

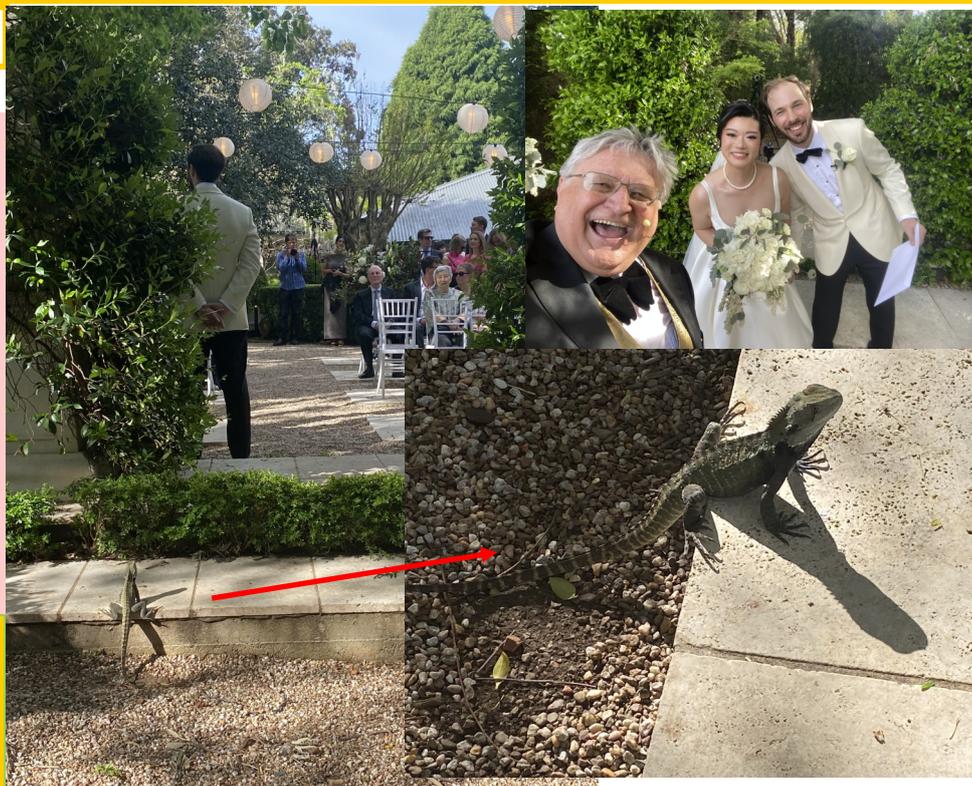
**November 2025**

**Volume 4, Issue 10**

All content 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 & guest speakers all volunteer their time for Celebrants.

**An update from your  
AMC South Coast  
Coordinator,  
Lou Szymkow**

**To achieve success, we will  
continue to grow and do  
what we can to help each  
other grow.**



COVER PICTURE. A venue resident observes a wedding

## Inside this issue:

- Reviews
- Letters
- Balinese Wedding
- Marriage Market
- Forced Marriage-UK & Afghanistan
- TV & Movies
- Dally's new book
- Summer Warnings
- Protecting your business
- Guidelines
- OPD Reminder
- MFA & 2FA
- Get BAS Right
- Photographer prosecuted
- Scams Alerts
- Coordinator Comments
- **And so much more**



### We all love a good review.

As Celebrants we are in the business of evoking wonderful emotion and that can be reflected in our reviews..

Some of this was covered in the Coordinator Comments last month but more exploration of the topic is warranted.

Reviews certainly let others know about your work and potential clients almost always have a look at reviews even after they have made a choice if only to reaffirm that choice.

**We will look more closely at what to do with those review, good or bad.**

A good review tells others about how you perform and what a customer can expect.

The content of reviews and feedback can at times be surprising. One couple excitedly promised the best review ever and that it would be posted immediately however it was weeks later that a very subdued and understated review appeared contain very little information of commentary.

Another complained about all sorts of irrelevancies during the preparation process but then gave an extraordinarily good review citing patience and guidance as two of the top qualities.

Occasionally couples offer reviews even before the process is complete which is wonderful of course.



**UPCOMING  
Sth COAST  
MEETINGS**

**Christmas meeting —to be decided.**

.....from previous page



Lou was a delight as our celebrant, full of energy and kept our guests fully enthralled as he brought us together. We happily recommend Lou for any event.  
David & Nicole



When you have a great review, the first step is to thank the reviewer and

the next is to share that review far and wide. Put it on your webpage and make a meme of it to share on social media. Let others know that your client are praising your work.

**What to do if there is a poor review.**

Bad reviews, if they occur, take three forms:

- 1) Expectations unfulfilled
- 2) Trolls/fake
- 3) Scam

Dealing with the first can be a delicate process. You can choose to ignore the complaint if it is swamped by positive reviews but if it is about a marriage ceremony you should always send the client instructions on how to lodge a formal complaint to the AG and, presuming that you are at fault, perhaps send a response such as:

*“Thank you for taking the time to post a review. I always strive to exceed expectations and am most often successful at that but in your instance I’m sorry your expectations were not met. I will learn from this and work hard to continually improve”*

You can go on to then explain privately what reparations you are prepared to make which may include a refund noting that it may be better for business to take a small loss than to exacerbate the situation with argument.

**Get it quickly closed and move on.**

The second type, Trolls & fake reviews which can be harder to deal with but may also require decisive action. If it is a harmful fake review, report it and consider legal action, noting that it is illegal to post a fake reviews. Be aware that Google has a history of rarely being of any assistance because although they claim to have strict rules about fake reviews as is required by law, they have bewilderingly been known



to side with the troll even after some businesses have prosecuted Google. There are then two options. If Google or another body, fails to take action, report it to the ACCC.

The ACCC advises that if you've received fake or misleading reviews about your business, there are some steps you can take to remove the incorrect review and help prevent it from happening again.

**1. Correct the record**

- You can respond privately and give the reviewer an opportunity to remove the review. This may allow you to resolve the matter.
- You can respond publicly in a professional, considered way that allows others to understand how the review came about, whether it is disputed, and how your business responds to customer feedback.

**2. Request to remove**

If posts continue, you can request the removal of the post by providing evidence to the platform that the posts are fake and misleading and breach their policies.

- Check the website's review policy or guidelines and if you think that the review breaches these, or breaches the agreement that you have with the platform, request the post is removed.
- Provide as many factual details as possible to demonstrate that the review is inaccurate and inconsistent with your business’ service, product or location.
- If you think that the review was written by a competitor, give as many details as possible to the review platform so they can check IP addresses and determine if it might have come from them.

**3. Report the breach**

If you have approached a platform and they haven’t responded to your request, you can report the breach to [Australian Competition and Consumer Commission \(ACCC\)](#).

Having read the ACCC advice, it must be said that the most successful response to a bad review has always been to have your page flooded with good reviews so that the one bad review quickly disappears in a sea of hope and promise. The average rating may drop ever so slightly with a bad review but it has been claimed by



.....from previous page



‘experts’ that a perfect score can in itself be problematic because persons may consider it the 5 start reviews as unrealistic because no one is perfect, or may form unrealistic or unreasonable expectations whereas a poor review will be recognised as an exception.

Another step can be to respond to the fake review with:

*“Thank you for taking the time to place a review. Your action in accessing my site has boosted my SEO. Should you ever choose to use my services, you are likely to find that client expectations are always exceeded. but as you are not a client and never have been, it would appear that your review is sadly a work of fiction and has been reported as such, noting that it is illegal to post fake reviews. Hope your day gets better.”*

That acknowledges the complaint but identifies it as being from a troll while showing dignity on your part.

The third yep, Scam, is rare but has been know to occur. In ten years I have only heard of one or two instances. A ‘bridezilla’ complained to the Celebrant with a list of fictitious grievances and demanding a refund. The astonished Celebrant, aware that the couple had expressed pure joy following the ceremony, contacted other vendors and discovered that the same person had made similar complaints to each and every vendor and that each had responded differently. The other Vendor Reponses varied:

- One vendor threatened immediate legal action and was paid the invoiced amount with the bridezilla actually saying *“it was worth a try”*,
- another offered a small partial refund but made it known that all the vendors were now aware of the scam,
- One Vendor reported the scam to Police as fraud.
- Another vendor also took it to the media and the bridezilla was then exposed publicly on a major TV network following which the show received numerous new complaints about the same person from other dealings which were passed on to Police and the ‘bridezilla’ was prosecuted..

and/or published on your webpage. If a problem arises, it is then easy to just refer to your terms and conditions and quickly move on.

