

Australian Men's Shed Association Newsletter

*The official publication of the
"Australian Men's Shed Association"*



There is no relationship between the community-based "Australian Men's Sheds Association (AMSA), representing independent Community Men's Sheds, and the Company "Mensshed Australia Ltd".

Breaking News for AMSA Members

AMSA Insurance is Here !!!!!!!!!!! Finally AMSA has negotiated heavily reduced insurance premiums for our members. Cover includes Public Liability, Product Liability and Associations Liability. All are must-have protection. This new membership benefit will save AMSA members huge dollarssee Page 2 for the full Story.



National Male Health Policy !!!!! With the first National Male Health Policy about to be released read how AMSA members played an important role.Page 4



AMSA 400th Member Shed!!!!!!!!!! The Australian Men's Shed Association reaches a milestone of 400 sheds.



LOCAL COMMUNITY
INSURANCE SERVICES

AMSA Email is now active!!!!!!!!!! Keep an eye out for your new mensshed.net email account this month.....Page 5



Members Website Development Program !!!!!!! Redback solutions have generously assisted in the development of the AMSA website, now each AMSA member can have their own website for as little as \$150

The Australian
Men's shed Association is a member of
the Australasian
Men's Health Forum

New South Wales Men's Shed Association !!!!! The Steering Committee of the NSWMSA has held their first meeting.

To contact us for all Association business:-Phone **1300 550 009** or Email amsa@mensshed.net
Previous Newsletters are available on the AMSA website - www.mensshed.org

Breaking News for AMSA Members "Insurance"

Insurance has to be certainly one of the largest single expense items for shed's and reducing this expense is a major development in AMSA assisting sheds in becoming self-sustaining.

The most common inquiry AMSA receives is on insurance related issues and as most of you know we have been working on obtaining blanket cover for sheds for some time now to minimise the cost to sheds.

Working with Local Community Insurance Services (a division of Jardine Lloyd Thompson Australia) and with the support of QBE Insurance (Australia) Limited we now have the opportunity to assist with insurance cover to members with very significant savings to Sheds.

Our records show that sheds currently pay on average \$1800 plus per year for public liability. Now sheds who elect to join the AMSA as a fully paid member will be included under a blanket Public/Products Liability and Association Liability policy arranged by ASMA for nominated Sheds, this cover will be provided as part of their annual AMSA membership fee.

For sheds who are members of AMSA and do not require this coverage they shall not incur any membership fee, (ie sheds that wish to arrange their own coverage)

The policy will be available from 1st March 2010. For those sheds who want to join the scheme after 1st March, we offer a short term reduced membership for the first year.

One of the major issues in obtaining this cover has been risk management. QBE have recognised the risk management section in Lane Cove Shed's "How to Set up a Shed" manual (by Ruth and Ted) as the interim standard until we finalise an AMSA risk management program for sheds. Therefore all sheds taking out a policy under the AMSA scheme will need to have a copy of this manual. If you do not have a copy already, but you want to join the scheme, we will ensure you receive one with your new policy.

Importantly, our policy now incorporates the much needed option of "Product Liability" an area where most sheds are currently uninsured and are vulnerable due to the nature of the work we do.

The new pricing schedule is as follows, based on shed membership:

0-20 Members = \$18 per member	maximum \$360
20-50 Members = \$16 per member	maximum \$800
50-100 Members = \$14 per member	maximum \$1400
100 plus Members = \$12 per member	

To subscribe for this coverage as an AMSA Member please call AMSA on 1300 550 009.

LCIS also offer a range of other insurance policies including Building and Contents, Fire and Theft, Machinery Breakdown, Glass Breakage as well as Personal Accident and Volunteers Insurance at reduced rates for AMSA Members. For these policies all you have to do is call LCIS on 1300 853 800 and quote your AMSA membership number.

The standard AMSA policy for AMSA members who choose to be part of this scheme includes

1. Public & Products Liability

This is a policy usually requested by all landlord from their tenants and also by any other parties where you are conducting an activity on their premises

It covers bodily injury and or property damage which arises from a occurrence in connection with the business. In this case the business is Men's Shed(s) and related activities.



