to change and most of all people's attitude needs to change. Just because I am in here does not make me insane. I am just a normal person who has been pushed over the edge with too many problems. Too much stress for one person to handle but the sad thing is being in here has only added to my problems. The yelling has just started again. In the room next door me. One day of peace has just been taken off me but I guess I just learnt something new. He is screaming out, we are all bloody bastards.

## HUMOUR



**When I greeted my boss in the morning, he told me to have a good day. Who am I to argue? So I thanked him and went back home.**

**Doctor, how can I live longer than 100 years? Do you smoke? No. Do you eat too much? No. Do you go to bed late? No. Do you have affairs with promiscuous women? No. Then why would you want to live more than 100 years?**

**When your first child eats some dirt, a bit of grass or a worm, you take it to a doctor. When your second child eats some dirt, a bit of grass or a worm, you spit on a hankie and clean it. When your third child eats some dirt, a bit of grass or a worm, you wonder whether it still needs lunch.**

## DOIG WEBSITE TECHNOLOGY

Steve has volunteered his time with White Wreath for a number of years and has developed a wonderful Website for us that he has also maintained over the years. White Wreath receives much congratulatory comments regarding our Website and below is information if you wish to contact Steve personally.

Do you know anyone who might be thinking they need help with their existing website or need a new website built (efficiently and effectively)? Please forward my details to them. I can help with any of the following:

- Making a website mobile phone/tablet friendly.
- Adding features or functionality to websites: image galleries, contact forms, forums, image carousels, calls to action, Facebook feeds & more
- Converting a static website to an editable website where the website owner can edit his/her own web pages, upload images and PDF documents, publish a blog & more.
- Performing SEO (search engine optimisation) tweaks to websites to



increase website rankings.

- Upgrading old out of date website software to the latest website software version: e.g. Wordpress, Joomla, Drupal, Magento.
- Maintaining your website software at the most up to date version to avoid security vulnerabilities.
- Increasing the speed of a website to ensure website visitors do not leave because they were kept waiting too long for a slow website to finish loading.

Happy to help anyone with website needs, and would appreciate any referrals you can make.

Sincerely,  
Steve Doig



MOBILE: 61 422 949 434  
WEB: <https://doig.website.technology>  
FACEBOOK: <https://www.facebook.com/doig.web.tech>  
TWITTER: <https://www.twitter.com/doigwebtech>  
LINKEDIN: <https://www.linkedin.com/in/stevendoig>

## WISH LIST

**Petrol Gift Cards, Stamps, Volunteers Aust/Wide**

**OR YOU MAY LIKE TO DONATE**

**DONATIONS TAX DEDUCTIBLE**

**1. Via our **credit card** facility posted on our Website [www.whitewreath.com](http://www.whitewreath.com) then follow the instruction.**

**2. Directly/**Direct Transfer** into any Westpac Bank  
Account Name White Wreath Association Ltd  
BSB No 034-109 Account No 210509**

**3. **Cheque/Money Order** to White Wreath Association Ltd  
PO Box 1078  
Browns Plains Qld 4118**

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A.C.N. 117 603 442  
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