So golden rules:

- Do your best and good reviews will follow
- Always respond professionally
- report fake reviews to the site,
- Report the site if the site doesn't remove the fake review
- Report scam reviewers to Police
- charge your worth, and always get paid upfront.



# Letters to the Editor feedback

Have you enjoyed reading this newsletter? Have you disagreed or agreed with an article. Do you have another idea to contribute? We are a community of Celebrants and learn from each other. The more we learn, the more we discover how much there is to learn, and of course we learn from each other.

**What will you write about in this newsletter?**

You are unique. Your ideas, experiences, interpretations and creations are your own. Tell us all, about them.

Email your contribution to: [alifecelebrant@gmail.com](mailto:alifecelebrant@gmail.com)

You are all amazing and the top of your field so privileged to be associated with you. thank you  
Regards  
Jan Littlejohn

Thanks Lou (for your newsletter). You are a legend!  
Kate Hingston

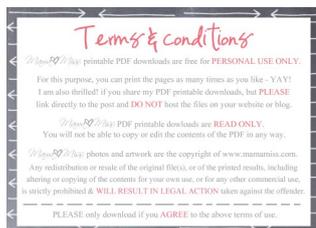
I love the story of Prince Leonard. I bought some of his stamps when I was a stamp collector. The article raises an interesting question. Are such people required to hand in their Medicare card as they are outside the system?  
Phil Timbrell

Thank you for the October Newsletter always an informative Read.  
Kind Regards, Kerry Wing

Love the newsletter. When are you starting a blog?

**The simplest path forward though is usually the best.**

Make certain that your terms and conditions are on your invoice, contract





# BALINESE WEDDING

According to Balipeadia, it takes a whole village to prepare for a traditional Balinese

wedding. Everyone in the couple's banjar will come out to help make preparations, decorations and offer their congratulations – even before the big day!

[The Luxury Signature](#), tells us that Balinese culture, a vibrant blend of Hindu, Buddhist, and indigenous influences, is known for its deep spirituality, artistic expression, and strong community ties. This cultural richness is reflected in traditional Balinese weddings, with elaborate ceremonies embodying the island's values and customs passed down through generations. Marriage in Bali is more than a union of two people; it also integrates them into the extended family and community known as *banjar*. Traditional Balinese weddings are commonly divided into two main processions: *memadik*, the proposal at the bride's house, and *merangkat*, the procession at the groom's house. The couple participates in several ceremonies leading up to their marriage, each with deep cultural significance, honouring deities, ancestors, the couple's families, and the community.

The timing of the wedding is crucial and is often determined by consulting a *Sulinggih* or spiritual leader to find a *Medewasa Ayu* (the right day). An auspicious date is usually selected based on the Balinese Hindu calendar to ensure the marriage is aligned with spiritual and cultural beliefs.



Balipeadia lists 11 mini-ceremonies that a Balinese bride and groom must be part of before officially getting married.



## Mesedek

During *mesedek*, the groom's parents will go to the bride's house to introduce themselves, and make a marriage proposal.

At this event, the bride's parents will determine whether the groom is appropriate, and if they approve of the proposal.

[The Luxury Signature](#) says that in Balinese culture, this proposal, known as *memadik*, is not just a simple exchange of rings but a respectful and culturally significant event wherein the groom's family visits the bride's home to propose marriage formally in a ritual called *mesedek*. The family brings gifts as tokens of respect and to seek the approval of the bride's family. The bride's family, in turn, consults among themselves and their community to consider the proposal. If the proposal is accepted, a series of negotiations takes place, during which the terms of the marriage, such as the dowry and the wedding date, are discussed and agreed upon.

## Medewasa Ayu

If the union is approved by the bride's parents, the next step will be selecting the wedding day.

Balinese Hindus believe that getting married on an auspicious day will secure the success of the marriage.

The selection is made by a *Sulinggih*, an expert in selecting dates for Hindu beliefs.

## Ngekeb

Held the day before the wedding ceremony, *ngekeb* symbolizes the bride changing from a single woman, to a wife.

The ceremony includes the bride being bathed and scrubbed with a mixture of peacock leaves, ylang flowers, turmeric and rice.

She will then enter a period of seclusion in her family home to prepare spiritually and emotionally for marriage, reflecting on her forthcoming role as a wife. This process prepares her outwardly and inwardly, ensuring she enters marriage with purity of heart and a deep respect for her cultural heritage. In a traditional Balinese wedding, several rituals bless the marriage with deep cultural and spiritual significance.

.....from previous page

**BALINESE WEDDING****Mejaya-jaya**

Finally, the couple is legally bound through *Mejaya-jaya*,

Following this ritual, the bride and groom may not go out or travel for three days and should only stay at home. The aim is to increase intimacy, as well as respect for the bride's family.



<https://www.theluxurysignature.com/2024/07/10/the-path-to-marriage-a-complete-guide-to-traditional-balineese-wedding-ceremonies/>  
<https://balipedia.com/traditional-balineese-wedding/>

**FORCED MARRIAGE****IN AFGANISTAN & UNITED KINGDOM****WARNING: DISTRESSING CONTENT**

A 13-year-old girl in Afghanistan has attempted to take her own life several times, and her mother has been left heartbroken over her daughter's situation.

Forced marriage is, of course, illegal in Australia and according to the AFP there have been 118 reports of forced marriage in the 2024-25 financial year (up from 91 reports from the previous financial year) though few published prosecutions. What follows are two horrific reports from Afghanistan, and from the UK, alluding to a much broader range of offences, including sexual predation, grooming, and human trafficking and so gives us an insight as to why the AFP.

We as Celebrants, must be informed, continually aware and, alert.

In July, the UK prime minister announced there would be a full national statutory inquiry into grooming gangs in England and Wales.

In an article by Julia Banim from Saturday 4<sup>th</sup> October, 2025, appearing in the UK Express, and the Mirror UK, it was claimed that since the Taliban's return to power in 2021, Afghanistan has seen a dramatic increase in child marriages, with women's freedoms being severely curtailed, from mandatory full-body coverings to travel restrictions without a male relative. She wrote that according to a United Nations (UN) report released last year, this systematic oppression has led to a worrying 25 per cent increase in child and forced marriages.

Afghanistan lacks a codified minimum age for marriage, with the Taliban overturning the previous age limit of 16 set after the 2001 Western invasion. As a result, a girl's eligible age for

**Ngungkab Lawang**

Meaning *opening the door*, this is the ceremony where the groom *picks up* the bride. Dressed in a yellow fabric, the bride will be collected from her home by the groom.

When they meet, they will recite Vedic verses to each other, and throw betel leaves which are believed to ward off evil forces.

In preparation for the wedding, the bride undergoes a meaningful process that blends spiritual purification, cultural traditions, and transition.

**Medagang-dagangan**

During *Medagang-dagangan*, the couple exchange symbolic gifts. The bride sits on coconut fibre and offers wares while the groom tears a bamboo mat or *tikeh dadakan* symbolizing the bride's purity. The bride will then plant taro and turmeric to worship ancestral spirits. The couple will then cut a thread on a dapdap tree and bathe.

**Makala-kala**

The next part of the ceremony involves *Makala-kala*, or the burning of *tetimpug* a trio of bamboo for protection against *buthakala*, a being that is a large and frightening figure that is said to cause marital disruptions.

**Metegen-tegenan and suun-suuman**

The bride and groom will walk around a sacred fire seven times, clockwise, while saying prayers in Sanskrit.

Bringing their offerings, they are tied together with a belt, the groom in front and the woman following, as a symbol of the beginning of their life.

**Majauman**

*Majauman* is when the bride bids farewell to her family and her ancestors.

**Natab Pawetonan**

For this ceremony, the groom hands over a gifts to the mother of bride – usually jewellery.

This ritual is usually performed on the bride's bed.

The gift is believed to be a symbol and substitute for a mother's love in raising her daughter.

**Tadtadan**

During *tadtadan* the bride's mother will gift a set of jewellery and clothing to her daughter.

It is a symbol of hope that she will always remember the love and struggle of her mother.





## Shanghai Marriage Market



There are also some seniors looking for their own partners.<sup>[5]</sup> Within the free zone, there are many sub-zones where parents can post their children's posters. Some sub-zones are divided by birth year, such as the 1970s, 1980s,

Pravin Gupta, currently visiting China, reported that parents of unmarried adults gather in the park every Saturday and Sunday from noon to 5 p.m. to trade information on their children.