**LOCAL COMMUNITY
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2. Associations Liability

Not all legal liabilities arise from bodily injury or property damage. As examples: liabilities arise from discrimination or sexual harassment where there is no physical damage but there is a loss of standing, humiliation, embarrassment suffered by the offended party. This type of loss and other 'management exposures' fall under an Associations Liability insurance policy

Cover limits

1. Public/Products Liability

\$10,000,000 any one event for Public Liability

\$10,000,000 any one event and in the aggregate Products Liability during the policy period

Excess \$100 property damage claims only

2. Association Liability

\$2,000,000 any one event and in the aggregate during the policy period

Excess \$Nil

Other options available for AMSA Members from LCIS (at special premiums) are.

PROPERTY INSURANCE This is optional insurance we can work with the various sheds on

1. Fire and Specified events with an accidental damage component included within the cover

This insurance policy will provide **reinstatement and replacement** cover for buildings, fixtures, fittings, contents and other property of the Club following loss and/or damage resulting from any of the following perils, please note we have included flood cover within this section:

Insured events:

Fire,
Lightning,
Storm, Rainwater, Wind,
Water discharging or leaking from pipes or apparatus
(including \$5,000 to locate the source of the damage),
Sprinkler Leakage,
Impact by vehicles, animals (except those kept on premises) and falling trees
(but not following felling or lopping),
Explosion (excluding to Boilers),
Earthquake (excess - \$20,000 or 1% of the total sum insured
whichever is less),
Impact by Aircraft or other aerial devices,
Riots and Strikes,
Vandalism (\$100 excess),
Flood

Additional Policy benefits:

Accidental Damage (Limits up to : Buildings \$50,000;Contents 25,000);
Property Temporarily Removed from the Premises
(Limit: 10% of sum insured);
Architects, Surveyors and Legal Fees;
Rewriting of Records
(Limit: 10% of the sum insured on Contents or \$50,000 whichever is less);
Loss of Land Value
(Limit: \$100,000 and not more than 10% of the Building sum insured);
Fire Extinguishment Costs (Limit \$25,000)
Removal of Debris, Temporary Repairs and Temporary Protection
(Limit \$5,000 unless specifically nominated sum insured is shown);
Landscaping (Limit \$1,000).

Premium is calculated based on sum insured value and this amount needs to reflect the full replacement value of the assets.

Burglary

This insurance policy will provide **Replacement** Cover for Contents of every description following "theft" of such property belonging to the shed at the location of the shed.

Definitions:

"Contents": includes furniture, fixtures, tools of trade, movable plant (excluding stock and motor vehicles), machinery and equipment.

"Stock": is all Stock and similar materials but excluding Tobacco, Cigarettes and Cigars unless specifically mentioned.

"Theft" : theft or attempted theft following actual forcible entry into the building; theft or attempted theft by a person concealed in the building and exiting after business hours; assault or violence, violent intimidation to your employees where property is taken
as a consequence;

Additional Policy benefits:

Theft without forcible entry covered for electronic equipment to \$2,000

Replacement of Locks (Limit \$2,000)

Employees' Tools, Equipment, Personal Effects and Clothing (Limit \$2,000)

Loss of Negotiable Securities (Limit \$100)

Temporary Protection (Limit \$2,000)

Major exclusions to cover

Theft from an open space whether fenced or unfenced which is outside the walls of a building; Money; Premium is calculated based on sum insured. The value insured does not need to reflect the full value of all assets it is a 'first loss' cover the policy will pay up to the limit insured

Machinery Breakdown

Loss limit \$5,000

Covers sudden and unforeseen breakdown, does not cover wear and tear.

Excess \$100

One 'flat' premium charge up to 10 machines

Plate Glass

Glass forming part of window and doors

Replacement Value of Glass

PERSONAL ACCIDENT - VOLUNTEERS INSURANCE

This insurance protects the most important asset of an organisation, the volunteer workers.

The policy will provide Volunteer Workers, Committee Persons, Board Members and all other elected officials with financial compensation should they sustain personal injury whilst working for and on behalf of the Shed. It is important to understand they have to be volunteers working for the organisation and there is a distinction between shed members who simply use the shed to make their own projects and members who work as volunteers.

