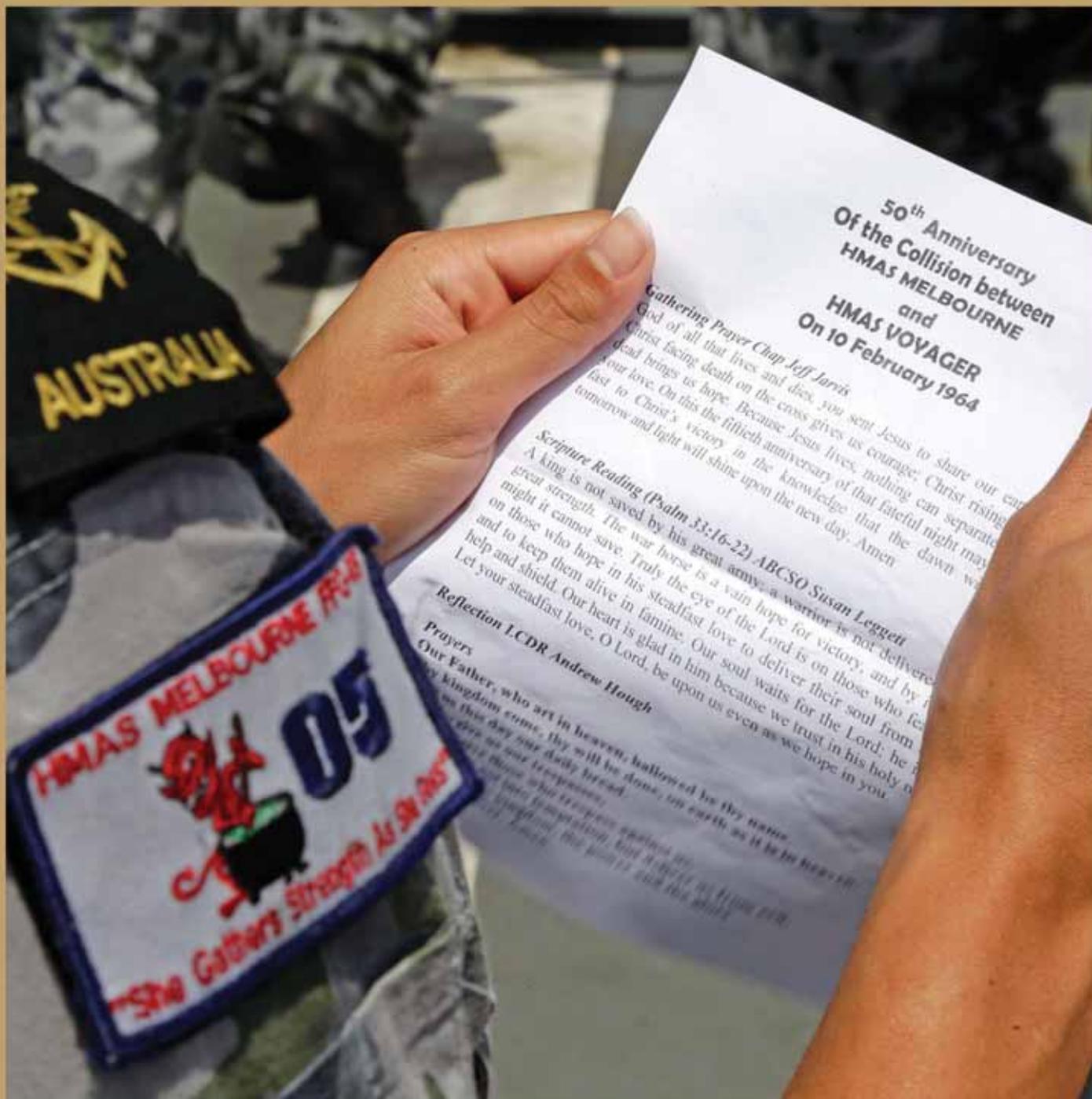




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THE OFFICIAL JOURNAL OF THE DEFENCE FORCE WELFARE ASSOCIATION

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PROUDLY SERVING THE ADF, IT'S MEMBERS AND THEIR FAMILIES SINCE 1959

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Please do not contact the Editor or National Office for membership enquiries etc. Member's Branch contact details are at page 4.

Camaraderie is produced with the object of keeping every member abreast of the more important actions taken by the Association on behalf of its members, as well as keeping them informed about matters of interest.

It is published three times a year and distributed free of charge to every member of the Association usually in March, July and December.

Members are particularly encouraged to submit brief articles for consideration for publication in *Camaraderie*.

Articles by members about their own views or experiences often stimulate wide discussions and alert other readers to particular points not previously highlighted or appreciated.

Members are also invited to send letters for publication as "Letters to the Editor".

Material for inclusion in the next edition should reach the Editor at the above address, ideally as a MSWord document attached to an email, no later than 13 June 2014.

The views expressed in individuals' authored articles are theirs and do not necessarily reflect the views of the Association, except where expressly stated.

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A WORD FROM THE EDITOR

It is gratifying to have a number of Letters to the Editor in this edition. I encourage more to use this facility, remember this is your journal and we do want to hear from you. In this edition I know you will be moved by the article on page 13 – A Father Speaks – and on behalf of you all I sincerely thank the author for sharing this most personal of tragic circumstances with our readers.

Les Bienkiewicz

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FRONT COVER

The crew of HMAS Melbourne, currently deployed to the Middle East Area of Operations (MEAO) in support of Operation SLIPPER, paused to remember those whose lives were lost or affected 50 years ago when HMAS Voyager sank following a collision with the Aircraft Carrier HMAS Melbourne.

*The incident remains Australia's worst military peacetime disaster.
LEST WE FORGET*

Photo courtesy of Defence Media

DEFENCE FORCE WELFARE ASSOCIATION



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Welfare Trust Fund

The Association maintains a **Welfare Trust Fund** for the welfare of members of the Association and regular members of the ADF and Reserves on fulltime duty or their widows/widowers and dependants who are in urgent and necessitous circumstances involving real hardship.

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FROM THE PRESIDENT'S PEN



After many months (years) of frenetic activity working to get acceptance of our policy objectives by all political movements, the post election period has provided a period of relative calm enabling us all to recharge our batteries. This doesn't mean we have been doing nothing and as the Abbott administration has been coming to grips with its task, we have been establishing working links with the relevant spokespeople in the Opposition and minor parties explaining our objectives and briefing them on our major issues.

This year will also see the development of the next workplace remuneration agreement between the Commonwealth and ADF members. We will be seeking input and advice from serving members in developing our position for the future. To help this aspect of our work, I will be pressing the Minister to facilitate our ability to communicate more effectively with ADF members so we can accurately represent their aspirations and views in our dealings with the Government, HQ ADF and the Defence Force Remuneration Tribunal (DFRT).

Like you I look forward in anticipation to the promised fair indexation for some DFRB/DFRDB military superannuation members from 1 July and will continue to work towards achieving this outcome for all remaining members of the DFRDB scheme as well as for all components of the MSBS scheme.

On the other major issues in our objectives, we along with our ADSO partners will be seeking to work towards satisfactory outcomes in the regular consultations with the Government over the next three years which were a pre election commitment given by the Coalition.

If you want confirmation that the role we have is a crucial one, I commend the article by Kim Duffy who talks of the personal impact the death in operations of his son has had on his family. Our work advocating fair policies and treatment of our servicemen and women and their families could be described as a crusade on their behalf and when we achieve even moderate gains, it can have a positive impact on the lives of those we represent.



2014 will be a year where we try to consolidate the advances we have made in bringing more coordination to the ADSO group of defence service organisations and initiate the promised consultations with the Defence Ministerial Team for the benefit of our members and supporters.

David Jamison

RAN PERSONNEL DESERVE OUR TOTAL SUPPORT

DFWA Media Statement – 23 January 2014

The Defence Force Welfare Association (DFWA) strongly endorses the recent words of the Chief of Navy, the Immigration Minister, the Prime Minister and Leader of the Opposition when they each expressed their strong support of our Royal Australian Navy personnel involved in border protection operations.

“The difficult challenges faced by members of the RAN in Operation Resolute are unique and cannot be underestimated” said DFWA National President, David Jamison. “Not only are they working in personally demanding circumstances, they are under increasing media scrutiny that is often biased and inaccurate” he said.

“The impact on the morale of individual members can only be guessed, and it behoves the Australian community as a whole to stand behind members of the RAN at this difficult time, and to give them our full support and total confidence”, he said.

He noted the recent words of the Chief of Navy, Vice Admiral Ray Griggs who said “This generation of men and women who wear the uniform are worthy of more respect than has been shown to them in the past few weeks”. I look forward to a time when the Nation's support for the ADF is expressed more formally in a Australian Military Covenant” or charter, he added. The proposed document would express the reality that ADF members are Australian citizens who, while serving, must forego basic Human Rights enjoyed by other citizens, and must comply with the additional disciplinary requirements of Military employment; and that Australia expects that when ordered to do so, and without the right to question, ADF personnel will complete all tasks assigned to them in a lawful and honourable way.

“There is no doubt that those involved in border protection operations are conducting themselves in a way that all Australians should be proud,” he concluded.

Editors Note: A Letter to the Editor on this subject is found on page 27.

NATIONAL OFFICE ROUNDUP (November 2013 – February 2014)



For most Australian the last Federal election and the tumultuous year that brought it on is fast fading into a distant memory. Not so distant, at least for both the serving and ex service military communities, should be the memory that last year bore witness to the tail end of a 20-year campaign by a dedicated group of ex service comrades that will this year finally accrue a dividend, albeit a small one.

A big 'well done' must go to all those who were either directly and indirectly involved. And a big 'thank you' to the many hundreds who donated financially even in a small way to the cause. There should be no doubt that the work of the Association to lobby Government for not only improved conditions of service but also for fair treatment of the ex service family would be almost impossible without such donations so generously given.

A special plea to all readers whether you have donated before or not, your on-going support is very much needed and would be welcomed with open arms. Please go to the relevant page within this magazine and use the form to send us what you are able.

Perhaps another plea too. If you are not a member of DFWA, please consider joining now. If you are a member and know of a friend and/or an acquaintance that is not, please gently encourage them to consider joining a band of ex brothers and sisters-in-arms who together can achieve much but apart will achieve little. We need a strong team to go forward and the only way to strengthen it is through membership growth.

Otherwise, the realities of a new year and a new Government are taking hold. While many old challenges remain, new ones are emerging as well. While there is little doubt that the Government will deliver its pre-election commitment to restore fair indexation for all DFRB/DFRDB pensioners age 55 years and over, much work will now need to be put into making sure that the under 55s and those in the MSBS scheme soon benefit as well, and for the DVA Disability Pensioners to be returned to the parity with the age pension they once enjoyed pre 2009.

Among the emerging issues that will continue to draw our attention include making a case for an Australian Military Covenant to be enacted during the Centenary of ANZAC in 2015, removing maximum benefit limits in the MSBS superannuation scheme and allowing roll-over portability on discharge to another superannuation fund, removing income tax on DFRB/DFRDB/MSBS military superannuation pensions, and seeking to have DVA accept that veterans' mental health care policy requires the adoption of a national mental health case management approach. Priority will also be given to Post Traumatic Stress Disorder (PTSD) issues. On the personnel front, our National President, David Jamison,

recently announced that Lieutenant Fiona Simmonds, RAN had been nominated to represent DFWA on the new DVA sponsored 'Younger Veterans – Contemporary Needs Forum'.

Fiona is a current serving Naval officer having graduated with Honours from the Australian Defence Force Academy in 2006 with a Bachelor of Science Degree majoring in Oceanography and Geography. Recently, she concluded a 30-month tour of duty as the Executive Officer and Navigator on an Armidale Class Patrol Boat on border protection activities.

DFWA warmly welcomes Fiona to our National team as our representative on the new Forum. Also joining our National team with a very warm welcome is Gerard Gough who will work with our Vice President Conditions of Service, Les Bienkiewicz, on all conditions of service issues but particularly those relating to the Defence Force Remuneration Tribunal.

In mentioning Les, I know I can speak on behalf of all of us in warmly congratulating him on his recent award by the National Executive to Honorary Life Membership of DFWA.