According to [Wikipedia](#), the first organized marriage market appeared in 2004 in Longtan Park, Beijing. Retirees who frequented the park for morning exercise found in conversation that many of them had unmarried children in their mid-to-late twenties. Anxious to marry off their children, the seniors began to hold matchmaking events where they presented information about their children and looked for potential matches. Since then, parks in major cities Hangzhou, Shanghai, Shenzhen, Tianjin, and Wuhan have become unofficial matchmaking venues.

[Wikipedia](#), also says that the primary goal of attending the Shanghai marriage market is for parents to find a suitable partner for their child. The standards of finding the right match may be based upon (but not limited to) age, height, job, income, education, family values, Chinese zodiac sign, and personality. Seniors born between the 1950s and 1960s tend to be the vendors at the marriage market. These seniors advertise their unmarried children born anywhere from the 1970s to 1990s in the market. All of this information is written on a piece of paper, which is then hung up on long strings among other parents' advertisements for their children. Advertisements are also attached to paper bags, clipped to trees, taped on umbrellas, or laid on the ground across People's Park. The parents walk around chatting with other parents to see if there is a harmonious fit only after their children's standards are met.

There are two main zones in the marriage market: the free zone and the amateur matchmaking zone. The free zone is where concerned parents look for potential partners for their sons or daughters.

and 1990s zones. Others include the overseas zone, "New Shanghaiese" zone, divorcee zone, Muslim zone, and regional zones.<sup>[6]</sup> In the amateur matchmaker zone, professional or voluntary matchmakers share lists of potential candidates to parents attending the market.<sup>[5]</sup> There are professional matchmakers in the market who charge a consultation fee of RMB 100-200 for females and no fee for males. This discrepancy is said to be due to the surplus of females in the marriage market. According to local media reports, these professional matchmakers are often tricksters who disappear after receiving fees from parents.<sup>[7]</sup>

The marriage market at People's Square has existed since 2004. As of April 2013, it cost approximately AU\$4.90 for an advertisement that is displayed for five months, and marriage brokers provide full access to phone numbers for a AU\$24.71 registration fee.

In many parents' eyes, parent matchmaking gatherings such as the Shanghai Marriage Market are the only way to uphold a traditional dating style for their children in modern China. China's long idealized tradition of continuing their family lineage is very important within Chinese culture. Some parents display advertisements despite not having permission from their child to do so.<sup>[8]</sup> As the children of the [One Child Policy](#) start to become of typical marriage age, marriage opportunities have wavered in stability, particularly for males in China. The University of Kent predicts that by the year 2020, 24 million men in China will be unmarried and unable to find a wife.

[https://en.wikipedia.org/wiki/Shanghai\\_Marriage\\_Market](https://en.wikipedia.org/wiki/Shanghai_Marriage_Market)  
[https://www.youtube.com/watch?v=Vxs\\_FsgGdc](https://www.youtube.com/watch?v=Vxs_FsgGdc)



On Melbourne's, The Conversation Hour on 774 ABC Radio Melbourne, Richelle Hunt and Jacinta Parsons asked Why do people get married?

- Is it because we want someone to be a witness to our lives?
- Is it to legally prove our relationship?
- And why do more marriages end in divorce than before?

You can tune in to The Conversation Hour on the ABC listen app:

- [The Conversation Hour with Richelle Hunt - ABC listen](#)
- <https://www.facebook.com/share/v/166oCm3X5T/?mibextid=wwXIf>

.....from previous page

## FORCED MARRIAGE

### IN AFGANISTAN & UNITED KINGDOM



marriage is determined by the interpretation of Islamic law, with the Hanafi jurisprudence considering puberty as the "threshold for readiness".

**Julia Banim** reported that a 13-year-old girl from Afghanistan, who is said to look even younger than her 13 years, has tragically attempted suicide for the third time due to the prospect of a forced marriage, leaving her mother distraught and helpless. Originally from Faizabad in northeastern Afghanistan, the young girl once had dreams of becoming a judge despite her father who is reportedly an extremely devout, traditional man who has rejected any possibility of any of his daughters attending school, but now the 13 year old girl's only hope is to remain in school and avoid a dreaded marriage to a man more than three times her age. Her father, remained determined to marry his youngest daughter off to a 41-year-old man, who is involved in the gold mining industry, is said to be a wealthy friend of the father, and is reportedly willing to pay any dowry demanded in exchange for the child bride.

The father has already married off his four other daughters at a young age and has chillingly declared, according to the Mirror UK, "If you die, your dead body will belong to that man".

This, says the article, comes after shocking reports from Afghanistan's Marjah district, where a 45-year-old man has wed a six-year-old girl. The appalling ceremony was so disturbing that even the Taliban intervened, instructing the groom to delay taking her home until the child reaches her ninth birthday.

In the United Kingdom, in an article by **Sarah Bartrop**, from the same paper, it was reported on Thursday, 2<sup>nd</sup> October 2025 that a sexual predator married a 15-year-old girl living in a care home and is one of eight men found guilty of sexual offences against her. The British Pakistani man, now 43, "married" the victim in an Islamic wedding ceremony in the early 2000s, which the court heard was attended by the girl's key social worker.

Bradford Crown Court heard Raja Zulqurnean forced the victim to wear Islamic dress, eat a halal diet, and stopped her from seeing family because they were "non-believers". A jury also heard he sometimes locked her in a cellar at a Bradford property, sexually abused her and deprived her of food, education and medical care.

The **BBC** has also reported on the case adding that Zulqurnean was found guilty of ten counts of rape and nine indecent assaults. He was jailed in May for a minimum of 18 years, but appeal court judges increased it to 23 years.

The court heard the victim was groomed and sexually

abused by men from the age of 13, which continued when she was in a Bradford children's home. The victim said the systems designed to protect her enabled her abuse.

She told the **BBC**: "This was far more than a grooming case. This was an institutional scandal and no one cared for my wellbeing. I was married to an abuser. How could a child marry? Social services enabled it."

Police records showed she went missing 101 times between 2002 and 2004.

A social worker told the court that up to ten cars with men inside were seen arriving per night at the children's home, and registration plates were given to police weekly.

David Greenwood, the victim's solicitor, said the staff in the children's home "knew these serious crimes were being committed". He criticised the social workers and police in the early 2000s, when the abuse was being carried out, and said the police should have stopped it immediately.

The victim said giving evidence has had a devastating impact on her wellbeing. The woman, who has lifelong anonymity, added that she has experienced more trauma than she did as a child because she had to relive her experience over again in her 30s.

She said there were "so many victims" who have not been heard, and that other girls at the children's home had spoken about sexual exploitation.

She said the women who had got justice over the last decade were "just a snippet" of those who had been abused in Bradford and Keighley.

A West Yorkshire Police spokesperson said that the force had significantly invested in and improved its safeguarding capability since the early 2010s and it had taken a "proactive and meticulous approach to exploring previous incidents".

The spokesperson said that many investigations were still under way: "The work undertaken over the past decade has resulted in hundreds of perpetrators now serving lengthy prison sentences."

Susan Hinchcliffe, leader of Bradford Council, said there had been "serious failings in the way the council and other agencies in our district acted at that time and we've apologised for that". She added: "They did not protect the victim as they should have."

She said the victim's experiences were part of an earlier review of child sex abuse in the district, and the findings were fed into the nationwide Independent Inquiry into Child Sexual Abuse.

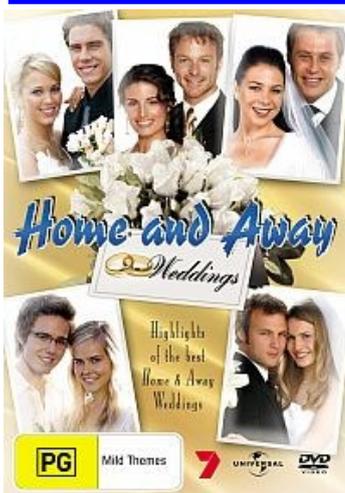
Eight men were convicted at Bradford Crown Court in connection with the victim's sexual abuse.

• [https://www.express.co.uk/news/world/2117189/horror-girl-13-forced-marry-41-year-old-man?utm\\_medium=Social&utm\\_source=Facebook#Echobox=1759645078](https://www.express.co.uk/news/world/2117189/horror-girl-13-forced-marry-41-year-old-man?utm_medium=Social&utm_source=Facebook#Echobox=1759645078)

• [British Pakistani who 'married' 15-year-old guilty of rape | UK | News | Express.co.uk](https://www.express.co.uk/news/world/2117189/horror-girl-13-forced-marry-41-year-old-man?utm_medium=Social&utm_source=Facebook#Echobox=1759645078)



What movie or TV show have you seen, or what book have you read that has in some way given you inspiration as a Celebrant? Tell us about it and your article will appear on this page.