The policy allows specific payments for death, loss or limbs and permanent and partial disablement and incorporates out of pocket expense

Capital benefit \$50,000

Weekly benefit \$500

Coverage shall be on a annual membership renewal basis, it is important when you subscribe that you are accurate with your shed member numbers, however you do not have to notify us of any new shed members until the end of the membership year as they will be covered under the existing policy. I strongly suggest that you allow for 10 per cent extra.

I am sure you all would agree this is of major benefit to sheds that will dramatically reduce a major component of any sheds operational expense. Thank you all for being so patient with us as we have worked our way through this minefield and thanks to Greg Naulty from LCIS who has assisted us through the process.

NOTE: The above is a summary of the provisions of the policies offered and does not replace the policy wording. Any Shed applying for this insurance must carefully read the wording of the actual policy offered.

National Male Health Policy

As we await the arrival of the National Men's Health Policy this year, it is a good time to reflect back on the role that AMSA and our members have played in the development of this much needed policy.

Men from sheds all around Australia participated in numerous rounds of community consultations. These consultations made quite an impact on the Facilitators, Politicians and Men's Health Ambassadors. They conveyed the importance of sheds to the community and their role in Men's Health. Quite a show of strength.

AMSA Patron and former Men's Health Ambassador Professor John Macdonald recently described sheds in his Presidents report to the Australasian Men's Health Forum as the "Jewel in the crown in Men's Health in Australia". About Health? Not about medicine, yes, but surely about health.

AMSA as your Association lodged a submission to the Senate Inquiry into Men's Health that was heard in Sydney. The submission drew much acclaim and support for the role of sheds as a preventative measure by encouraging Social Inclusion. The submission also drew to the attention of the Senators the current need for specific shed funding to be made available rather than sheds having to rely on other streams of project funding as is the case now.

We had the honour of being invited to the National Round table Meeting in Parliament House Canberra, where we stood alongside long established Health organisations. Our comments were favourably heard and our information on the proactive way sheds are improving men's health was truly valued.

AMSA is now working on some exciting new projects with State and Federal Government Agencies as well as our partners such as Beyondblue. A particularly exciting one is the "virtual shed project" due to be launched later this year. We will keep you regularly posted on progress. Watch this space for announcements.

In summary we eagerly await the government's release of the National Male Health Policy as a matter of urgency. After all 5 men die in Australia from preventable causes every hour which we all agree is a totally unacceptable figure for any country let alone one as developed as ours. As Julian Krieg put it so well in his presentation at the WA Shed Conference in Mukinbudin "imagine if this was 5 whales beaching themselves on Bondi Beach every hour. There would be thousands of people, Government Agencies and millions of dollars poured into saving the whales in an instant, but with men it has taken years with still no resolve"

Makes one think maybe we should be whales. We will keep in touch with the Department of Health and Ageing and with Minister Snowdon's office as to the progress of the policy. We'll keep you up to date on progress. soon as the policy is released.

Members Website Development Program



Redback Solutions, who assisted us greatly with the development of the AMSA website, have announced a special offer for AMSA members. Sheds can now have their own professionally developed website from as little as \$150.

The team at Redback are great supporters of Men's sheds and AMSA, who also generously developed the AMSA and State branch websites. This support has now been extended to all AMSA members so all sheds can have their own site to post shed events and information.

To start your own site call Candice or Graham at Redback Solutions on 02 4927 0449 and quote your AMSA membership number. www.rb.com.au

Copper Coast Community Shed becomes AMSA 400th Member Shed

The Copper Coast community in South Australia are currently developing a men's shed and joined AMSA on the 8th of February to become our 400th member. The membership growth of AMSA has been nothing short of remarkable over the past 2 years. What has been even more astonishing is our growth since our profile was raised at our 3rd conference held in Hobart last year and our involvement in the National Male Health Policy. Prior to the conference we had just made the 300 shed milestone so 100 members in 5 months is truly a testament to our success and our founding policy of forming AMSA to freely share information between sheds.