The award is perhaps only a small measure of the thanks due to him for his long years of voluntary service to the Association and very much also to the wider ex service community. He not only served for more than 20 years as the Honorary Secretary of our ACT Branch but he also served as both the National Treasurer and the National Secretary/National Executive Director. Together with his hat as a Vice President Conditions of Service, Les is also now the President of the ACT Branch. He has been part of all the campaigns that are now showing positive signs of delivering dividends.

Finally, please know that DFWA is there for you. Your feedback on any issue of concern is always welcome. And remember my personal plea - if you are not a member, please consider joining now. And to all, please know that your small or other donation will help immeasurably with our work on behalf of the Military family.

*Alf Jaugietis
Executive Director*



COPIES OF CAMARADERIE

Camaraderie is a great advertising medium for the Association – why not ask your Branch or National Office for additional copies so you can distribute to your friends, clubs, local library etc ?



ATTENTION ADF MEMBERS CHANGES TO YOUR SALARIES AND ALLOWANCES !

ADF members need to be aware of changes that will soon affect them all – with significant changes to their salary expected later in the year with the new Workplace Remuneration Agreement (WRA) to be decided (yes, your current three year WRA is about to expire !) and, more recently, proposed changes to allowances.

CHANGES TO ALLOWANCES PAYABLE TO MEMBERS OF THE ADF

The DFWA believes that the Government's decision to review allowances payable to ADF members serving overseas is not surprising and, given the downturn in operational tempo, selective reductions - where appropriate and justified - cannot be objected to if the purpose of the payments has, indeed, changed. Nevertheless, the Association expresses some caution that the decision for any reduction must be clearly explained, so they are not seen to be aimed for the sake of cost cutting, but rather the result of a logical, objective analysis of whether the allowances are still appropriate.

This caution was well echoed in a recent post on the DFWA Facebook page, where an ADF member wrote:

Fair call, but keep in mind some units and SQN's have been fully committed to this for a period now that exceeds world war one and two combined with many personnel now past their 6th, 7th or 8th tour. Over a decade of commitment alongside a whole host of other humanitarian issues, you could forgive members for not welcoming these cuts, especially given so many have done so much more with little resource as a result of SRP, don't be surprised if it kills the morale in some units. Keep in mind the last pay deal saw members receive less than CPI so they could be forgiven feeling like their conditions of service are eroding rapidly. I'm sure many families have had

enough of seeing their loved ones only half the year, only to come home for other operations. Expectation management is critical and of late, it's something the head shed could probably work a little better on.

Further comment from ADF members (and any others) on this matter is always welcome, either on our Facebook page or send an email to our Vice President Conditions of Service on vp-cos@dfwa.org.au

DEFENCE FORCE REMUNERATION TRIBUNAL 2014 MATTERS

The Defence Force Remuneration Tribunal (DFRT) will hold a number of hearings throughout 2014, including their investigation and decision on a number of matters including:

- Special Forces and Special Operations Allowances
- Language Proficiency Allowance
- Field Allowances

The big matter is, of course, the next ADF Workplace Remuneration Agreement for the three years from 2014. The DFWA has been an Intervener to DFRT matters for many years and we will continue to do so – to represent your views as an independent third party. We will work with the RSL, who are also independent Interveners to the DFRT process – but we will retain our independence and appear as a separate Intervener on your behalf.

With respect to the current WRA which was decided in 2011, it is significant to note that the ADF and the Commonwealth only released their 150 page submission to the Interveners (DFWA & RSL) some 40 minutes prior to the Hearing commencement on 27 October 2011. The Commonwealth and ADF presented the

Continued from previous page

DFRT with an agreed position that provided for a total salary increase of 9%, delivered by 3 instalments (4% 10 Nov 11; 2.5% 8 Nov 12 and 2.5% 7 Nov 13).

The ADF & Commonwealth suggested that any alternative submission proposing variation to the Agreed Case would almost certainly necessitate delays of about four months or so. Additionally, any retrospectivity of a subsequent DFRT determination as a consequence of that Hearing would be very very unlikely.

The ADF & Commonwealth advised the Tribunal that any delay in their determination in the current Agreed Case beyond 1600 hrs 28 October would occasion a delay of about three months in the actual payment of any pay-rise to ADF members.



“ That ADF members, who individually and collectively had in no way contributed to this circumstance, should have their Pay Case so constrained was absolutely unacceptable. ”

At that time the DFWA National President David Jamison commented that these ‘five minute to midnight’ time constraints placed on the Tribunal’s deliberation and hearing processes, when the deadline for achieving a new WRA has been known for 3 years was at best, unfortunate, and at worst, totally inappropriate. That ADF members, who individually and collectively had in no way contributed to this circumstance, should have their Pay Case so constrained was absolutely unacceptable.

The DFWA advocate informed the Tribunal of the feedback provided by ADF members including their wish for a salary

increase quantum closer to 12% plus productivity rewards of 1.5% for each of the three years. He emphasised the importance of the member feedback provided to the ADF, which clearly indicated the Agreed Case offer was not supported by a significant majority of ADF members and of the implications of then imposing such an unsatisfactory outcome.

DFWA expressed its displeasure in having to recognise the unacceptable realities detailed by the ADF & Commonwealth (see above) and therefore, and with great reluctance, indicated it would not oppose the Agreed Case. This decision based solely on pragmatism, was made to ensure ADF members at least received something.

One lesson to come out of this is that DFWA needs to be able to speak with greater effectiveness but to do that we need your support !

For the 2014 WRA case we will be seeking your comment and input, so please keep an eye on our website and Facebook page later in the year. Of course we also need a much larger membership from serving personnel as well as additional resources... remember we are your “professional association”, founded in 1959 by serving personnel to promote better service conditions for you ... and that remains our focus.

Further information on the roles and functions of the DFRT can be found at www.defence.gov.au/dpe/pac/DFRT.htm and also at www.dfrt.gov.au

If you have any views on the upcoming WRA, further comment from ADF members (and any others) is always welcome, either on our Facebook page or send an email to our Vice President Conditions of Service on wra@dfwa.org.au

Les Bienkiewicz
Vice President

Did you know?

If you have hearing aids provided by DVA you may be entitled to additional aids to make it easier to watch TV at a volume which does not disturb non hearing impaired people.

Two aids are available:

- An amplifier to hang around your neck to amplify sounds using your normal hearing aids, this means that you can have the TV at a comfortable volume but still hear it well in your hearing devices.
- Wireless, rechargeable headsets which you wear instead of your hearing aids. These are easy to setup and simply plug into the headset jack on your TV. One thing to watch on setup is to check the headphone volume setting on your TV. This should be set to about 50% and then you can further adjust the volume on the headsets.

Your audiologist should have details of the scheme and will provide either of the devices.





ALLIANCE OF DEFENCE SERVICE ORGANISATIONS

ADSO

What Is It ?

Where Is It Going In 2014 ?

The Alliance of Defence Service Organisations or ADSO as it is more commonly known came about in July 2010 when the national leaders of DFWA, NAA, RARC, ASASA and the RAAFA agreed to work together in the pursuit of objectives benefiting serving and former ADF members. The original five associations were equally focussed on fostering the interests of serving as well as former members of the ADF. The original member associations have now been joined by the Australian Peacekeepers and Peacemakers and the Vietnam Veterans Associations as partners. Each association has signed a Memorandum of Understanding which outlines the basic arrangements underpinning the Alliance.

The major ADSO policy objectives are agreed by all member and partner associations and the overall campaign strategy is agreed by the ADSO leaders. The Fair Go Campaign itself is planned and managed by the Fair Go Campaign Directors.

THE FAIR GO CAMPAIGN

The Fair Go Campaign actually predates ADSO and grew out of a realisation that individual efforts by the various national ESOs were not achieving the desired results. Federal Parliamentarians and officials saw the veteran community as a disorganised, dysfunctional grouping that did not have a coherent message and could therefore be ignored. Most national ESO leaders recognised this and at a meeting hosted by the RSL in Canberra just prior to the 2007 election, made a concerted effort to develop common policy objectives and a coordinated strategy to achieve them. The initial results speak for themselves with many initiatives being taken by the Federal Government, particularly in the 3 years to 2010. Since that time we have continued to actively push for adoption of our objectives by all political movements as well as ADF and departmental officials where they have the authority to act.

ADSO OBJECTIVES

The Fair Go Campaign objectives do not represent all ADSO policy objectives but reflect the ADSO strategy of “rolling objectives” where successful achievement of one allows the inclusion of the next. This then ensures a focussed and concentrated effort by our

campaign workers and supporters across the nation. Naturally each ESO pursues its wider objectives in its dealings with government, ADF and departmental officials but within the overall agreed ADSO policy structure.

The current Campaign objectives are;

1. **Fair indexation of military superannuation pensions** – because, unlike the Age Pension and other welfare and superannuation pensions, the purchasing power of all military superannuation pensions (DFRB/DFRDB/MSBS) is not protected. We want all components of all military superannuation schemes to be adjusted at the same frequency and by the same percentage as the Age and Service Pensions.
2. **Equitable treatment of veterans’ disability pensions** – because the pensions of men and women who were disabled in the service of Australia have lost their relative value. We want removal of the remaining level of erosion of the value of the Veterans Disability Pensions and adjustment of the Veterans Disability Pensions (including the general rate, EDA, intermediate rate, temporary special rate and the special rate) in light of increased community living standards since 1997. Specifically we want the percentage increase granted to the single rate Age Pension in the 2009 budget applied to the Veteran Disability Pension.
3. **Increased support for veterans health care** – because mental health and residential accommodation for younger veterans in particular are issues that are increasing in frequency and severity. We want increased funding and DVA support for appropriate community accommodation in order to meet the needs of veterans with mental health issues as well as younger veterans in need of care.
4. **Adoption of a military covenant or charter** – The concept of an Australian Military Covenant or charter flows from an understanding of the uniqueness of service in the ADF and the objective is to set out the mutual obligations between the Nation and its servicemen and servicewomen.

Continued from previous page

ADSO - What is it? Where is it going in 2014?

We believe it will help promote greater awareness and understanding within the general community of the demands placed on ADF members, as well as the community's expectations of the ethos and standards demanded of them. At the moment there is no consolidated record of either set of responsibilities and we rely on government advertising and sympathetic media stories to promote the well being of our service personnel to the general community. In our increasingly multi-cultural society, we cannot take the public's support for our service community for granted and despite the exploits of our current ADF members in conflicts such as Afghanistan which should make us incredibly proud of them, there needs to be a foundational document that is simple and straightforward from which we can develop and maintain community support into the future.

ADSO STRATEGY

The present government committed to regular consultations on ADSO policy objectives through the term of this parliament. A similar commitment was also given by the previous Prime Minister. We will seek to ensure these commitments are honoured and the campaign's immediate engagement strategy is:

1. Top down engagement with Parliamentarians in Canberra by the ADSO Advocacy Team (ADSO National Leaders & Fair Go Campaign Directors) and bottom up engagement with the local electorates MPs by the STAGs/LAGs to build good relationships and understanding of our objectives:

- Meet with the Government's Team in early 2014. ADSO has sent a letter of request for the meeting which included ADSO's objective for the consultation process over the next three years.
- After the approaching the Government Team, engage with the Opposition Team.
- Engage with Greens
- Engage with PUP. Recognise that they will aggressively pursue their policies.
- Engage with the Independents.

2. Seek Champions for the Military Covenant in Parliament.

- Achievement of this objective is important because it is a philosophical statement underpinning the justification for the unique place of serving and former ADF members within the general community.



CHARTER OF LEGACY

- RECENT CHANGES TO FIELD OF SERVICE

For 90 years, Legacy has been dedicated to caring for the families of veterans who served in war and on peacekeeping and humanitarian missions and who died during operational service or subsequently.

Today, Legacy's compassionate service assists over 100,000 widows and 1,900 children and dependants with a disability through innovative and practical programs aimed at:

- Protecting the basic needs of individuals and families.
- Advocating for the entitlements, rights and benefits of individuals and families.
- Assisting families to cope with bereavement.
- Helping people thrive, despite their adversity and loss.

The 2013 Legacy National Conference was held in Brisbane in October and two motions to change 'The Charter of Legacy' were agreed.