*Home and Away* is an Australian television soap opera icon created by Alan Bateman which commenced broadcasting on the Seven Network on 17<sup>th</sup> January 1988 but this newsletter editor has never watched a single episode. I am just not a TV soapy fan however I do applaud that the TV soapies give many actors and behind the scenes people, fantastic opportunities just as its longevity and export to foreign lands must also be highly praised. Having said that, I actually finally watched episode 184 on 30<sup>th</sup> September because I stumbled upon a wedding on free to air TV. I skipped past the soapy side plots and dramas but keenly watched the wedding preparation and ceremony. It was well directed, filmed, scripted and presented. Worth a watch, especially for new celebrants looking for ideas and background. In researching to write this review, I discovered, to my great surprise, or perhaps not, that there is actually a DVD of 22 of the past Home & Away Weddings (\$44 on Amazon). I won't be rushing out to buy it but if I see it in a opshop for \$2, maybe I'll pick it up if I still have a DVD player. The most recent 2025 wedding though is worth a watch and you will find it streaming on 7Plus.

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- [https://en.wikipedia.org/wiki/Home\\_and\\_Away](https://en.wikipedia.org/wiki/Home_and_Away)
- <https://www.nowtolove.com.au/entertainment/home-and-away-cash-eden-wedding-behind-the-scenes/>

*Ticket to Paradise* is a 2022 romantic comedy film starring George Clooney and Julia Roberts as a divorced couple who team up to sabotage the impending wedding of their daughter in Bali. The film is directed by Ol Parker and written by Parker and Daniel Pipski, while Kaitlyn Dever (daughter/bride), Maxime Bouttier (groom), Billie Lourd, and Lucas Bravo also star.

There are no academy award performances and it is not a blockbuster movie despite the lineup however it is still entertaining and from a Celebrant's perspective, the movie does lead to a wedding ceremony that is of interest, presenting what purports to be Balinese wedding rituals. *(you will find actual Balinese traditions I this newsletter)* So overall it is a light entertainment but for Celebrants, is worth watching just to see the wedding preparation and the actual wedding. *(Balinese weddings rituals are featured on another page)* Visitors to Bali might question some of the sites, sights and customs but lets allow a little poetic licence because the movie was very profitable for Australia. Paul Fletcher, the then Australian Minister for Communications and the Arts, said the production generated at least 270 jobs and AU\$47 million for the local economy. It didn't actually look like Bali but an imitation of Bali and a little research shows that filming locations included the Whitsunday Islands, the HOTA gallery at the Gold Coast, Brisbane, Brisbane Airport, cane fields near Norwell, Tamborine National Park, Queen's Wharf, Carrara Markets, Tangalooma Island Resort on Moreton Island, Hamilton Island Airport, and the Palm Bay Resort on Long Island. So there is a bonus in seeing the wonderful Australian coast portrayed as Bali.

- ONLINE PREVIEW AVAILABLE:  
[https://www.imdb.com/video/vi3821650457/?playlistId=tt14109724&ref\\_=tt\\_ov\\_vi](https://www.imdb.com/video/vi3821650457/?playlistId=tt14109724&ref_=tt_ov_vi)  
 • <https://www.imdb.com/title/tt14109724/>  
 • [https://en.wikipedia.org/wiki/Ticket\\_to\\_Paradise\\_\(2022\\_film\)](https://en.wikipedia.org/wiki/Ticket_to_Paradise_(2022_film))

# DALLY HAS A NEW BOOK



Every Celebrant knows of or has benefitted from the work of pioneer Celebrant Dally Messenger III, though he is also well known to fans of Rugby League, as the grandson of H.H. Dally Messenger after whom the *Dally M* awards are named.

Our Dally, the Celebrant is a teacher, pioneer civil celebrant, and author of many Celebrancy articles, books and courses but he also annually presents the Dally M Awards, and has now authored a new book on his equally famous grandfather.

Dally Messenger III was educated at St Bernard's College, Katoomba, and Marist Brothers, Parramatta.

He left school at 15 and worked at ANZ Bank before studying for the priesthood in 1959. Ordained in 1966, he left the priesthood disillusioned less than two years later.

He taught at Haileybury College (1969–1975) and worked in journalism and radio. He led international tours and was founding editor of Dance Australia magazine.

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), but his application was refused by then Attorney General Sir Garfield Barwick. Later, on 27<sup>th</sup> February 1974, having heard of the earlier refusal, the new Attorney General, Lionel Murphy, finally appointed Dally Messenger III as a Civil Celebrant. In the over 51 years since, Dally has championed Civil and Funeral Celebrancy and has travelled to educate Celebrants in the United Kingdom and USA and so is without doubt and very obviously a pioneer civil celebrant, active in the movement for over 51 years. In 2024, he was once again nominated for an OAM for services to Celebrancy but we are yet to hear of the progress of that nomination. A key to developing professional funeral celebrancy and celebrant education, he founded the International College of Celebrancy and created numerous specialist courses.

His published books include:

- Ceremonies and Celebrations (2008 edition),
- The Master 2008,
- Murphy's Law and the Pursuit of Happiness (2002).

Dally's latest book though, is not about Celebrancy at all but will certainly be of incredible interest to all rugby league fans, and it is published just in time for Christmas, so he would dearly love you to buy it!!

### This book is the H.H. Dally Messenger' story

Dally's grandfather, [Herbert Henry "Dally" Messenger](#), was an all-round sporting genius and the original Australian rugby league superstar who led Eastern Suburbs to their first glorious premiership, led the first rugby league game onto the Sydney Cricket Ground and Captained the First Kangaroos. Harry Sunderland, a towering, entrepreneurial figure of the game once wrote: *"Without Messenger's magical appeal...there would be no league."*

### *Dally Messenger*

The Beginning of Rugby League

## Dally Messenger



The story of "The Master", his rise in Rugby Union, and his pre-eminence in the newly formed Australian Rugby League.

*Dally Messenger III*

His outstanding and thrilling achievements on the field of play are the stuff of legend. The **Dally M Awards**, named in his honour in 1998, are the official annual player awards for the National Rugby League competition. As well as honouring the player of the year, the [Dally M Medal](#), awards are also given to the premier player in each position, the best coach, the best captain, representative player of the year and the most outstanding rookie of the season.

At 335-page, it is easy-to-read book is full of interest and all the important facts. it is \$35 AUD + \$8 p&p (\$22 USD) and will be delivered to you within 4 to 5 days whether you are in Australia, the USA, New Zealand or Great Britain.

[www.books.by/books-from-dally-and-friends](http://www.books.by/books-from-dally-and-friends)

[Books from Dally and friends on Books.by](http://www.books.by/books-from-dally-and-friends)

# SUMMER WARNING Overheating PA's

*A Life Celebrant*  
Lou Szymkow JP

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Civil & Marriage Celebrant  
lou@alifecelebrant.com.au  
www.alifecelebrant.com.au





## MAGNETIC SIGNS

It seems that summer has come early as temperatures are already in the high 20's and so this is an important reminder that is issued every summer.

A sample of the writer's sign is above and you will notice the QR code enabling passersby to scan the code for easy access to a webpage.

Car signs are useful at venues and on the road as well as in carparks, telling clients you exist. They are an easy way to advertise and can even assist in securing priority parking at venues.

Magnetic signs are versatile as they can be moved from car to car, and can even be displayed on your garage door. However magnetic signs require care.

In cold or rainy months, condensation can accumulate behind the sign while in the warmer months special care is crucial.

Weather and especially heat, can damage the sign and leaving it attached to your car for too long can damage paintwork as mud and grime can surround the sign and bake onto your paintwork but more seriously if it is very hot, the glue holding the sign to the magnet can melt and seep into your paintwork causing permanent paint damage on your car while destroying your sign.

### Tips to avoid damage:

- Never apply to already damaged paintwork as the damage can be exacerbated
- When you wash your car, remove, wash & dry the sign.
- Apply sun resistant vinyl protector to the face to keep the sign looking like new
- Do not apply vinyl protector to the back as it may harm paint work or be baked onto the paint surface
- Polish the car regularly to keep paint in good condition
- Ensure the sign is fully secured to prevent air pressure lifting it off when driving at speed.
- Remove the signs from your car regularly
- Dry and clean the paint and the back of the sign before you apply the sign to your car panel.
- DO NOT let the signs bake in the sun.
- Inspect regularly

As we enter summer, we have to be cautious that we don't allow ourselves to suffer sunburn and overheating, but the same applies to our electrical equipment such as Public Address systems (PAs), microphones, and cameras. Before we revisit the article by Phil Timbrell, engineer and Celebrant explains his novel solution let's look at causes and options.