AMSA is now without a doubt the largest association in Australia focused on Men's Sheds and the well being of men. It isn't any wonder why government agencies, politician's, community groups and welfare agencies are taking notice. When we send them correspondence we always have attached a complete list of our membership as a show of our strength.

AMSA Email is now active

For some time AMSA has been working on establishing our own email exchange for members to improve communication. We outlined this project in our December Newsletter. This week we start sending every Shed their new AMSA email addresses, passwords and setup instructions. This new system will greatly improve our ability to communicate with our members as well as shed to shed communications.

Also included in this package will be your 2010 membership certificates, so keep an eye out for the mail and please send us an email once you have initiated your email account . amsa@mensshed.net

Presidents Report

At last - it looks like 2 things we have been working hard to achieve are getting genuinely close – a reasonably priced insurance policy for Sheds and some real funding for AMSA so you can all start to receive real benefits from your AMSA membership.

One of the real benefits of our own insurance policy will be that Sheds will be able to access Product Liability insurance. What's that when it's at home?

One of our Sheds had a nasty shock last week when they were told that they are classed as a manufacturer and are liable for defects in anything that they produce and either sell or donate to someone else.

Not everyone realises that when a Shed makes something – anything – the Shed is liable for damage to persons or property resulting from a defect in the product. The real danger and the biggest liability will arise from personal injury. If we repair a bicycle or make a walking stick and we don't do the job properly, we can be liable if someone is injured using that product.

Even if we aren't held liable and we win a Court case, the cost of defending the case can be frightening.

So should we just sit back and do nothing? No. If we did that we couldn't offer help to those people in our communities who need our help. That is, after all, one of the reasons we exist.

We need to be aware of the risks of everything we do and to manage those product liability risks. AMSA will develop some recommendations on this subject, but in the meantime, I recommend that all Sheds take some basic precautions:

Aim at products where personal injury is not an issue. A decorative table or a Mynah bird trap or a turned wooden vase are less likely to hurt someone than the bicycle or walking stick

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Design all your jobs carefully – even the 'safe' ones. Find an expert like a friendly engineer or an experienced 'tradie' who can check your design before you make it

Be extra careful when making anything that could possibly injure someone who is using it – even when they are not using it properly

Have a good insurance policy which includes product liability, such as the new AMSA policy

Always keep your insurer informed as to what you are doing

Don't be put off by all this and say it's all too hard. We all know that a power saw can do a lot of damage if we don't use it properly, but that is not a good reason not to use a power saw. Just be aware of the risks in what you are doing and make sure you manage those risks.

Mort Shearer
AMSA President

Bauple Men's Shed Finally Opened

November 28, 2009 marked the end of a two-year journey to getting a Men's shed built in the small Fraser Coast town of Bauple in Queensland.

Year one was all about getting an indication of the level of support for such a facility in the community, writing funding proposals and going through all the hoops required by the Council.

Year two began with pouring the 12m x 20m slab, erecting the shell of the shed, and fitting out the inside with workshop areas, a large meeting room, a computer room and a bathroom. All of this was done with over 3000 person hours of labour by people of the community and professional tradesmen where required (many donated their time). Then there were the donations by businesses from far and wide from paint, to scissor lift hire, to hardware items.

Women have indicated a desire to be part of the shed and learn about wood-turning, welding etc. So, we now call our shed the Bauple Community Shed. We have an emphasis toward wood and metal activities with a fully equipped computer room, but we have also had three sewing machines and a pottery wheel donated, so those areas will blossom when the time is right.

Now we move to a completely different phase in the life of Bauple Community Shed. That is, making it truly a Community Shed where many will enjoy being together to make things and build a stronger community by getting to know one another better. While that can be more challenging than simply putting up a building, we look forward to what is ahead with a sense of excitement and anticipation.

We are open on Tuesdays and Saturdays at the moment, with the intention to expand when required. If other "shedders" are up our way enjoying the Queensland sunshine, please drop in. We are just off the highway half way between Gympie and Maryborough. We always like to show off our great shed.