As a result of the motions being accepted Legacy may now offer assistance to the dependants of ADF members who gave their health and, as a consequence, are unable to care for their dependants, and to the dependants of ADF members who die in service, irrespective of whether or not the member had 'operational' service.

The Charter of Legacy now reads as follows:

"THE SPIRIT OF LEGACY IS SERVICE"

"The care of dependants of those who served their country; namely, veterans who gave their lives or health on operational service or subsequently, and Australian Defence Force members who die in service, affords a field for service. Safeguarding the interests of dependants, especially children, is a service worth rendering.

Personal effort is the main essential. In as much as these are activities of Legacy, it is our privilege to accept the legacy of the fallen."

LAST POST CEREMONY AT THE AUSTRALIAN WAR MEMORIAL



At the end of each day at the Australian War Memorial in Canberra the Memorial farewells visitors with the Last Post Ceremony. The Ceremony begins with the singing of the Australian National Anthem followed by the poignant strains of a Lament played by a piper. Visitors are invited to lay wreaths and floral tributes beside the Pool of Reflection.

The Roll of Honour in the Cloisters list the names of more than 102,000 Australians who have given their lives in war and other operations over more than a century. At each ceremony the story behind one of those names is told. The Ode is then recited and the ceremony ends with the sounding of the Last Post.

On the evening of Monday 10th February 2014 the ceremony was attended by the Prime Minister and the Leader of the Opposition to mark the beginning of the new Parliamentary Year that began the following day. They were accompanied by the President of the Senate and the Speaker of the House together with a large number of Senators and Members, members of the Diplomatic Corps and the Chief of the Defence Force.

The preamble to that ceremony included the following words; "We gather here today as Australians- custodians of a legacy of political, religious and economic freedoms. These have been given to us and protected by those two million men and women who now wear – and who have worn the uniform of the Royal Australian Navy, Army and Royal Australian Air Force.

Gathering here together in the Commemorative area of the

Australian War Memorial, we reflect in this, the first year of the centenary of the First World War, upon those cataclysmic events that shaped our sense of who we are and our place in the world. At Gallipoli, in France, Belgium, Egypt, Palestine and other theatres – on land, sea and air, from a nation of less than five million, 62,000 gave their lives in an Australian uniform. A further 155,000 were wounded or imprisoned.

They remind us that there are some truths by which we now live. As the wreaths are laid and the Last Post is played, we are reminded that there is a very real cost to the families of those that serve this nation.

Today, before us, are the men and women who represent all Australians in the decision making that builds a nation, including the deployment of members of the Australian Defence Force across the globe – in our uniform, under our flag, and in our name. We recognize that those decisions are not made lightly and that we Australians have a deep responsibility to always remember the service of those that have paid the ultimate in the defence of us, our nation and our values"

To enable anyone living in Australia or overseas to view the Last Post ceremony the Last Post ceremony is broadcast live daily via webcam on the Memorial's website from 4.55pm.

The AWM website lists the names of those whose stories will be presented each day.

Corporal Cameron Stewart Baird, VC, MG

The Governor General, Her Excellency the Honourable Quentin Bryce, AC, CVO announced on the 13th February that Corporal Cameron Stewart Baird, MG has been awarded the Victoria Cross for Australia posthumously.

Cameron Stewart Baird, VC, MG was born in Burnie, Tasmania on 7 June 1981. In 1984, the Baird family moved to Gladstone Park, Victoria, where Cameron completed his primary and secondary education. He was a keen sportsman, particularly excelling at Australian Rules Football.

Corporal Baird enlisted in the Australian Army on 4 January 2000. After completing his initial employment training, he was in February 2000 posted to the 4th Battalion (Commando), The Royal Australian Regiment, now the 2nd Commando Regiment, based at Holsworthy Barracks in Sydney, New South Wales.

Corporal Baird deployed on seven operations: Operation TANAGER (Timor-Leste): Operation SLIPPER (Afghanistan) in February 2003, followed by Operation BASTILLE (Iraq) and Operation FALCONER (Iraq) in March 2003. In July 2004, Private Baird resigned from the Australian Defence Force to pursue civilian employment. He returned to service in September 2006, where he was once more posted to the 2nd Commando Regiment and he again deployed on Operation SLIPPER in July 2007. He was subsequently awarded the Medal for Gallantry, "for gallantry in action during close quarters combat" during an engagement.

He was deployed on Operation SLIPPER (Afghanistan) in February 2009 and again in July 2011. On both deployments, Corporal Baird served as a Team Commander.

Corporal Baird again deployed on Operation SLIPPER (Afghanistan) with the Special Operations Task Group in February 2013. It was during this deployment that Corporal Baird was killed in action by small arms



fire in an engagement with insurgents in the Khod Valley, Uruzgan province, Afghanistan on 22 June 2013.

For his actions in the Khod Valley, Corporal Baird has been posthumously awarded the Victoria Cross for Australia.

Corporal Baird is only the fourth recipient of the Victoria Cross for Australia and the first to be awarded posthumously. He is the 100th Australian to receive a Victoria Cross since the award was first was created by Queen Victoria in 1856.

Corporal Baird is survived by his parents Doug and Kaye, and his brother Brendan.

On behalf of the members I would like to express our admiration for Cpl Baird's gallantry in action and our thoughts and prayers go out to Cameron's family.

David Jamison

AUSTRALIA'S SHAMEFUL TREATMENT OF SOME DEFENCE WIDOWS

Scenario: A Defence Widow is denied a reversionary pension by ComSuper even though DVA have recognized that her not living with her husband at the time of his death was for legitimate reasons and she has been granted a War Widow's pension.

Unfortunately this is not a hypothetical but has happened to a number of widows and, unless something is done, that number will increase because a precedent has been set. At least one widow has challenged the decision as far as the Federal Court, but failed.

I hasten to add that we are not talking about a situation where the husband is in some form of care. Rather, the situation is generally

because of health/adverse behavior issues related to his military service.

The DFWA is currently investigating this unfortunate situation and we are aware that other ESOs are doing the same. However, we would appreciate your contacting us if you have any experience with such cases. We would like our voice on behalf of Defence Widows to be as informed as possible.

Annette Sadler
Convenor - Defence Widows' Network
vp-defencewidows@dfwa.org.au Ph: 041 7674527



A FATHER SPEAKS

About the Unthinkable ... The Death of His Serving Son

This is a story of pain suffered by the family of a soldier killed on operations and of the courage they have shown in coping with their loss. It is hard not to feel their anguish and at the same time admire their strength and fortitude in coming to terms with the loss of a cherished son and brother. I have known Kim since his days at the Officer Cadet School, Portsea in the late sixties/ early seventies where he stood out as a future leader and although not having had contact from that time until recently, admired him as a person of character then, and more so now.

David Jamison - National President



THE JOURNEY FROM OCTOBER 29, 2011

Since the evening of 29 October 2011 my life has been a series of vignettes, one simply merging into the next but all held together with this glue of unbelievable pain. It's easy to be self-obsessed with this, but it's not just my pain. My pain is amplified by watching the daily struggle Kerry, my wife endures and the highs and lows she negotiates on a daily basis. Like my wife, my two daughters are strong women. They are career focused and to a degree it is this focus that helps them bear the loss of the brother who doted on them. Watching their pain intensifies mine but it also reminds me the pain isn't just mine.

At 0820 hours on the 29th, our lives took a turn from which we could

never recover. Our son Bryce, a Captain with the Royal Australian Artillery was killed by a man in whom he had a calculated trust. Following a parade at forward operating base Sorkh Bed and walking from within a group of Afghan soldiers, this man opened fire with an automatic weapon firing two bursts, a total of about forty rounds at a range of ten metres killing three Australian soldiers and wounding seven others.

FLASHBACK

It is easy for me to replay in my mind those horrific minutes when at around 2330 I saw the headlights of a car at the gate to our driveway. That Saturday night was a bit unusual. Our eldest daughter Samantha had moved into town but had been home running some errands and had stayed for dinner. Cassie our youngest had decided to stay in so I cranked up the Bar B Que. We had finished a late dinner, and we were preparing to close up for the night and go to bed. We saw some car lights in the driveway in front of the house and my wife and eldest daughter Samantha went out to investigate. I was struggling to get some shoes on and join them and was calling not to open the gate. About the time I walked out the front door I heard what sounded like a wounded animal – it was a chilling cry that was a cross between a scream and a drawn out moan of dread. It was only moments later that I realised that it was emanating from Kerry. In the same instant, the Army uniforms registered on me - I recall thinking that these two officers were in their polyesters ceremonial

and my heart sank. I knew what it was immediately, but momentarily thought and hoped that maybe it was just a noticas. Kerry did not want to let them in. She was wracked with a combination of heavy breathing and sobs and in between her gasps she mumbled something to the effect that "... if I let you in, you are going to tell me something terrible..."; we let them in and they did.

I can remember the surreal feeling that this was not happening. At one point I felt momentarily disengaged and hovering over my family as we stood around the gate while the Army officer and the Padre were trying to convince us to go inside so that they could tell us why they were there and what had happened. It was almost like being an observer and watching what was happening. I kept feeling that it wasn't reality; that I was in some kind of nightmare.

It probably was twelve months before those feeling abated. In the first year I would think about Bryce many times on a daily basis. Often I would have to sit back and re-engage with reality and remind myself that it had happened; that my son wasn't coming home. When planning or thinking about upcoming events involving the family or telling the kids about some experience or news I need to be cognisant of the fact that Bryce isn't going to be there.

Even now, replaying those moments still fills me with dread and an emptiness as though it was yesterday. The unwanted images of the gate scene and other scenes flash through my memory a bit like a disaster sequence from a B grade movie.

The events that followed have become mental postcards. Following the visit on October 29 our immediate concern was for our relatives and friends and Bryce's friends. One of Bryce's friends was a girl with whom he had a relationship. He had been engaged to the girl for a while however the relationship had foundered and not long after he returned from his first tour of Afghanistan they ceased their engagement but they had remained friends. We knew that there was contact and we were concerned that she be advised before learning of the tragedy on the news. We made many calls that night and chokingly advised our friends of the tragedy that was the loss of Bryce.

THE BEGINNING OF THIS STORY

This story had a beginning in St Margaret's hospital in Sydney on November 23, 1984. Bryce's arrival was way too early, some nine weeks in fact and for the first few days it was touch and go as to his survival. As with a lot of premature births, his lungs were underdeveloped and he needed help to breathe. On top of that, he suffered a lung collapse and needed to have a breathing tube inserted directly into his chest cavity to inflate his lungs and allow him to breathe. We sat by his incubator; Kerry for twenty four hours a day until he was out of danger although he remained in intensive care. I had been posted to Canberra so when the time for the family to relocate, Bryce had to be taken in an air ambulance. When he came home Kerry needed to apply daily physiotherapy to aid



his chest and lung development. She must have done a good job because twenty five years later Bryce completed the SAS selection course.

Bryce's school years were unremarkable. He was a great player – never the star but always there. Bryce was not the best at anything but he was good at everything. His great love was rowing. Just being part of a Four or an Eight man crew and executing the training strategy and the race plan gave him a great sense of the team and achievement. Later,

his school, Churchie in Brisbane, named their First Eight boat the Captain Bryce Duffy. He brought them some luck and they won the Head of the River in their first year with the boat.

Bryce loved his sisters. With each he had a unique relationship that dictated those topics for which he would seek guidance and counsel. And then there were those areas where he was the subject master. Kerry and I were often quietly amused to watch how deftly he could play them and cajole them into doing his bidding. Their relationships were filled with laughter and love.

LOVE AND SUPPORT

There's no manual or "how to" guide on this topic. Our friends just did it. They immediately come to our aid and support. I had served in the Army for twenty years and we had many friends from those days but still it was staggering to see them come from near and far. An ex CO of mine who was travelling interstate just turned his car around and drove straight to my home just to be there and give comfort and support.

The Army moved into high gear and extended their arms and took my family into their bosom. I don't think there was anything that they did not consider or do to lessen the pain of our loss and to help us navigate the gauntlet that has been this journey.

From the Chief of the Defence Force, to the Chief of Army down to the individual drivers and soldiers that we met were all focused on helping us deal with the intensity that was the Ramp Ceremony and the subsequent funeral.