We can protect ourselves by staying hydrated, and by using sunscreen, a hat, quality clothing (not thin nylons), sunglasses, and perhaps a neck cover such as an iced cravat which you can find at sports stores.

In you need protection, so does your equipment, especially the electricals because any electrical device can be damaged by overheating. The heat can dry solder points, expand battery liquids or even melt components. The most obvious causes of heat damage are sunlight, ambient heat, overcharging, and flames. As celebrants with expensive equipment, we have to be aware of each.

The most common devices that we use are of course PAs, microphone, phones/ipads, and cameras but we should



also add pens because, though not electrical, are also subject to heat damage when exposed on a signing table in the direct sunlight on a hot day.

Overcharging electricals results in the battery overheating but it is rare as most electrical devices will limit charging to prevent damage however when a device is subject to heat, even the batteries in the microphones can expand.

The most obvious solution to all overheating issues is to remove or block the source.

Placing your device in the shade or shielding it using a cover, shelter or umbrella will work in most circumstances. 'Most', because they won't usually protect from excessive ambient heat and so in those circumstances, a cooling fan or possibly a very 'cold' cover may be an option.

The ultimate solution on a hot day other than

Continued next page.....

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postponing, is to move the ceremony indoors to take advantage of air-conditioning, remembering that if your device is overheating, then you, the couple, and guests will also be also be suffering in the heat.

Options:

- Plan ahead ensuring the location and time of day offer the best options.
- Place the device under shade
- Use a PA cover however be aware that a cover on its own may also retain heat
- Use Continued next page..... a cold or cooling cover e.g. sealed ice bricks in side pockets
- Use a shade cloth, cold cloth, or umbrella
- Use a fan, possibly with a sealed ice brick
- Use a Chuppah, marquee, canopy or

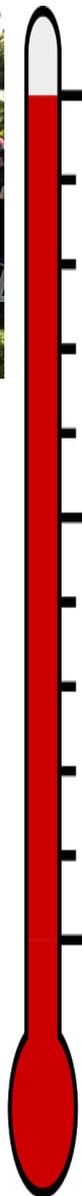


gazebo

The larger cover items should of course be provided by the client and not the Celebrant.



Monitor the weather forecast and the Bureau of Meteorology Heatwave warnings online or via the Bureau's app. You can also subscribe to receive Department of Health heat health warnings.



# SUMMER WARNING Overheating PA's

We revisit the article by Phil Timbrell, engineer and Celebrant, who explains his novel

## One Way to protect your PA By Phil Timbrell



It was in March when the temperature at Winmalee in the Blue Mountains had already reached 45°C by the time I had set up my PA system for a venue wedding. As usual, I was in a dark suit, which of course absorbs heat – as did my PA system which was also clothed in a black material. I do not understand why all PA systems are covered in black material but they are (*probably to make them invisible during a stage performance*). It is worth noting that commercial grade active electronic components, such as power transistors and integrated circuits, will not operate as intended as if their temperature exceeds 90°C, and this temperature is quite likely inside a fully enclosed PA box, painted black, left in a 45°C ambient temperature, while fully exposed to the sun which is directly overhead.

On this occasion I was lucky enough to find a small piece of shade for my PA system although it was no longer in the ideal position acoustically which caused me to think about a portable shade for my PA.

An umbrella is the obvious choice however a golf umbrella would not look good at a wedding if it had advertising on it, which many do, though you can have your own umbrella made with your own logo.

After a search of a few retail chains, I found a small fold up umbrella, that looked as if it would provide sufficient shade without being too obvious, and in a not too obvious colour. To my surprise, there was one small fold up model that had a screw on handle at only around \$10. These are readily available. The photo in Fig 1 shows the threaded end of the main shaft. Another model come with a clip mount.

A few modifications to the screw on handle and I was able to screw that to the timber case of my Roland PA. Roland's use a timber box covered in a black material and it gives a sound that many experts consider superior to that from a plastic case as it has a lower resonant frequency. Timber has the obvious advantage that one can screw into it. And so the modified handle of the umbrella was screwed to the timber case (see Fig 2).

If your PA uses a moulded plastic case and you can find a flat area on the top, 5 minute Araldite® correctly mixed and applied to a roughened surface of the case will also support the umbrella.

It is then a simple matter to fit the umbrella to the case (see Fig.3).

I have used this system at a number of weddings held during the heat of summer, and each time I do I am

Continued next page.....

.....from previous page

confident that my PA will not overheat. I am also grateful for the experience I had and the lesson learned in Winmalee on a very hot day. Not suitable for very windy conditions but otherwise great on a sunny day.

Fig 1—umbrella base

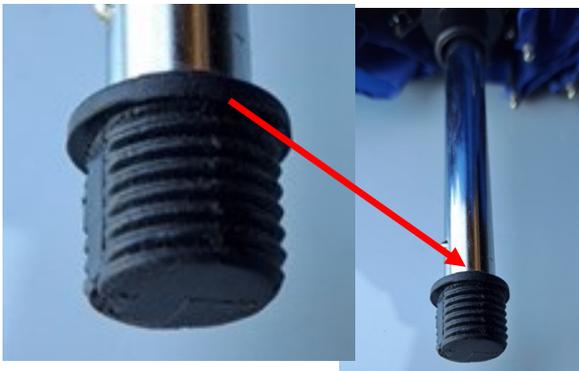


Fig 2.

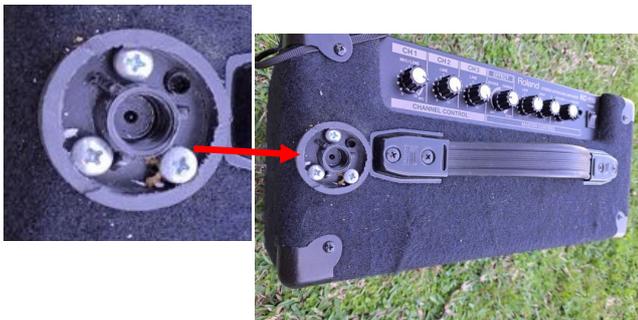


Fig 3.



**Business**  
business.gov.au

# Guide to protecting your business

**October was Small Business Month.**

Both the state and federal governments offer advice on operating on starting and operating your business. If you're not prepared, unexpected events can have a serious impact on your business. Follow these steps to keep your business strong, resilient and ready to handle any surprises.

Whether a new, or AN established Celebrant, there is useful and valuable information on hand.

- ⇒ [Guide to starting a business](#)
- ⇒ [Develop your business plan | business.gov.au](#)
- ⇒ [Guide to protecting your business | business.gov.au](#)



## Why you need a business plan

Whether you're just starting or have been running your business for years, business planning is essential to your success.

Here are the main reasons to have a business plan.

- It helps you prioritise
- gives your business direction
- defines your objectives
- maps out how you'll achieve your goals
- helps you identify and manage possible risks.
- It gives you control over your business

The business planning process helps you learn about the different things that could affect your success.

If you're already in business, it helps you step back and look at what's working and what you can improve on

If you're seeking finance for your business, you'll need to show banks and investors why they should invest in you and so Having a business plan also helps you secure finance.

A clear, convincing business plan helps investors see that you know what you're doing and have a plan for success.

A tool is offered free, which may take only 30–60 minutes to complete, and will help you to develop a simple business plan and to:

- evaluate a new business idea
- set some goals for the year ahead
- keep your business on track.

⇒ [Business plan tool | business.gov.au](#)

There is a template if you either:

- want to include more detail in your business plan, or
- are seeking [finance for your business](#).

⇒ [Develop your business plan | business.gov.au](#)





Australian Government

Attorney-General's Department

## Consultation on revised 'Guidelines on the Marriage Act 1961 for authorised celebrants'

The Attorney-General's Department is seeking Celebrant views on a revised version of the 'Guidelines on the *Marriage Act 1961* for authorised celebrants' (the guidelines).

The guidelines are a key resource to help authorised celebrants understand their legal responsibilities under the *Marriage Act 1961* (Cth) and the Marriage Regulations 2017.

MLCS has updated the existing guidelines to reflect recent legislative changes and make information clearer and are seeking feedback from celebrants and other relevant stakeholders on the updated content and structure of this important document.

The department uses 'Citizen Space' to conduct consultations. This consultation is in the form of a survey with free text boxes and radio buttons to provide your views. The draft guidelines document is available for download on the first page, as a PDF or Word document.