John Williams
Committee Chair



NSW Men's Shed Association

The working committee for establishing the NSWMSA met at Kilaben Bay this month to make plans for the first NSW AGM and Conference. The committee was established last year after we placed an article in the newsletter requesting anyone who was interested in assisting in the development of NSWMSA to come forward to be part of the working committee. This group was charged with preparing a draft Constitution and clearing the way for an elected committee.

During the 2 day meeting the group worked on a draft constitution that is consistent with the AMSA constitution and structure. The draft constitution will be circulated to NSW members in March for their comments and will be formally put to members for a vote of acceptance later in 2010 together with an election of the Committee.

Thanks go to the members of this committee who have worked hard to pave the way for the formation of NSWMSA. There are currently 115 sheds in NSW registered with AMSA who will make up the state association.

Men's Health Feature: Arthritis

By Greg Millan

Arthritis is when the joints in the body become inflamed which can result in pain and swelling. The pain can often be crippling in nature. Inflammation is often caused by a breakdown in the cartilage which protects the joints - the places in the body where two bones meet. If the breakdown in the cartilage is caused by disease or other factors it is important to treat the cause of the inflammation so it can be eliminated before any serious damage is done. This helps to avoid the onset of arthritis.

Sometimes the damage caused to joints is irreversible and arthritis sets in, but there is a lot that can be done to ease the pain and discomfort of arthritis.

Arthritis, sometimes known as rheumatic disease can refer to more than 100 diseases that cause symptoms of inflammation, pain and limited joint mobility. The course of the disease will also vary in severity from person to person.

Some of the causes for the inflammation of joints, can be broken bones, bacterial or viral infections, an autoimmune disease (this is where the body attacks itself because the immune system perceives a certain body part to be foreign) or general wear and tear on joints from old age or over exercise

It is important to start treatment for arthritis early to get the best possible chance of decreasing the inflammation. It can go away and often it does.

Research has shown that regular moderate exercise helps your joints to stay healthy and this is very important in reducing stiffness and pain and also increasing your range of movement. The old saying "use it or lose it" still holds true.

Exercise allows the cartilage that cushions your joints to absorb nutrients and remove waste. There are three types of exercise that help:

- Stretching – you should stretch daily to improve your range of motion. Good flexibility reduces the chance of injury or strain. Try yoga, Tai chi or Qi Gong.
- Strength and endurance - exercises that make the muscles work harder to build muscle. These should be done every second day using weight machines, hand held weights or simple resistance bands.
- Aerobic - exercises to get your heart pumping - include walking, swimming, golfing, dancing, bicycling, swimming or aqua aerobics. You should aim to do one of these every day. Don't forget that gardening, raking leaves mowing the lawn or walking the dog are all great aerobic exercise.

Whatever form of exercise you chose you need to set a comfortable pace and stop immediately if it causes you any pain, anywhere. Avoid getting over-heated or out-of-breath and should your joints hurt two hours after exercising, don't work yourself so hard the next time and drink lots of water so you don't get dehydrated.

[Greg Millan is a Men's Health Consultant](#)

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www.menshealthservices.com.au Phone/txt 0417 772 390 E greg@menshealthservices.com.au

Coming Events

Wellington Shed expo February 17

8.30am-4pm

Baptist church Hall

77 Swift Street Wellington, NSW

Garry Hayes 0427 139 550

Men's Learning and Wellbeing Forum University of Ballarat, February 26

Ballarat Mechanics Institute, 117-119 Sturt Street, Ballarat

Jan Watson 03 5327 9702 j.watson@ballarat.edu.au

(Cost \$10 incl lunch, payable on the day by cash or cheque)

Other Details from: Barry Golding 03 5327 9733 b.golding@ballarat.edu.au

Checking Under the Hood Men's Health Expo,

Geeveston, Tasmania February 26

10am-2pm and 6pm-8pm

Geeveston Community Hall

Brady Street

Contact AMSA

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Email amsa@mensshed.net

Website www.mensshed.org

Thank you to our supporters



info line 1300 22 4636



Think it over
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THE ROYAL AUSTRALIAN
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Northern Sydney Region

The Australian Men's Shed Association Newsletter is produced by:-

"The Shed" @ Windale