I remember a call with the COA, David Morrison and in the course of the conversation telling him that I was dreading the ramp ceremony and that I would gladly not be there if there was any way that I could honourably avoid it. The Chief's words surprised me and demonstrated his remarkable insight and sensitivity to our situation. We knew that the Ramp Ceremony signified the handing back of our son to us but he stressed that even though it would be painful that it would be a significant event in commencing the healing process – the COA had attended too many of these and in retrospect he was right.

Bryce's Commanding Officer at 4 Regiment immediately dispatched his Adjutant who arrived on my doorstep, saluted and said he was there for two weeks and was at my disposal. The brilliant Captain Dan Groves then proceeded to organise, schedule and make appointments and generally do

anything and everything that he could do for us. Dan had worked with Bryce in Townsville and briefly in Afghanistan. He became an extension of my family and walked every inch of the journey with us. At Dan's wedding some months later he had a place setting at the reception with just a slouch hat to mark Bryce's place at the table. We had not met Dan before, but to this day he remains one of our close friends.

When we speak of the pain of the loss, it is easy to forget that the loss of our son and the other thirty nine men is felt so keenly and by a very large number of people. The effect goes far beyond the immediate family, relatives and friends. Every serving soldier feels it. Every NCO, Warrant Officer and Officer in the chain of command feels it. I know from speaking with senior officers that they carry each and every loss with them. My conversations with Major General John Cantwell who has published his pain and his journey in *Exit Wounds* gives me an insight into these extraordinary officers and leaders who have to send men into battle and then deal with the consequences and the collateral damage that inevitably occurs. I have spoken with Soldiers and Gunners who served with Bryce who feel his loss and mourn him as a fallen leader and comrade. We have shared memories with diggers, one who was Bryce's driver and another his FO ack and they regaled us with tales of their exploits, and the man they knew and lost. As they told their stories and their eyes glistened with the memories, it was easy to "tear-up" in sympathy. It gave us another perspective of our son through their eyes and helped us to gain an even deeper appreciation of our son, the man.

The Commanding officer of 4 Regiment, Charles Weller was the role model we would all wish for our sons. When visiting the Regiment it was clear to see the high level of respect accorded to him by his men and his commanders. In his wonderful eulogy, he referred to the warrior being borne home from the battlefield on his shield. His words and imagery were comforting to us and inspiring to Bryce's mates, the young officers who were bearing his casket during the ceremony and to his final destination. It reminded me of a number of discussions I had with Bryce and another eulogy many year's earlier when the Big E talked about the importance of officers having the correct balance of Sparta and Athens. We had often talked about the Roman practice of sending their young officer to Greece to be educated in the arts and the study of logic as a complement to their training as soldiers. It was thought that these elements in the correct proportions were essential in a good commander. Bryce was doing well with the Spartan elements but was not quite as keen on the Athenian aspects.

The Australian War Memorial celebrates Remembrance Day each year and each year they post the names of those lost in Afghanistan in the preceding twelve months. This is a significant event for the Families and for the Defence Force. It is the ultimate honour that we give our men and ensures their names are permanently held in trust by the nation. We were also invited to Government house to meet with the Governor General and Prince Charles who was visiting. This gave us some insight to the value the Governor General places on our men and the Defence Force.

There have been many moments in the past two years when we have had occasion to celebrate Bryce's life, his service and his sacrifice. I am constantly astonished by the acts of kindness that we experience. When it was time to post Bryce's name, many of our friends attended the

memorial for the ceremony. I had decided to select a venue to host a "get together" after the ceremony. I received only lukewarm responses from many of the Canberra venues and remembering Bryce's favourite watering hole as an officer cadet was Mooseheads, I decided to give them a call. They politely declined as Remembrance Day fell on a Sunday that year and they were closed on Sundays. About an hour after the conversation I received a call from a lady who identified herself as Nicole, the owner of Mooseheads and that now Mooseheads was going to be opening that day! Nicole took over, prepared menus, organised staff, who I think were volunteers and gave us a wonderful function and a memorable day. Since then we have become firm friends and Mooseheads has become the annual Remembrance Day venue for many of the Families of the Fallen.

THE VISIT TO TARIN KOT

In September 2013 a note came out from Army Headquarters advising that there would be a ceremonial handover of Oruzgan Province back to the Afghan National Army. It was suggested that there might be an opportunity for four representatives of the Families of the Fallen to attend this event. I understand that the initiative for this originated in the office of the GG and was enthusiastically supported by the CDF, David Hurley. I think many of us pressed our case with the CDF for inclusion. I am not sure who or how it was determined, but the decision was taken that essentially all those who wanted to, could attend. There followed an astounding exercise in administration, logistics and security to get this group over to Tarin Kot and back. It involved a flight from Brisbane to Perth where we picked up more families and "escorts" and then onto Al Minhad in the United Arab Emirates.



This expedition was perhaps one of the most courageous decisions taken by a commander out of a combat zone. The potential for error would have sent any risk analyst over the edge. Consider a group ranging in age from mid-twenties to late sixties with varying degrees of mobility and enough medication to run a schoolies camp and you start to get the idea. We were accompanied by two doctors and a para-medical – all evacuation trained. The bulk of this was coordinated by one officer in Army headquarters. He needs congratulations and/or canonisation for his skill and patience in the face of friendly adversity.

Again, the logistics in getting us into Tarin Kot from the UAE base at Al Minhad was something to behold. The remarkable skill in wrangling such a bunch to get fitted with helmets and body armour and the briefings on what to expect on the descent into Tarin Kot would have been hilarious if it wasn't such a serious business.

After the roller coaster ride that was the descent into Tarin Kot and the rollout from the landing, it was a relief to see the ramp on the C17 lowered. I think everyone held their breath as the first view of Afghanistan, Oruzgan and Tarin Kot came into focus. Our Commando protection was first off and then we, with a degree of trepidation, walked

down the ramp. It was almost too much to absorb. The crisp air, the sky, the mountains, the dust and the choppers all framed by a welcoming contingent of smiling faces carrying weapons. There were handshakes and hugs, smiles and tears, stunned silence and sometimes all together.

For the Families to walk in the dirt of Oruzgan, to see the hills and mountains that border Tarin Kot was an indelible experience which will leave a permanent imprint on my heart and mind. The knowledge that we were going through some of the same procedures that our sons did when they arrived in country brought home to us the realisation that we were actually there! That process and that experience were at the same time sobering and gut wrenching – but it did make me feel closer to Bryce.

On arrival in Tarin Kot, we were taken on tours of the two camps, Holland and Russell (Special Forces). Kerry and I were escorted by men and women who had known Bryce and who also carried some of that pain. At one point we were escorted by one of Bryce's friends, his ex CO from 1 Field Regiment and the wife of his last CO at 4 Regiment who had flown in from Kandahar to join us. Again it was that warmth and sensitivity that almost defies description. It felt good to us but I know it would have embarrassed the hell out of Bryce. While some of the Tarin Kot base was being taken down, we saw enough of the facility to get a good sense of the environment that our men had operated in. For the duration of the visit there was a sense of security and overwatch. There seemed to be heavily armed soldiers lining the route every twenty five metres or so and Bushmasters at key points – but that might have just been me.

We didn't get to the spot where Bryce was killed but we wept as we looked from the hesco protection barriers to the entrance of the valley containing Sorkh Bed. It might sound trite but throughout the trip I felt close to him. The ceremony which was conducted was sensitive and emotional for everyone – from the top down. For a lot of us it was a huge release. The wracking sobs could be felt and heard and Kerry and I were no exception. We contributed our tears to mix with Bryce's blood and the blood of others in the Oruzgan soil.

I know that when the time came to leave Tarin Kot, Kerry really didn't want to go..... but the visit was the end of a chapter for us. I know from speaking with other members of the Families that they experienced similar sentiments. When we left it was hugs for all ranks! Once we recovered from the steep take-off and the climb out of Tarin Kot, there was time for reflection and more tears, but this time they came from relief and were happy tears – if there are such things. We had all received something in Tarin Kot. It was an intangible and almost spiritual sensation that would have been unique to each and every person there. The question "What did you get out of the trip?" will have as many different responses as there were attendees.

The CDF David Hurley was with us every step of the way over those two days. He gave so much of his time to each and every parent, sibling or spouse on a one on one basis whenever they wanted. It was a key event for him and the ADF and they are to be congratulated for the initiative. I know I felt an enormous sense of gratitude that the Army had recognised the healing capability that such a risky event could have for the families.

FACING THE FUTURE

We have the joy of a vicarious experience through the lives of Bryce's mates. We know their wives, their children and their families. I get to discuss postings, problems and possible career moves. The visits from his mates and his soldiers and the communications with his friends from ADFA, RMC and his two regiments keep us in touch with the fabric of his existence. Kerry was honoured to be made an honorary subaltern and we attended a Regimental Dining-In night at 4 Regiment where they now present an annual trophy to the Dux Captain of the Regiment in Bryce's name. During the dinner, the steward who was a 4 Regiment gunner leaned down as he was serving a dish and said "I served with Captain Duffy – good bloke". While we ache for our son, it is such an honour to be included on these occasions. Our inclusion in events such as these is what helps us each day and I think the officers know that.

I am often asked about my feelings on losing my son, Afghanistan, the people of Afghanistan or the Army. There is no pat answer. My son was a professional soldier. He loved what he was doing and he strove to be the best he could. Bryce loved his mates, both Army and civilian, but he was happiest when he was pushing himself both physically and mentally. It is this knowledge that is sometimes a comfort to me during the dark times. I am certainly not angry nor do I harbor any resentment for what has happened. He and I knew that kind of resentment consumes you from the inside out.

In 2012 Kerry walked the Kokoda Trail with a group of soldiers who had served in Afghanistan. The soldier and the family members were part of group superbly organised by Brian Freeman and Mates4Mates and all were dealing with their demons and disabilities. In 2013 Kerry walked the Trail again, this time with Samantha and Cassandra. We were all together at Isurava Ridge for a church service. It was a truly cathartic experience that was simply wonderful and helped exorcise some of the demons.

Kerry and I and the girls have a long way to go with our own rehabilitation program. Perhaps it's a journey that is never going to end – just a day by day proposition that sees the pain become more bearable. We know it was never meant to be like this but we also know we had the best of times with our son and we will always have that to remember.

About the author

Kim Duffy was an officer in the Army for over 20 years. Following his Army service, Kim has held a variety of senior management positions, including directing Mincom's Outsourcing Division and CEO positions at TSW International, Asia Pacific and Internet Security Systems. With a Graduate Degree in Information Systems, Kim is also a past member of the Australian Federal Government's Critical Infrastructure Protection Expert Advisory Group. He is presently CEO of Softlink International in Brisbane.





WHO IS THE AUSTRALIAN VETERAN ?

The question of just who or what is an Australian 'veteran' in the 21st century is as emotive as it is provocative. The changing nature of conflict, the nation's reaction to where and how it commits members of the ADF, the challenging and unwieldy legislation that provides for the benefit entitlements of the veteran and the ex-service community and the attitudes of younger members and former member of the ADF demands that the question be addressed. It is a critical question as upon the answer of who is a veteran as opposed to a ex-serviceman or woman rests decisions of benefits to individuals and families of those served in the ADF at various times and in various theatres of war and areas of operation.

A BRIEF HISTORY!

Australia's definition of a 'veteran' grew out of the 'returned men' notion of WWI. These were the men who had enlisted in the 1st Australian Imperial Force (AIF), went overseas and then 'returned' home. The nation and its political leaders sought to repay its debt to these men who, in the words of Senator Millen, the Minister for Repatriation in 1917, had "fought in defence of the Empire" and that "the nation was resolved to redeem the debt as far as redemption was possible." (1) However, it was redemption only to those who had gone overseas.

The notion allowed no provision for those men and women who had enlisted but did not go overseas. The year before the Minister made his statement the emergent RSL, as it is now titled, resolved that it would be an organisation for 'returned men' (or AIF) only; a decision the organisation was to regret and grudgingly reverse in the 1980s.

Into this mix the War Pensions Act 1914, which had been enacted

on 21 December 1914, set the nation on the road to the challenges it has today with the term 'veteran'. This Act, even before the first wave of wounded and sick returned to Australia, established in the terms of that time, a returned man or veteran as, "a member of the Commonwealth Naval or Military Forces enlisted or appointed for or employed on active service outside Australia or employed on a ship of war." Subsequent amending legislation up to the present time has reinforced this definition though using contemporary language.