Please note that this is a 'private' consultation, which means that it is only accessible to those who have been provided with the relevant URL which is contained in an email sent to Celebrants.

**Submissions close at 11.59 pm (ACT local time)  
on Monday, 24 November 2025.**

For all inquiries relating to this consultation, please contact us using the email address listed on the survey: [marriageconsultation@ag.gov.au](mailto:marriageconsultation@ag.gov.au)

MLCS thanks you for your participation in this consultation.

Marriage Law & Celebrants Section  
Attorney-General's Department  
3-5 National Circuit Barton ACT 2600  
T: 1800 550 343 (Tues-Thurs – 10am to 12:30pm –  
1pm to 4pm Canberra local time)

- ◇ [Record of use of Form 15 Marriage Certificates](#)
- ◇ [Marriage forms](#)
- ◇ [Newsletters](#)
- ◇ [Downloads](#)
- ◇ [Contact details](#)
- ◇ [Related links](#)

### Attorney-General's Department and Marriage Celebrant Associations/Networks Meeting Minutes

You can access the minutes of meetings at this link on the AG webpage:

<https://www.ag.gov.au/families-and-marriage/publications/attorney-generals-department-and-marriage-celebrant-associationsnetworks-meeting-minutes>

## OPD REMINDER

### ONLY 8 WEEKS TO GO.

You must complete the compulsory professional development activities by 31 December each calendar year.

If you do not complete your compulsory professional development activities disciplinary measures apply unless you were granted a professional development exemption. Disciplinary measures may include:

- a caution
- additional professional development
- suspension
- deregistration.

There are no elective activities. However, you can undertake further professional development if you wish to do so.

Any additional training you undertake will not be counted towards your compulsory professional development activities and will not be carried over to the next calendar year.

If you received a Certificate IV in Celebrancy in the 12 months before you registered as a celebrant, you are exempt from professional development for the calendar year of your registration.. Exemption may also apply if you registered towards the end of a calendar year. Those celebrants don't have to apply for exemption and the registration email will explain exemption for those reasons.

If you don't meet either of these criteria, you must complete your professional development activities or [apply for an exemption](#).

### WARNING

**If you fail to meet your 2025 OPD obligations, you may be deregistered.**



## Australian Government Australian Taxation Office

### Business Activity Statements (BAS)



## Melbourne man gaoled over fraudulent business activity statements (BAS)

Not all Celebrants are registered for GST, but if you are, you must ensure accuracy as is revealed in a joint media release between the Australian Federal Police and the Australian Taxation Office.

### MEDIA RELEASE

A Melton, Victoria, man has been sentenced to one year and six months' imprisonment for defrauding and attempting to defraud the Australian Taxation Office (ATO) of more than \$250,000 in fraudulent business activity statements.

He was sentenced in the County Court of Victoria on 14<sup>th</sup> October, 2025, to 18 months imprisonment with a non-parole period of eight months. The remainder of his sentence will be served under a Recognisance Release Order.

An AFP investigation into the fraud activity began in December, 2022, after the man, now aged 29, received GST refunds after lodging fraudulent business activity statements for 'handyman services' over a six-month period.

The man also attempted to claim an additional \$73,569 in GST refunds.

AFP and Victoria Police investigators executed a search warrant in Weir Views on 6<sup>th</sup> March, 2023, and seized a phone and a letter from the ATO about the fraudulent activity.

The man was charged and pleaded guilty to the following offences on 1 May, 2025:

- One count of obtaining a financial advantage by deception, contrary to section 134.2 of the Criminal Code (Cth); and

- One count of attempting to obtain a financial advantage by deception, contrary to 134.2 of the Criminal Code (Cth).

In addition to the term of imprisonment, the man was ordered to pay \$176,365 to the ATO.

AFP Detective Acting Inspector Yoran Wolfkamp said every dollar fraudulently obtained through GST refunds was at the expense of the Australian community.

*"Everyday Australians suffer when the taxation system is exploited and the revenue raised is not used to support the community and instead goes into the pockets of criminals,"* Det a/Insp Wolfkamp said.

*"This result is a warning to people who seek to exploit the taxation system – you may face terms of imprisonment if you engage in this behaviour."*

*"The AFP is committed to combatting financial crimes and will work diligently with our partners in the Serious Financial Crime Taskforce to identify and prosecute those who seek to cheat the tax system."*

ATO Assistant Commissioner Jade Hawkins said the outcome sends a clear message to anyone thinking of defrauding the tax system.

*"We know most people do the right thing, but those who deliberately cheat the system will be caught and will face severe consequences including jail sentences for serious offenders."*

*"GST fraud is not a victimless crime – the ATO remains vigilant and committed to pursue those who seek to exploit the system and reduce the resources available for essential public services,"* Ms Hawkins said.

As at 30 September 2025, 140 people have been convicted through Operation Protego, with a range of sentencing outcomes, including jail terms of up to seven years and six months and with orders made to restrain real property.

The ATO works closely with the AFP and its state law enforcement partners in dealing with this criminal activity.

We also have access to intelligence through community tip offs – you can confidentially report suspected tax crime or fraud to us by [making a tip-off online](#) or calling **1800 060 062**.

[Melbourne man jailed over fraudulent business activity statements | Australian Federal Police](#)



## WEDDING PHOTOGRAPHER PROSECUTED

### NSW Fair Trading prosecution leads to \$100,000 wedding photographer fine and compensation

We all know that without a Marriage Celebrant, there can be no ceremony but there are some photographers and even couples who might consider the 'wedding' to be entirely a photo-op. Bloggers and content creators and increasingly being hired alongside photographers and videographers. At a recent wedding, there were two photographers, two content creators and two videographers, resulting in 6 people competing for position, to get the best shot, during a ceremony that had only 30 guests which meant that close to 15% of those in attendance were people paid to hold cameras. Back in the film days, I knew a photographer who would not stop at 36 on a 36 film roll, but would squeeze it to 40, using the 'lead' for extra photos to cut his costs. The problem with that is that the 'lead' was snipped off in the processing, and so with every roll of film, he lost at least 4 precious photos. That is no longer an issue with digital cameras but what happens if the photos are somehow poor quality, are deleted, or are never handed over?



In October last year, TV program, A Current Affair reported on photographers Andres & Co after couples complained that they had been ghosted by their

wedding photographer

According to A Current Affair report, a bride named Chrislyn D'Costa had booked Joey Andres from Andres & Co but nearly a year on from her wedding day, Chrislyn still didn't have her video and complained that half the photos were unusable. She tried to contact the photographer for months without a response, however, she was not the only one who complained because, according to A Current Affair, a group of brides claimed that they also had been ghosted by their photographer.

A subcontractor, named Shenae Taiarol complained that she was owed \$8000 by the Andres & Co. Shenae and 11 other subcontractors had a meeting with Joey Andresa in February 2024 where she claims Joey Andresa promised to pay up but six months on they had received nothing. If you search reviews of the company, you discover that a video editor in the Philippines was also compiling about non-payment.

Prior to writing this article, it was found that the Adres & Co webpage boasts that they are a 2024 Wedding Industry Finalist, and were in the 2023 Wedding Industry Awards Top 10. The web page also says that they have got you covered with comprehensive insurance coverage through Allianz, "gives you peace of

mind for your special day. If your venue requires proof of insurance, simply let us know and we'll promptly provide it for you". They claim that typically, their photo delivery time is within 4-6 weeks, while videography takes about 12 weeks. However, holidays and the busy Christmas season may occasionally impact these timelines; adding that couples "should, rest assured that we'll keep you updated on any changes".

NSW Fair Trading commenced their investigation in 2024 and on 20<sup>th</sup> October 2025, reported that the wedding photographer and videographer, who accepted payments from couples and failed to deliver the product, had been convicted, fined \$48,250 and ordered to pay \$51,760 to compensate those couples.

After a NSW Fair Trading investigation, Emily Jayne Andres of Andres & Co was convicted of 15 breaches of Australian Consumer Law for accepting payment but not supplying goods or services in time or at all. The offending occurred between March 2023 and February 2025, and saw couples pay for wedding video and photography services which were not provided. There were additional complaints about poor quality of work. One couple paid \$5,000 for a photographer and videographer package but Andres & Co failed to attend on the wedding day, while another couple paid \$3,150 for a video package which was not delivered.

In December 2024, the NSW Fair Trading Commissioner issued a public warning telling consumers not to deal with Emily J Andres trading as 'Andres and Co' after receiving 68 complaints relating to the non-supply or partial supply of goods and services. To access the public warning, visit <https://www.nsw.gov.au/departments-and-agencies/fair-trading/news/consumers-warned-not-to-deal-emily-j-andres>.