According to the Australian War Memorial the number of men and women who enlisted in both world wars was 1,407,709. Of these a total of 881,799 served overseas and 525,910 did not do so (2) (3) (4). Those who did not serve overseas were not considered to be veterans therefore not eligible to join the RSL because of its criteria for membership. Many of those who had not gone overseas had performed vital, dangerous work, been injured and killed in training, suffered the tensions and constant fears that often goes with military service, been isolated from their families for months and years yet simply had to blend back into the community and become nameless. Many of these ex-servicemen and women were to regard the RSL with disrespect for the rest of their lives because of the organisations indifference toward their needs. Animosity is not too strong a word! Yes there were various organisation's established to attempt to support them but few of these survived the post war periods. One that has survived but in a much weakened form is the Australian Legion of Ex-Servicemen and Women, established during the war at one time claimed to have tens of thousands of members and, like the RSL, was consulted by the Australian government. (5)

However times were changing and the RSL seemingly failed to grasp opportunities to broaden its membership during WW2. In October

1943 it was reported that the Carrington-Wickham (NSW) Sub-Branch of the RSL admitted into membership three discharged militiamen. This was in defiance of the NSW State Congress of the League, which “had ruled that no Militiamen should be allowed to join until the question was settled after the war.” (6) This attitude was despite the fact that members of the militia had borne the brunt of the early fighting at Kokoda and in the Battle of Milne Bay.

After WW2 the notion of a ‘veteran’ began to unravel as, unlike previously, the nations leaders did not declare war when committing troops on operations as Prime Minister Menzies did on 3 September 1939 when he announced “Fellow Australians, It is my melancholy duty to inform you officially that ----- Australia is also at war.” The governments of the day now commit troops in support of United Nation declarations i.e. Korea; as part of a British, Australian and New Zealand force to protect Commonwealth interests in the Far East; Vietnam, forever debated, but in tune with the Cold War policy of stemming the downward rush of Communism, East Timor with the authority of the UN Security Council Resolution 1264 though as a non-UN Australian led force operating in accordance with UN resolutions and latterly in Afghanistan as part of a NATO-led International Security Assistance Force.

LEGISLATION

In the 21st century the nation deploys to a conflict zones that are identified by the government of the day as warlike, non-warlike or peacetime operations. Each of these has identified benefits, which are a consequence of various pieces of legislation. The Veterans Entitlements Act 1986 (VEA) remains the foundation for ‘veterans’ entitlements in Australia today.

Declarations of warlike, non-warlike and peace time have been amended after the event due to a reassessment of circumstances and review by government. Such was the case with the UN Rwandan Assistance Mission, which was originally deemed as non-warlike but later changed to warlike with the consequent change to entitlements. RAN submarine special operations over the period 1978 to the 1992 were declared warlike operations in 2011-12 despite this being a period free of overt enemy hostility.

It is interesting to note that the War Pensions Act 1914 is all of six (6) pages long whereas the Veterans Entitlement Act 1986 is nearly 400 pages in length. It is evident that the nation is now far removed from the predictable “We are at war!” period of international conflict to one of unpredictability with even the on-going possibility of terrorist activities on home soil. In meeting such a local threat will members of the ADF be deemed to have been on warlike operations?

WHERE TO NOW

The confusion about who is and who is not a veteran is now endemic. In many of its writings and papers the Department of

Veteran Affairs (DVA) intermingle the terms ‘veteran’ and ‘ex-service personnel’ in such a way that the reader can be forgiven for being confused as to his or her status and entitlements. One researcher, Samantha Cromptoets, has identified that despite many deployments on warlike operations women do not identify themselves as a ‘veterans’ rather believe that ‘authentic veterans’ (a new term) are “male, older and likely to have served in Vietnam.”(7) Many younger veterans or ‘contemporary veterans’ (a new term) do not see themselves as such and also extend the title to an older generation.

The title ‘veteran’ is a badge of honour to be worn proudly. However some use it as an overt point of difference or discrimination which is detrimental to the unity of the broad defence community. Such unity is sorely needed in the fast changing political, social and economic environment that is Australia today. An over emphasis on the term ‘veteran’ in many ways demeans the service of those who, because of circumstance, have not had warlike service and are therefore not ‘veterans’ or ‘returned men’. Such a judgemental attitude or point of difference is unhelpful in the 21st century when unity of purpose is needed to promote the issues of all in the Australian defence community.

It is time that we sought to emphasise the service of all members of the ADF and not where and when they served!

1. Garton, S. (1996) *The Cost of War – Australians Return*. Oxford: Oxford University Press. p.76.
2. Australian War Memorial (nd) <http://www.awm.gov.au/atwar/ww1.asp> [1]
3. Australia War Memorial [nd] <http://www.awm.gov.au/encyclopedia/enlistment/ww1.asp> [2]
4. Australian War Memorial [nd] <http://www.awm.gov.au/encyclopedia/enlistment/ww2.asp> [3]
5. Crotty, Martin & Edele, Mark. (2013) *Total War and Entitlement: Towards a Global History of Veteran Privilege*. Australian Journal of Politics and History. Vol 59, Iss 1, p's 15–32.
6. Reported in *Guinea Gold* 6 Oct 1943. P4. *Guinea Gold* was produced for Australians serving in New Guinea during the period Nov. 19, 1942 to June 30, 1946.
7. Cromptoets, S. (2012) *The Health and wellbeing of female Vietnam and Contemporary Veterans*.

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Kel Ryan is Vice President (FNQ) DFWA, a Life Members of the RSL, a past Deputy President of Queensland RSL, President of the Cairns RSL Sub-Branch, Club, and Brisbane North District and Far Northern Districts of the RSL. He has also held office in a number of other ESOs and chaired the Queensland Forum of Ex-Service organisation for five years, He is currently completing a PhD through James Cook University on the question "Way for advocacy for the issues of the Australian Defence community in the 21st century". Comments on this article are appreciated and should be sent to kel.ryan45@gmail.com.

THE WELFARE OF FEMALE VETERANS

THE WOMEN VETERAN'S ASSOCIATION'S (WVAA) VIEW

“The purpose of the WVAA is to raise awareness of the needs of serving and ex-serving women of the Australian Defence Force and female Veteran Community”

It has become evident that many men and women of the ADF past and present have been facing grave physical and mental challenges as a result of deployment or service. As Australia's involvement with the war in Afghanistan draws to a close there poses a question of what might be next for many of our heroes and heroines of war. For some it has been deployment after deployment involving hyper vigilance, broken sleep patterns, high stress environments, injuries and at times severe trauma. This can have a profound effect on a person's physical and mental wellbeing and often the effects this and illness set in when the person begins to wind down, attempts to adjust to their previous routine and re-integrate with a reality that quite often never looks like it did before. The intense lifestyle of the ADF regardless of whether the person has been deployed or not can affect each person differently and it is always important to remember every reaction is neither right nor wrong. At the end of the day we are all different and respond to stress in varying ways.

This is the driving force behind the WVAA and what they are striving to achieve. They want to know what women want or need and assist them by ensuring services are tailored to suit individual needs regardless of gender. They are committed to empowering the women of the ADF to empower themselves to know there are services available and they can raise their hand and ask for help.

There are services out there openly available but why are many of the ladies stating they don't feel included? Why are they feeling it is unsafe to ask for help? The WVAA set out to discover the answer to this and some very clear themes amongst the female veteran community became very evident. At this point it is important to acknowledge that although there certainly is room to provide more specialised services, the key issue is not necessarily that women are excluded, it is that they are 'feeling' excluded. Equality regarding career choice is essential in this era, however to not acknowledge and honour the differences between men and women at their core is not only having psychological affects; it can have detrimental physiological affects also.

Women want to know they are included:

The WVAA aims to work alongside already existing organisations, other men and women who are already making a significant difference within the veteran community. A key thing to note is that veteran organisations are promoting and selling memorabilia that generally depicts a veteran as a man. Men are being acknowledged and honoured and rightfully so as they earned their place in history, however the women of the contemporary veteran generation are wondering where they fit? They are feeling many of the services are tailored to men and even though women are welcomed with open arms in to the official services, many of the ladies want to be in an environment where they can express themselves as they truly are. There are men's sheds and clubs but when the WVAA arose as an association there was abuse, bullying and cyber bullying as a result. Some men were extremely supportive and others were highly inappropriate and I would have it a guess that is behaviour they displayed toward women throughout their ADF career. The aim of the WVAA is raise the awareness of the fact that women often are afraid to speak out for that reason and also they don't want to appear the weaker gender. For all women reading this, in the face of physical or psychological challenges it is not a time to be the tough chick anymore. A small amount of vulnerability can go a long way.

“ Men are being acknowledged and honoured and rightfully so as they earned their place in history, however the women of the contemporary veteran generation are wondering where they fit? ”

The fight or flight response can be a silent killer:

The hard core military approach works for getting the job done and has its place. The thing to consider is that a woman's health, vitality and

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mental health depends on her being able to get back in touch with her feminine side. I am by no means a doctor or an expert in this area but can say that cancer, infertility, early menopause, mental illness, heart disease, depression or suicide ideation often can be a result of an over production of testosterone, constant adaptation and many years of operating from adrenaline. Once again this can affect all people but in high stress environments like the ADF there is a need for greater awareness. The purpose for stating this is that when women are feeling they are not included, are unsafe to ask for help or they are fighting for acknowledgement the battle continues past deployment, service and discharge. It continues into their lives where they can harbour resentment rather than feeling honoured. They can become man haters or rebel against authority trying to fight for a cause that has actually been addressed. They rally together to prove a point but the point has actually already been proven. The issues have been addressed and there is something being done. Yet how come many women don't know about it?

Acknowledgement of current initiatives:

The WVAA clearly acknowledge the services available through the official channels for women are working to ensure equality, inclusion and specialised services whilst safeguarding reverse sexism does not become an issue. There are services available and all must work with what is currently on hand. Indeed most of the programs available are inclusive and although there is room for more specific services to be provided, those existing are very helpful. As a result of the Human Rights Commission (HRC) conducting the review into the treatment of women in the ADF the culture is improving and we suspect will continue to improve over time. The WVAA are aware that the Chief of Defence Force's Action Plan to better support not only women but all members of the ADF is currently being implemented and that the Department of Veterans' Affairs have conducted research into the needs of female veterans and are always working toward equal provision of service. This is wonderful news for the female ADF and veteran community and it has been the mission of the WVAA to ensure female veterans and women of the ADF are aware there are measures being taken to improve services and better support women who may be in need. The demographic of the veteran community has taken a significant shift considering there are

more women within these demographics (including veterans of past conflicts) than ever before. The nature of services provided will need to continue to evolve with this demographic and the WVAA are here to assist in ensuring the tipping point of appropriate services comes before the tipping point of need.

As sense of peace is possible:

It is evident that the fight or flight response women are living with along with the fight for equality or inclusion is part of the problem regarding their recovery or quality of life. There is a great sense of peace for women when they know that the authorities are taking care of things, the fight subsides and they focus more on their own life, family and wellbeing. When a woman feels safe, secure and appreciated she is healthier, she is less likely to become unwell and is more likely to work alongside others. To keep them informed and ensure all generations of female veterans know what is occurring on all levels regarding the great work being done by the ADF to acknowledge them although will not act as a counsellor, it most certainly can provide a great sense of peace. The battle is over and they can focus on the peace keeping mission within their own lives.

Anna Lang, Dip Counselling, Master NLP, Master Results Coach, Personal Trainer, Veteran, Writer, Advocate & Adviser on Women's Empowerment



Anna Lang is a Timor veteran who served a total of 9 years in the Army. Anna runs her own business as a Writer, Health Coach and Counsellor helping women to reduce stress, increase self-esteem, lose weight and love their lives. She is inspired to learn and apply all aspects of human science and behaviour to empower those she works with. Anna has worked as a volunteer with the families of veterans since 2009, is the Chair of the Brisbane United Nations International Women's Day Chapter, Adviser to the WVAA and believes that quality of life starts with the individual and taking responsibility for your own life.

The Women Veteran's Association Australia can be found on Facebook – search for Women Veteran's Association Australia.

No 233 RAAF Advanced Pilots' Course Graduates

On Thursday 5 December 2013 No 233 RAAF Advanced Pilots' Course graduated at RAAF Base Pearce, in warm, sunny, but windy conditions. At the commencement of the Parade, Flight Lieutenant Justin Schultz gave an impressive solo aerobatic display flying a PC-9/A aircraft.

The Reviewing Officer was the Commander of Air Force Training Group, Air Commodore Brian Edwards. In his speech, he told the graduates that flying was both rewarding and exhilarating, but he reminded the new pilots to always remember those who maintained the aircraft you fly.

"Look after the men and women who look after your aircraft", he said.

It was a special day for Commodore Vince Di Pietro CSC, RAN who attended the parade exactly 36 years to the day since he received his own 'wings'.

Officer Cadet Chris Hunter won the Defence Force Welfare Association award for displaying the highest level of air navigational skill during the course. Chris had previously obtained a commercial pilot's licence and worked as a professional pilot for six years prior to joining the Air Force.

DOES CPI INDEXATION AFFECT MY MSBS ENTITLEMENT? YOU BET IT DOES!!

Readers will be well aware of our longstanding campaign to provide for fair indexation of military superannuation. Whilst the DFWA welcomes the government's commitment to fair indexation for those members aged over 55 in the DFRB and DFRDB schemes (to commence 1 July 2014) it is well aware that many will miss out, in particular those in the MSBS Scheme.

Some MSBS members may conclude, wrongly, that MSBS indexation is not on DFWA's agenda. It is and we will continue to lobby for fair indexation to all military superannuation arrangements – including the under 55s and those in the MSBS Scheme.

MSBS members may wonder if there are being adversely affected under their current scheme.... the answer is a resounding yes !. The indexation issue with MSBS is essentially twofold (although other wrinkles exist).

The start point is to note that the government (employer) contribution to MSBS members is only notional until members are eligible to collect their MSBS superannuation pension. There is no real employer money, allocated as a member earns a salary, buried away in a fund somewhere until it is needed.

This affects two key MSBS indexation elements:

1. "Preserved" Phase.

"Preserved" MSBS members are those who have left the ADF but are not old enough to collect a MSBS superannuation pension. They are seriously disadvantaged because their notional employer contribution, whilst they await to get to their pension age, increases each year only by CPI.

- Other Australians in a similar position see their real employer contribution (investment) increase each year by whatever their super fund happens to make.

- Over the longer term (>10 years) conservative super fund options, usually called 'balanced' or similar, have returned around 4-5% above inflation, i.e. around 4-5% above CPI.

- If "Preserved" members were permitted to roll their employer contributions to a fund of their choice upon separation from the ADF, then they would be far better off at no net cost to the taxpayer. In fact, when the sums are done, both the taxpayer and the MSBS member would be better off if a rollover on separation was allowed. This begs the question as to why governments do not permit it.

- The reason governments do not make real contributions to MSBS

members or allow rollovers upon separation is because they want to push the cost of MSBS superannuation pensions onto future taxpayers and future governments. That makes today's budget look better ! But it means that tomorrow's will be awful but today's MPs are long gone by then, it is someone else's problem. (as an aside, the Future Fund was set up in recognition of this challenge, but that topic is a subject for another edition of Camaraderie).

- DFWA conservatively estimates that an MSBS member enlisting at age 20 and separating at age 40 as, say, a WO(E) or Major(E) will be up to \$300,000 worse off than his/her civilian equivalent by age 55.

- CPI is patently absurd as an investment benchmark. Nobody invests with the aim of matching CPI. A fair investment indexation method for MSBS "Preserved" members with notional employer contributions could be based on the long-term bond rate (LTBR).

- For the record, MSBS had 92,025 "preserved" members at 30 June 2013.

2. "Pension" Phase.

- Without getting into details about options for cashing out when the MSBS member reaches age 55 or older, the issue here is that MSBS super pensioners (9,937 people as at 30 June 2013) have their military super pensions indexed only to CPI. That's the exact same position as today's DFR(D)B super pensioners but those aged 55 and over latter are promised fair indexation from 1 July 2014 whereas MSBS super pensioners are not. That's wrong by any test.

- DFWA has lobbied strongly to MPs of all colours in recent years (particularly 2008 onwards) on fair indexation and, while we are pleased that this government is taking steps to right a longstanding wrong, clearly more needs to be done.

- All of the 9,937 people receiving an MSBS super pension should, in DFWA's opinion, have their super pension indexed at the same percentage rate and frequency as the age pension, i.e. in the same way that the government assures us will be the case from 1 July 2014 for DFR(D)B super pensioners aged over 55.

There is much more to MSBS and to military super pension indexation than what is outlined above, but it should answer most basic queries. DFWA's dialogue with the government is continuing, with the objective of seeing fair indexation restored for all military super pensioners of all ages.

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HOW ABOUT IT POLITICIANS ALL – LABOR, LIBERAL, NATIONAL, PALMER UNITED AND INDEPENDENT?

HERE'S HOW TO SOLVE THE SUPERANNUATION INDEXATION INEQUITY..... NOW!

Bert Hoebee
Life Member, Defence Force Welfare Association

In the lead up to the Anzac Centenary there is a wonderful opportunity for all political Parties to "... honour the service and sacrifice of all those who have worn our nation's uniform"⁽¹⁾, by restoring indexation of military veterans' superannuation to the level that the Parliament itself intended.

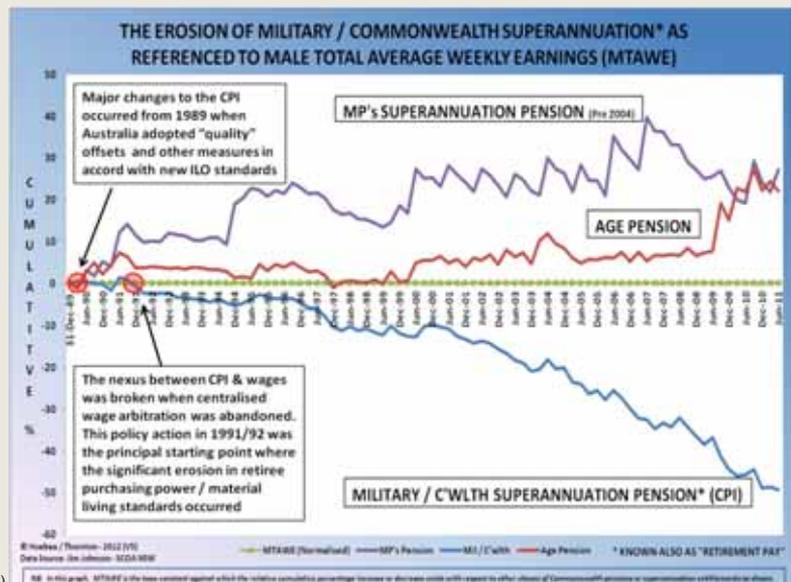
Under existing legislation, all military superannuation pensions were designed to maintain purchasing power. Making proper budgetary provisions to achieve this is a recurrent and non-discretionary obligation on the government, as the ADF's employer. Since 1992 this has not happened⁽²⁾ and as a result military veterans have suffered the steady erosion in the purchasing power of their superannuation, as shown below.

All political Parties have now acknowledged this inequity and made various promises during the 2013 election campaign. Arguably, only the Palmer United Party promised the most comprehensive solution⁽⁴⁾.

The Future Fund⁽⁵⁾ was established specifically to: "make provision for unfunded [Commonwealth] superannuation liabilities that will become payable during a period when an ageing population is likely to place significant pressure on the Commonwealth's finances." [Section 3. (2)].

At present, the 'Fund Account' may not discharge unfunded [Commonwealth] superannuation liabilities until "... the earlier of:

- (a) the time when the balance of the Fund is greater than or equal to the target asset level [determined by the actuary under Schedule 3, s.3];
- (b) 1 July 2020." [Schedule 2, s.1].



In 2009 and in the depths of the Global Financial Crisis, Peter Thornton, a well respected economist and independent researcher, analysed the prospective earnings of the Future Fund⁽⁶⁾ as a possible cost offset to fix the indexation issue for all affected retirees. He went on to predict that the asset level and the growth of the Fund would outstrip expectations.

As the graph overpage clearly shows, the growth in the actual assets of the Fund has tracked closely to Thornton's prediction. He expects that the Fund's earnings will continue to trend well above the Upper Mandate, thereby leaving a very wide margin and thus allowing for policy consideration of fixing the superannuation indexation for all affected retirees now.

Based on this research, Thornton has argued strongly that - but for the political will to draw upon the Fund for its intended purpose - fair indexation is affordable and can and should be

provided for incrementally on a yearly basis from excess earnings above the Future Fund's Upper Mandate. Given that this funding would be found from a source external to the Commonwealth's normal budget, then fair indexation can be achieved without affecting the Budget bottom line! How good is that?

So here is a wonderful opportunity for our politicians to demonstrate their commitment to the Fair Go for retired ADF personnel. It would make a refreshing change from the constant and deeply offensive dismissal that military veterans' just claims for fair indexation are "too expensive".

How about it Members of the House of Representatives and Senators all, Ministers and Cabinet: are you now prepared to finally do the 'Right Thing' by all military superannuants⁽⁸⁾ under all Schemes and index their superannuation to maintain purchasing power?

During the recent election campaign your Parties agreed that it should be done. We have shown you how it can be done. Equity calls for it to be done immediately and unconditionally. Nothing stands in your way, except your will to have it done.

Post Script. This article could not have been written without highly professional input from Peter Thornton, upon whose work it rests. The DFWA, the entire Defence Service community and I owe him a big debt of gratitude. We all hope that his tireless work on behalf of the ADF, military veterans and others pays the dividends it deserves.

⁽¹⁾ 100 Years of Anzac web site:

<http://www.anzaccentenary.gov.au>

⁽²⁾ Because CPI ceased to be a measure of the cost of

living or purchasing power.

⁽³⁾ Simplified version based on the graph at DFWA web site: <http://www.dfga.org.au/indexation>

⁽⁴⁾ Not only in the quantum of restitution, but also without any exclusion of those affected.

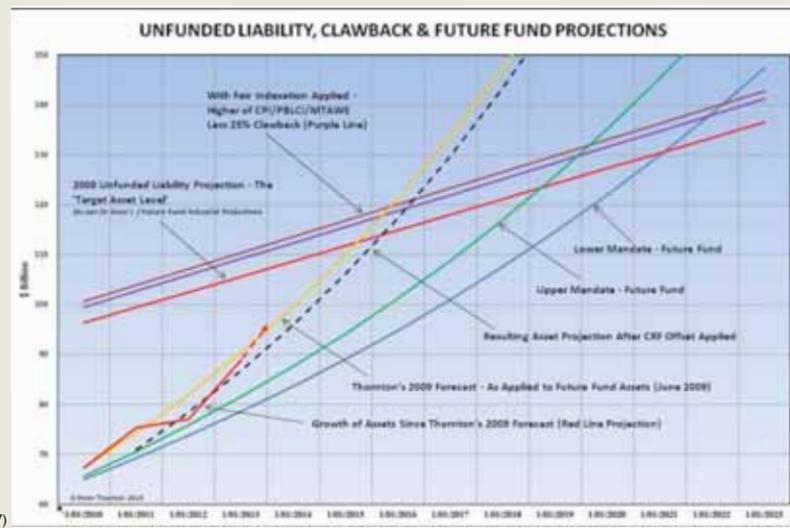
⁽⁵⁾ Future Fund Act 2006 at:

<http://www.comlaw.gov.au/Details/C2012C00178>

⁽⁶⁾ Based on the Future Fund's own performance reports, the latest of which: Performance Update at 31 December 2013, may be found at: http://www.futurefund.gov.au/__data/assets/pdf_file/0006/5892/2014_February_Portfolio_update_to_Dec_2013_A339838.pdf

⁽⁷⁾ This is an updated version of the graph on page 13 of the detailed analysis paper at: <http://www.dfga.org.au/content-documents/4-july-2011-thornton>

⁽⁸⁾ This includes all qualified superannuants including disabled and reversionary pensioners, under the DFRB, DFRDB and MSBS schemes, irrespective of age.



Continued from page 21 Does CPI Indexation Affect my MSBS Entitlement ?