The defendant has 28 days to appeal the decision.

**NSW Fair Trading Commissioner Natasha Mann said:**

*"There is only one opportunity to capture a wedding day, and this trader has robbed many couples of that moment. While no monetary penalty can change that, I am pleased to see the trader being held to account by the Court."*

*"There were a number of consumers who came forward to NSW Fair Trading in relation to their experiences with Andres & Co, and we would like to thank them for sharing their stories and experiences with us and helping us achieve this outcome."*

- <https://www.9news.com.au/national/nsw-wedding-photographer-andres-and-co-fined-100000-fair-trading-commission-warning-to-consumers/0bf7fa95-15d3-4f92-ab0e-81e47713ebde>
- [NSW Fair Trading prosecution leads to \\$100,000 wedding photographer fine and compensation | NSW Government](https://www.nsw.gov.au/departments-and-agencies/fair-trading/news/consumers-warned-not-to-deal-emily-j-andres)
- <https://andres-and-co.mypixieset.com/>
- [https://9now.nine.com.au/a-current-affair/wedding-photographer-brides-say-they-were-ghosted-by-photographer/19b8331d-bb2f-44e6-af8b-67acce0fef43?fbclid=IwY2xjawNmcn5leHRuA2FlbQlXMAbIcmkETfWVGxkQWZkYT1hd1dpazBjAR6nBtrdD7h-Ods9BpHy\\_w60cOg5pJPbmIAahVMJ1dddbK6N-Sc98iFU4EMe9dQ\\_aem\\_Cl5Px\\_ZlW5XbFzomzi2WBg](https://9now.nine.com.au/a-current-affair/wedding-photographer-brides-say-they-were-ghosted-by-photographer/19b8331d-bb2f-44e6-af8b-67acce0fef43?fbclid=IwY2xjawNmcn5leHRuA2FlbQlXMAbIcmkETfWVGxkQWZkYT1hd1dpazBjAR6nBtrdD7h-Ods9BpHy_w60cOg5pJPbmIAahVMJ1dddbK6N-Sc98iFU4EMe9dQ_aem_Cl5Px_ZlW5XbFzomzi2WBg)
- <https://www.news.com.au/finance/business/other-industries/customers-alarmed-amid-claims-company-is-uncontactable/news-story/0c34b0d874edc1685dfacae05ce45b9b>

# REVISITING NEW BDM PASSWORD & MFA



## NEW BDM PASSWORD REQUIREMENTS ARE PROGRESSING

Some Celebrants have already been receiving notices to update their Lifelink password and have acted upon that. Note that whilst you can change your password at any time, you do not have to update to the new password requirements until advised to do so. Celebrants who have an email received notice have discovered that they cannot update until the specified date and that once that date arrives, the update is compulsory as they cannot complete the login otherwise.

### An Authenticator app is required.

The new password requirements are:

- ⇒ Minimum of 15 characters in length
- ⇒ Must not contain your account name or parts of your full name
- ⇒ Must contain three (3) out of the following four (4) categories for complexity
  - ◇ at least one number (0-9)
  - ◇ at least one uppercase characters (A - Z)
  - ◇ at least one lowercase characters (a - z)
  - ◇ at least one special character e.g.  
!@#%&\*+=`|\(){}[]:;'"<>.,?/

⇒ [Click her for the Tutorial video on how to update your password.](#)

⇒ **N.B. the video is outdated as it does not include the necessity for the Authenticator App. When asked to enter a code, you will find that on your chosen app**

## MULTI-FACTOR AUTHENTICATION FOR LOGIN

In addition to changing your password, the NSW BDM is introducing Multifactor Authentication (MFA) for when you log into the Lifelink.

In addition to your username and your new password, you will use an authenticator mobile application (app) on a separate device e.g. your phone

NSW BDM recommends your downloading one of the supported authenticator apps below if you don't have one already:



Okta Verify



Google Authenticator



Microsoft Authenticator

## WHAT IS MFA & 2FA?

- **Two-Factor Authentication (2FA)**
- **Multi-Factor Authentication (MFA)**

Identity theft and hacking (*unauthorised account access*) has become a serious threat. To combat this, an additional layer of security is being added by most businesses and government bodies.

- Single layer identification requires a password or code but not both
- Two-factor authentication (2FA) requires users to present two types of authentication, e.g. password and a code
- MFA requires users to present at least two, if not more types of authentication. e.g. password, a code generated by an independent device/fob or an app.

This means that all 2FA is an MFA, but not all MFA is a 2FA.

Whilst a hacker might somehow access one device or an account, they would have to gain access to two of your devices in order to bypass 2FA and may have to hack three devices to overcome MFA, which is far more difficult., hence, you can (and should) use 2FA/MFA for all of your online accounts.

At first we simply needed to enter a short and

uncomplicated password, usually about 6-8 numbers or letters. Then passwords necessarily became more complicated requiring letters, numbers and symbols.

We have now moved on to a second level.

This second layer is two-factor authentication (2FA) otherwise known as Multi-Factor Authentication (MFA).

Quite simply, when your password is entered, the webpage automatically sends a random code to your chosen device, fob, or app, or may send a signal to your app to cause it to generate a random code

You then have to enter that random code on the login screen to verify your identity.

[9 Cybersecurity Tips to Stay Protected in 2023](#)

[Use Two-Factor Authentication \(2FA\)](#)

[Use Strong Passwords and a Password Manager](#)

[Double-Check That Link Before You Click](#)

[Use a VPN When On Public Wi-Fi](#)

[Keeps Apps and Devices Up-to-Date](#)

[Don't Jailbreak Your iPhone](#)

[Don't Store Sensitive Info on Your Phone \(and Always Use a Passcode Lock\)](#)

[Use Privacy-Focused Apps](#)

[Secure Your Local Network](#)



## Scam and fraud victims the most vulnerable as cybercriminals revictimise Australians

**The Australian Federal Police and the Australian Institute of Criminology have issued a joint media release to warn and protect.**

Before we go specifically into the AFP warning let's look at scams that Celebrants encounter.

On the cover, you read the article about Reviews in which it was mentioned that two Brides had tried to scam Celebrants and other vendors by unfairly demanding a refund because of a claimed unsatisfactory service and one bride was eventually charged with fraud. The other reported scam is where an 'influencer' or celebrity has demanded all be provided free in exchange for a good review. A car manufacturer has even reported a celebrity sportsman blatantly asked for a free vehicle by offering an endorsement but it was declined.

In the online environment, it should be said that Celebrants, as small business owners, are very susceptible to phishing scams. Examples include scammers using fake profiles, who will offer:

- to 'fix' your webpage or social media
- prizes or gifts such as caravan, boat or car

One SEO expert advised the writer that over 90% of the emails offering webpage, social media and SEO improvements are from scammers who don't actually have a business other than scamming and are just after your access codes.

There were the lost dog, child, or elderly person posts on social media that seem to have now disappeared at last where the poster (scammer) asked you to share the post in a desperate bid to find the unfortunate dog, child, or elderly person but victims of the phishing scam came to realise that the posts were copies of very old American posts and that the lost animal or person was not a resident of Ulladulla, Moonee Ponds, Fairfield, Brisbane etc etc. despite the post appearing in each place claiming to be 'local'.

The most frequent phishing scams that the writer sees lately, are the 'free food' posts or 'share a post to win a caravan/car', commonly on community sites that are frequented by many Celebrants, after-all we are all part of the community and who wouldn't like to win a caravan, boat or new car, but sadly, those unicorn prizes don't exist. Others are the AustPost SMS messages claiming you owe \$1 on postage, or from a scammer posing as your bank, claiming an unpaid road toll, or a phone provider asking you to download a link. There is also the "your email server is full/cancelled-click here to stay active". Last year we were seeing a rise in text

messages where a scammer would write "Mum/Dad, this is your daughter and I have lost my phone and can't get home. I borrowed a phone to send this message, please send \$100 to this phone". The daughter might be at home.

If selling an item on Facebook Marketplace, you will sometimes see someone asking for your account details so that they can pay upfront via a fake account while claiming they will be there in an hour despite being in another country!. Why would anyone fall for that scam!