In conclusionWhilst MSBS is a reasonable superannuation scheme in that it generally recognises the unique nature of military service, its Achilles heel is its insistence during the preservation phase on CPI indexation for the notional employer "investment" contribution. Nobody invests with the aim of merely matching CPI. But this does not necessarily mean that MSBS should be tossed out.... It does mean that MSBS can and should be fixed.

Some other statistics to mull over

Readers may be interested to know that DFRB/DFRDB super pensioners total 53,204 (as at 30 June 2013). Not all are over age 55, which means that fewer than 53,204 will benefit immediately when fair indexation is restored on 1 July 2014.

DFWA does not know exactly how many will benefit straight away but a reasonable estimate is around 85% (45,000 people). Of course all

DFRB/DFRDB people will eventually benefit once they reach age 55.

Now consider MSBS. Let's assume that all of the 9,937 (30 June 2013) MSBS super pensioners are now aged over 55, an unlikely assumption. If all of these are given fair indexation at the same time as DFRB/DFRDB super pensioners, the total number of military superannuation pensioners receiving fair indexation on 1 July 2014 would be around 55,000 people.

But the government says (Hansard, Senate, 12 February 2014) that some 57,000 military super pensioners are aged over 55 and will benefit straight away. Even after allowing for slips of the tongue, it seems to DFWA that both DFRB/DFRDB and MSBS super pensioners aged over 55, a total of around 55,000 people, can and should be accommodated when fair indexation is restored on 1 July 2014. The government's own announcements say that it can happen.



A Collection of Short Stories & Verse by "WARRIE" GEORGE MANSFORD

The Man from Snowy River is part of Australia's folklore as he embodies that indomitable spirit, that will to have a go, a determination not to be defeated and that Australian larrikinism that we crave for. Within the Defence family, George Mansford is just as well known, and for the same reasons. Mention George "Warrie" Mansford and instantly the conversation becomes animated and stories are recounted about a man who rose from Private soldier to Brigadier but who never lost his humble beginnings. George Mansford is one of those rare men, whose word is binding, a man who is not afraid to speak his mind but does so only after very careful deliberation, a man who will never leave a friend behind and, in country terms, I would ride the river with George Mansford anytime, anyplace.

George Mansford is a laconic, patriotic Australian. He has a great zest for life and his eyes sparkle when he regales his many friends with tales of yester-years. He has proudly served his Nation in Korea, Malaya and South Vietnam. He leads from the front, calls a spade a shovel and was a tough soldier and commander. He laughs often and loudly but he has known sorrow during his life.

However there is much more to George Mansford than presented by this gruff, good-natured Australian. He has that rare talent of being able to express his deepest feelings and emotions in his poems. He is a prolific writer and his poems cover a wide spectrum of topics, often

tinged with sadness, many with humour and many recall his experiences while serving in the Australian Army. Some of his poems demonstrate his frustration and disappointment with all Australian politicians in their failure to look after returned and retired service personnel.

George is an outstanding orator and I have seen him take an audience from raucous laughter to tears during a presentation about The Royal Australian Regiment. He is truly an inspiration and he is highly respected and treated with much affection by those who know him.

This collection of stories and verse encapsulates the Australian spirit, from the bush to Canberra, to distant lands, presented with the vitality and richness of George's many experiences and escapades, and of those with whom he served. I hope that it rekindles the reader's patriotism and inspires them to research our Nation's proud history.

I am sure that this collection of George's short stories and poems, will give you a far greater understanding of George Mansford than any character description can. George truly epitomises everything Australian and I am honoured to have George Mansford as a friend.

*Neil Weekes, AM, MC
Brigadier (Retired)*

For all general enquiries or anyone interested in purchasing a copy of "The Spirit of Australia" please contact Jeannette Bartlett direct via: gmansfordspiritofaustralia@gmail.com or phone 0417 515 773

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All profits from the sale of the first printing of the book will be donated to the following organisations.

- Legacy
- The Royal Australian Regiment Association (Memorial Walk)
- Australian Army Training Team Vietnam (Memorial Grove)

Your interest and support is greatly appreciated.

MONEY

MATTERS



Editors Note: Camaraderie welcomes our new Money Matters author, Taurus. We look forward the bull's insights into the world of finance .. members are invited to suggest items for future articles !

Over the years, I have read with great interest the MONEY MATTERS articles written by Haydn Daw – his obvious passion for investing and the Market in general, shone through in all his writing. I know that readers would have learnt much, and had doors opened for them in relation to various financial matters that they may not have considered if Haydn had not alerted them to particular issues. I am honoured to have been asked to follow in the large footprints that Haydn has left behind.

As a brief introduction, my original career was as a Schoolteacher, however another interest beckoned, and after further studies I began work as a Financial Planner in the early 1980's, eventually transferring to Stockbroking in the mid 1990's. There is a saying, "Find a job you love, and you never have to work a day in your life". That is how I feel about what I do. All world events; natural and man-made influence the Market, similar to the "butterfly effect". Remember what happened to the Market when Iraq invaded Kuwait in 1990; when the Kobe (Japan) Earthquake struck in 1995; the "dot com" bubble burst in 2000; and the aftermath of 9/11 (2001) ? Day to day movements in the Market can be compared with changes in the daily weather; (the forecasts of the Weather Bureau are not always correct), however the long term Market movements are better compared with the four Seasons – which follow each other in the steady pattern that we are all familiar with.

THE 2014 FEDERAL BUDGET

Parliament returned in early February after the long summer break, and in the first week there was much activity. If you had the opportunity, or perhaps I should say, the inclination, to watch Question Time, you would have been well entertained. The atmosphere ranged from one extreme to the other ... sombre and reflective, to loud and argumentative, and everything in between.

Late last year, the Abbott government announced a rare event. There was to be a mid-winter sitting of Parliament in July this year. Perhaps this indicates that the government may wait for the new Senate to take their seats, in an attempt to pass its carbon tax repeal bills.

On May 14, Treasurer Joe Hockey is to hand down the 2014 – 2015

Budget. Recently it was reported that Mr Hockey believed that Australia was "running out of time" to build a new economy and tackle infrastructure bottlenecks. We understand that the government has identified assets, which are currently owned by the various state governments, as well as the federal government, which could be sold to obtain funds to invest in airports, roads, railways and ports. The value of these assets amounts to \$130 billion.

At the time of writing, the Audit Commission report has just been delivered to the Government. It is believed that recommendations to privatise Defence Housing Australia, Airservices Australia and the Australian Submarine Corporation are amongst the items on the list.

"We need to facilitate private-sector investment in infrastructure, and in Australia in particular, because mining investment is coming off," Mr Hockey said. We've got to recycle precious capital - taxpayers' capital. It's not a case of selling the family jewels, it's asking another member of the family to buy the jewels so that we can then go down the road and buy some more."

"We're not selling assets particularly to reduce debt, we're selling assets to allow us to put money into other things that are going to build the economy of tomorrow."

Over the last few years there have been a number of sales of public assets, with varying degrees of benefit to the shareholders. You may have participated in some – either directly, by buying shares, or indirectly through your Superannuation Fund. Public Companies that have been privatized in recent years include Telstra, the Commonwealth Bank and Qantas. Generally speaking, it is believed that the private sector is more successful in running a business, than a government. However, some assets are better off in public hands.

Undoubtedly the government anticipates that privatization will do much to reduce budget pressures. If all proceeds smoothly, revenues that are regularly raised through taxation should also not have to be diverted to large projects, and can be used for other purposes.

It is anticipated that revenue raised from privatization would be placed in dedicated infrastructure funds, and used to build the economy and tackle infrastructure bottlenecks.

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LETTERS TO THE EDITOR



Dear Sir,

I read with interest Kel Ryan's article about the 'Evolution of the DFWA Family' (Camaraderie Vol 44 No 3). I am familiar with Kel's broader study and commend him for his efforts in this area.

I was struck that the formation of RDFWA was largely in response to the RSL's unwillingness to become concerned with the issue of pensions and superannuation for post-WW2 service retirees.

I recall a similar reluctance to accept the post-Vietnam War generation into its ranks and note the proliferation of new 'soldier assistance' organisations such as Soldier On over the last few years.

I wonder if the seeds of the RSL's relative demise as a representative body in recent times lie in its institutional unwillingness or inability to evolve and adapt to the demands of its constituency?

While I can understand Kel's desire to forge an 'Australian Defence Community' I note that every large organisation or constituency will have groups within it. No one joins the Australian Defence Force – they join the Army, Navy, Air Force or the Commonwealth Public Service. I think that to expect that somehow these group divisions become less relevant on retirement is wishful thinking – if anything I suspect they become more pronounced.

Kel stated in his article that "the ADF has been an organisationally divided military force for over one hundred years". I suspect - rightly or wrongly - this is unlikely to really change in the next one hundred years.

*Yours sincerely
Marcus Fielding*

KEL RYAN RESPONDS...

Dear Editor

Marcus Fielding raises some very pertinent points which, if I may, address them in this edition of Camaraderie rather than waiting till the next edition – it would be a long time to carry a discussion.

The RDFWA was established not so much because of the RSL's absence of concern for the issues of the members of the post WW2 Permanent Military Forces (PMF) but because there was no mention of or understanding of such issues by an RSL that was led and inhabited by AIF men only. They had served in a 'real war' unlike Korea and Malaya, which did not rate consideration, let alone professional service personnel who had not served overseas. It can be argued that the RSL missed a golden opportunity to bring into its ranks a new legion of membership but it fell back on its fixation on the 'Returned man' or veteran, as we now understand the term.

In my research and writings I have pondered the term best appropriate to encompass the broad church that is the ADF. 'Family' is too limiting as it is too readily identified with the notion of family, as we know it i.e. soldier, partner and children, though that is being stretched by the

changes evident in society. 'Community' on the other hand is seemingly descriptive of an assembly consisting of a host of individuals, families and organisations. Trite but the saying 'it takes a village (community?) to raise a child' is apt here so I have settled on the term 'Australian Defence Community' which enables me to incorporate the extensive elements that comprise the unique body we refer to as the ADF.

Like any community there will always be disagreements, divisions and those who grow tired of it and seek to move out but such is the nature of any organisation be it large or small. What we should endeavour to achieve though is agreed terminology that defines our membership and potential membership in terms that are welcoming rather than the divisive and continued emphasis on veterans, service, ex-service personnel, war, war-like and operational service which are confusing and not the welcome mat ex-service organisations need if they wish to grow and represent a united membership and collectively the Australian Defence Community.

Nothing will change if we continue to do what we have always done!

Kel Ryan

Dear Sir,

Border Protection Operations

I have great admiration for our Naval men and women of all ranks who are stuck with the unenviable task of 'border protection'. We've all seen the outstanding courage of the boat's crews in rescuing people who were being dashed onto rocks at Christmas Island. You would need an experienced mariner to really understand the degree of danger our men and women were in. Then to have media cry that they didn't do enough was an insult to them all. I don't fancy a life like theirs with the daily prospect of rescuing people from unseaworthy 'people smuggling' boat disasters and having to recover bodies of men, women and children from capsized boats.

In the latest incident where our Naval personnel have been accused of torture, the media (and not only our National broadcaster) immediately jumped on the story to create sensational news without any regard to fact or fiction. As long as it created headlines and sold newspapers, that's all our unethical media were concerned about. Never a single thought about the mental anguish it might (and would) cause our seafarers and their families at home.

I note that the Chief of Navy, Vice Admiral Ray Griggs said that he has deep concern regarding media reporting that discredits the conduct of members of the RAN in Border Protection Operations, and rightly so. This type of unethical journalism is a significant factor in the incidence of increasing mental stress for Naval personnel. There are few organisations

in this land that are subjected to such relentless public scrutiny in almost every aspect of its business. It is a fact that the Navy readily accepts as a national institution.

Additionally, there are few organisations that hold its people to such a high standard of personal conduct. Today's Navy actively holds its people to account when they do not live up to the professional or personal standards that are required in serving this nation and its people.

An important component of our system of Government is civil control of the military. Navy's role as part of the ADF is to safely execute the lawful direction of Government. Navy personnel know this. They also know that as serving members of the ADF they forgo some of the freedoms that the rest of the nation enjoys. It is clear there are those who exploit the Navy and its personnel by denigrating their efforts to manipulate public opinion through the media.