Then there is the overpayment scam where a fake bride, or a bride's uncle asks a celebrant, photographer or venue for a package and then 'accidentally overpays'. This scam is now rare thanks to vendors being made aware of the scam, though few Celebrants in Australia ever fell for it because of the NOIM requirements of proof of identity. The scammer claims to have accidentally paid the total fee for all vendors, to the Celebrant and then with great apologies, asks the celebrant or photographer not to refund, but to instead to use the funds to pay all the other vendors from the overpayment, all of whom are actually the scammer using fake business names and temporary accounts. As soon as the payments are made to the fake businesses by the victim, the scammer takes all the funds, closes the accounts, and quickly disappears before the victim has a chance to realise that the only real funds used were those paid by the victim.

The writer is only aware of one venue, one photographer and one Celebrant each being caught out, though a few years ago but there was a celebrant who came close, in that she was ready to commence payments but had the sense to ask for advice from others first and decided not to pay until funds were cleared, and of course they never were. In that instance, the scammer actually provided a real ID and even had a Zoom meeting and so whilst it initially appeared genuine, there was ample evidence for a prosecution.

**So let's now look at the latest AFP warning with October being .**



The AFP reports that more than 40 per cent of all Australian cybercrime victims fall prey to multiple types of cybercrime in a single year, with fraud and scam victims emerging as the most

vulnerable. And it's prompted a critical reminder for Australians to bolster their online safeguards.

In its newly released [Cybercrime in Australia 2024](#) report, the Australian Institute of Criminology (AIC) looked at four key cybercrime types – online abuse and harassment; malware; identity crime and misuse; and fraud and scams.



It found 42.1 per cent of victims were targeted across two or more categories in a single year, with 6.6 per cent victimised across all four.

For AFP Cyber Commander Graeme Marshall, the scope of poly-victimisation underscores the critical need for community awareness and vigilance.

*“People who fall victim to one type of cybercrime are often at higher risk of being targeted in another way,”* Commander Marshall said.

*“Cybercriminals don’t just move on after one attack. If they find a vulnerability, whether that’s a weak password, outdated software or a compromised email, they’ll come back again and again – often in different ways.”*

*“For example, someone who loses personal information to an online scam may then be targeted with identify fraud and phishing. This means these crimes are not isolated events; they’re often linked, and the impacts can be financial, emotional and deeply personal.”*

*“It’s why prevention is not a one-off effort. It needs to be part of everyday habits.”*

The AIC report found 80 per cent of victims of fraud and scams – defined in the report as one of the four key types of cybercrime – were likely to experience another type of cybercrime within a single year, making them the most vulnerable.

The report also identified a clear correlation between poly-victimisation (experiencing multiple and distinct types of victimisation) and cybercrime-related harm. The report showed that:

- Victims who experienced three or more types of cybercrime were at least three times more likely to report health, financial and legal impacts than victims of only one type.
- Practical impacts were reported by 57.8 per cent of victims of three types of cybercrime and 63.9 per cent of four-type victims, compared with 31 per cent of single-type victims.
- Social impacts rose from 20.2 per cent for single-type victims to 49.7 per cent for those who experienced four types.

AIC Deputy Director Rick Brown said poly-victimisation was particularly prevalent among individuals affected by fraud and scams.

*“People aged 18 to 34 are disproportionately impacted, making community education on prevention strategies critically important,”* Mr Brown said.

*“Victims who seek support and guidance after experiencing cybercrime are often more likely to adopt online safety measures that help prevent future victimisation.”*

The AIC is uniquely placed to provide evidence of who is more likely to fall victim to cybercrime.

The AFP also works collaboratively with law-enforcement partners, government agencies, industry and the public to disrupt cybercriminal networks and equip Australians with the tools to protect themselves.

While financial losses from cybercrime are significant, they represent just one part of its broader cost.

Many victims spend significant time and resources on recovery, whether that’s seeking legal advice, addressing emotional distress or installing new cybersecurity measures. Anecdotal evidence also points to fraudulent recovery agents who revictimise those who seek help.

*“With prevention serving as the strongest defence, the AFP encourages everyone to take simple steps such as using multi-factor authentication, updating devices and software, and reporting suspicious activity to ReportCyber,”* Commander Marshall said. *“The earlier we intervene, the better our chances of preventing further harm.”*

Every October is designated as *Cyber Security Awareness Month*, and Australians are reminded to take action on three simple steps:

- 1) Install software updates to keep your device secure.
- 2) Use a unique and strong passphrase on every account.
- 3) Always set up multi-factor authentication.

If you believe you are a victim of a phishing scam, or see any discrepancies in your bank account, please contact your bank and report the matter to [ReportCyber](#).

The AFP says that it is committed to equipping all Australians with the knowledge and resources to protect themselves against cybercrime.

Watch their [cybercrime prevention videos](#) and protect yourself from being a victim of cybercrime.

If there is an immediate threat to life or risk of harm, call 000.

If you are a victim of cybercrime, report it to police using [ReportCyber](#).

- [Scam and fraud victims the most vulnerable as cybercriminals revictimise Australians | Australian Federal Police](#)

## AFP EDUCATIONAL VIDEOS

- ◇ [Botnets – AFP Cybercrime Series](#)
- ◇ [Business Email Compromise – AFP Cybercrime Series](#)
- ◇ [Remote Access Scams – AFP Cybercrime Series](#)
- ◇ [Keyloggers – AFP Cybercrime Series](#)
- ◇ [Phishing – AFP Cybercrime Series](#)
- ◇ [Viruses and Worms – AFP Cybercrime Series](#)
- ◇ [Online Shopping Scams – AFP Cybercrime Series](#)
- ◇ [Money Muling – AFP Cybercrime Series](#)

# COORDINATOR COMMENTS



Many of us operate our business completely independently and so find work arounds for tasks that for other professions, would involve an assistant or co-worker. I have, for example, a beach trolley to carry all my accessories for every ceremony so that I can accomplish it on my own. Phil Timbrell has built a lectern that incorporates a sound system and

portable signing table so that he can backpack it on mountain trails to hidden, scenic locations. I modified a tripod to ensure my PA can be level regardless of terrain. Necessity is the mother of invention. We discover a need or encounter a problem, and find an innovative solution. On this page, I always try to impart some words of wisdom, something that will inspire or help or advise Celebrants in their work, business and self care. This newsletter always has articles to offer guidance, tips, tricks, and ideas. The incredible thing about knowledge is that the more you learn, the more you come to know that there is more to learn. I video record all my ceremonies and am my own harshest critic, not to self deprecate, but to seek ways of improving on each and every ceremony. I look at my appearance, my stance, my presence, my position, my punctuation, my demeanour, my interactions and so on. Many Celebrants will tell you that each and every Ceremony they perform is unique and well, they are, but that is to do with presentation as much as wording. I use a template for ceremonies and whilst some might argue that this could remove differences, it is the contrary because it enables clients (couples and families) to add, remove, or replace any passage or part except for specific legal wording enabling my couples to rearrange and so design their own ceremony. In the template, I offer, by example, 12 or so options for words to be spoken during the ring exchange (if they have one) and almost all choose option 1, however others will write their own select words which is wonderful. My clients always approve the final script but are still very surprised by the ceremony because that is where the 'delivery' can change the simplest of lines to something truly enjoyable. As any comedian or actor will tell you, timing is key but so is accentuation, punctuation, posture, volume, and tone, which can be set from the very first word, e.g. "welcome" can be said in a variety of ways and tones that set the mood for what follows. I prefer a headset microphone to leave my hands free so that my welcomes can be grand gestures with open arms and a huge smile followed by a pause to let that warmth

of presence sink in. Works every time.

Each action requires a strength or presence and that come from practice, skill, and of course both physical and mental health.

In this section, I have often focused on mental health but not so much on biological or physical health however as I write, I know that Dally Messenger is probably being released from hospital and on his way home, Robert Smith has declined further hospitalisation, and numerous other Celebrants are unwell, some seriously, some recovering well, and out thoughts & well wishes are with each and every one but what I have consistently seen is that each and every one has always ensured that clients are never disappointed. This is the incredible strength of character of Celebrants who give their all and is in part, a value add of being in a network that enables you to have a back-up for each and every occasion. Being part of a network ensures that we have access to other skilled professionals and mentors so that we are able to seek advice, gain clarity when confused, or get assistance when needed or help in some other practical way. On occasions it may not just be a Celebrant. When I have a Sydney Ceremony, I sometimes stay with an old friend, and when I was struggling with my buggy on soft sand, wedding guests jumped in and carried my gear for me. The point is that we should never be afraid of asking for help and when you are in a network of mutual benefit, it is not only easier but expected that you would offer, accept, ask for, and/or even expect to assist each other. I look forward to seeing Celebrants at this year's annual South Coast gathering.

**We are all better together.**