This generation of Naval men and women are worthy of more respect than has been shown to them recently.

Yours sincerely
Richard Usher, Commander, RAN Rtd

Editor's Note:

The DFWA awaits with interest an explanation from the ABC about its recent unfounded assertions and allegations reporting of RAN operations in border protection duties to our North. Whilst the assertions are rapidly losing any credibility, it behoves the ABC to now either "put up or shut up" and, if the latter, issue a proper apology !.

Dear Sir

Sadly, I wanted to alert as many people as possible to the desecration of a fine Australian warship's final resting place. HMAS Perth is being plundered by what looks like commercial salvage operations.

The wreck is in shallow water and easily diveable, in comparison with say HMAS Sydney which is far too deep for anything except deep-sea submarines or Remotely Operated Vehicles.

I am appalled by this latest story, which appears to involve more than mere souveniring. I spent many years researching Hec Waller's career before he died in action as the last Commanding Officer of HMAS Perth. I published *The Submarine Six* a few years ago, the biographies of the six naval heroes who have had their names commemorated in the six submarines of the Royal Australian Navy.

As that author, and as a naval officer myself of nearly 20 years service, I understand a little of the sacrifices these men made in their lives - and deaths - for four of the six died in action in World War II. To see Hec Waller and his comrades' tomb desecrated is a terrible thing.

I understand that the wreck lies in Indonesian waters, and our Australian government is likely doing all it can behind the scenes to protect the ship. I can only hope - and I know Hec's son John would join me in this - that we can prevail to protect what is left of HMAS Perth.

If any of you can take any action to stop this, Australia and the descendants of those who fought, died, and survived on HMAS Perth would be deeply grateful.

Dr Tom Lewis OAM
Military Historian

Dear Sir

The Defence Widows note with gratitude the Government's pledge to adjust the indexation of DFRB/DFRDB superannuation pensions for those 55 and over. However, we have to express our disappointment that the indexation of Reversionary Pensions for widows is not to be included at this stage.

It has to be remembered that not all Defence Widows receive a War Widow's Pension. On top of this, many such widows discover that the

benefits that came with their late husband's Gold Card, no longer apply to them because such benefits are not automatically transferred. Hence their cost of living has actually increased while their income has decreased.

All Defence Widows support the on-going work of the DFWA and ADSO to bring fairness to all recipients of military pensions.

Annette Sadler
Convenor - Defence Widows' Network
DFWA



TIPS FOR TRAVELLERS

THINKING ABOUT A HOUSE SWAP?

Did you know you can swap your house with other like-minded house owners - both here in Australia and overseas – for a week, a few weeks or even a few months ?

It's a great way of seeing the world for a much reduced cost, and to experience actually living in another country / community.

How is it done ?

There are a number of websites that provide a “match making” service.. for example, www.homeexchange.com – why not log on, it doesn't cost anything to have a look. If you then wish to open account and consider a swap, you can do so by providing details of your home (photos etc) and where you wish to swap. There is a small annual fee for this. The website can best be described as a “match making” service that brings like-minded people willing to do a swap, together. Once contact is made with a potential swapper, it's a matter of negotiation between the two parties – the website has no involvement in your negotiation.

You can even negotiate the swapping of your car.

There are of course risks – someone will be living in your home and you need to prepare your home for this (make room in the wardrobe for their clothes; put aside any valuables; negotiate things such as internet connections, who pays the rates; putting their names on your car insurance etc etc). Remember though that you will be living in their home – and they will need to do the same !

Frequent swappers have a “house manual” for their guests, detailing things such as where the local shops are, the name of the local plumber, names of close relatives for advice, when to put the garbage out, etc etc.

FREE ACCOMMODATIONWITH SOME RESPONSIBILITIES

I recently joined two websites which list House/Pet Sit opportunities. One, www.TrustedHousesitters.com is international and the other, www.aussiehousesitters.com.au is Australian.

There is a small fee to join and I receive daily updates of what is available. One is able to register as someone who wants to sit or someone who requires a sitter. Most do come with pets but this is not always the case. Initial contact is made through the website and this can then be followed up with telephone contact etc if it appears to be a possibility. I was able to register as someone wanting house/pet sits in the Brisbane area over the Christmas/New Year Period. I managed to find three back-to-back positions to give me four weeks in total. Two were actually in adjoining suburbs.

If you look at these sites, you will find some amazing opportunities. The one drawback is that not many register their requirements well ahead of the required dates. However, this does not stop you from registering your interest well ahead and hopefully, someone will contact you. Also, it is important to get some ‘runs on the board’ together with a reference. In order to do this, I actually did a house/pet sit here in Canberra, over the October long weekend. Interestingly, I know two women in Canberra who depend upon housesits for a place to live and they actually do this very successfully.

Annette Sadler

(If you have some ‘alternative travel’ tips, please let us know.)

BOOK REVIEW by Marcus Fielding

• INVISIBLE ARMIES: An Epic History of Guerrilla Warfare from Ancient Times to the Present

Max Boot is a very capable historian and in Invisible Armies he traces guerrilla warfare and terrorism from antiquity to the present, narrating nearly thirty centuries of unconventional military conflicts. Boot masterfully guides the reader from the first insurgencies in the ancient world, through the Jewish rebellion against the Roman Empire to the horrors of the French-Indochina War and the shadowy, post-9/11 battlefields of today.

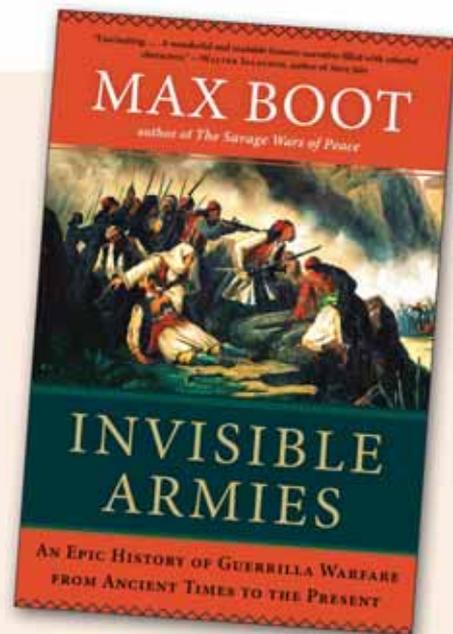
He demonstrates that, far from being the exception, loosely organized partisan or guerrilla warfare has been the dominant form of military conflict throughout history.

Since ancient times, individual radicals, disadvantaged groups, and angry populations under occupation have resorted to terrorism and guerrilla warfare as the only military means available when facing stronger and more conventional forces. Hiding in the shadows and emerging to attack where they are least expected they seek to cause enough protracted pain to persuade their enemies to give up.

Boot's coverage is comprehensive, taking in revolutionary movements and anti-colonial resistance campaigns, special forces working behind enemy lines and large-scale counterinsurgency operations, the revolts of Bar Kokhba and Robert the Bruce, the political violence of John Brown and the Ku Klux Klan, as well as charismatic guerrilla leaders such as T.E. Lawrence and Che Guevara.

Boot breaks up this grand historical sweep into eight books that group several historical case studies with common elements. He sustains the reader's interest with lively writing and sharp characterizations of many memorable characters - from Italian nationalist Giuseppe Garibaldi to the 'Quiet American' Edward Lansdale - including several anecdotes on the personal hygiene and sex lives of some guerrilla leaders. Invisible Armies includes a table of insurgencies since 1775 (noting his predominant American audience) as well as 70 illustrations and eight maps.

Invisible Armies includes a significant number of terrorism case studies which Boot argues is distinct from guerrilla warfare largely on the basis that terrorists hope through a few spectacular attacks to trigger a revolution. His observation that "Unlike guerrilla warfare, the most ancient form of warfare, terrorism is strikingly modern" is insightful. He believes that terrorism has been made possible by the development of four relative recent phenomena: destructive and



portable weaponry, such as dynamite and pistols; the mass media, which publicizes their attacks; literacy, which enables terrorist groups to recruit educated operatives; and secular ideologies that focus on nationalistic and socioeconomic issues.

Boot deduces that although guerrillas, insurgents, and terrorists have had their successes, the strong more often prevail over the weak. But he also identifies that invisible armies work best when they have support from another state, are able to build up political support, and link up with (or become) even more visible conventional forces.

Boot concludes his historical analysis with a chapter titled "Implications" in which he derives twelve observations about guerrillas and guerrilla warfare. He teases each of these throughout the book. The twelve observations are historically sound and would be useful to a practitioner in developing doctrine and strategies to counter-insurgencies. They include: "The most important development in guerrilla warfare in the last two hundred years has been the rise of public opinion" and "Establishing legitimacy is vital for any successful insurgency or counter-insurgency - and, in modern times, that is hard to achieve for a foreign force or government." As ever, though, the first challenge is to understand what sort of war you are actually fighting - not necessarily easy in this post-colonial, post-Cold War world where the role of the state is waning and technology has an increasing influence.

While Invisible Armies ends its analysis at around 2010 and does not consider the events of the 'Arab Spring' or Syria over the last few years, or indeed the 'end-game' in Afghanistan, it is a valuable contribution to this field of study and has appeal to both military historians and military practitioners.

Liveright Publishing Corporation, 2013; 750 pp.; ISBN 9780871404244 (hardcover); RRP \$44.95

DEFENCE FORCE WELFARE ASSOCIATION

APPLICATION TO JOIN OR RENEW



To Honorary Secretary, DFWA Branch (send to address on Contacts page)

Please enroll me / renew* my membership in the DFWA (* delete as appropriate)

Rank/Title Family Name

Given Names Post Nominals

Address

State Postcode DOB / / 19

Preferred telephone Email

PLEASE MARK THE FOLLOWING THAT APPLY TO YOU:

Serving Past Member RAN Army RAAF

Married Widower Single Spouse

MY SUPERANNUATION FUND: MSBS DFRDB DFRB

PAYMENT:

\$ is my annual / 5 year / life subscription / tax deductible donation to the Association's

Branch or National Welfare Fund (delete as appropriate):

Enclosed as a cheque or money order.

On / / 20 I made a Electronic Funds Transfer to my nominated Branch, in accordance with the instructions found on the DFWA website (www.dfw.org.au)

Signature Date: / / 20

from 1 Jan 2013

ANNUAL MEMBERSHIP	FEE
Serving and former members of the Australian Defence Force	\$40.00
Spouses, widows and widowers of the above	\$20.00
FIVE YEAR MEMBERSHIP	FEE
Serving and former members of the Australian Defence Force	\$170.00
Spouses, widows and widowers of the above	\$85.00
LIFE MEMBERSHIP	FEE
Serving and former members of the Australian Defence Force under 60 years of age	\$560.00
Serving and former members of the Australian Defence Force over 60 years of age	\$400.00
Spouses, widows and widowers of the above, under 60 years of age	\$300.00
Spouses, widows and widowers of the above, over 60 years of age	\$200.00



BRANCH REPORTS Around Australia

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NEW SOUTH WALES BRANCH

A report of NSW Branch activities is provided to NSW Branch members in the insert NATTER.

NEW MEMBERS

Your President and Committee offer a warm welcome to the DFWA family to the following new members who have joined the DFWA NSW Branch since 23 October 2013.

CPL G Ballantine, Mr R Bertram, Bombaderry RSL Sub Branch, Mr A R Burke, WO2 J A Campbell, FLTLT C Carpenter, Mrs P R Cleary, PTE E Doyle, ABW Egan, LEUT R O Enos RN (Rtd), Mr D W Henderson, WO1 S Hilton, Ls C Holliday, Mr D Jaehne, LCDR MA Larsen, Mr P Lund, WO2 S McGowan, SQNLDR A J Moy, Mr R D Naggs, CMDR C Oberg, CPL D Pobi, CPL S G Potter, LT A C Poulton, AB R Puckeridge, SGT P Refold, AB D Robertson, POMT D J Rosten, Mrs J H Sherwood, Mr R Stanton, SGT J Steele, Mr D E Thomas, CPL S Vanderhee, BDR C N West, WO2 C Whetton, Mr A Wilkinson.

VALE

It is with regret that the death of the following members is advised:

Mr R J Burton, CDRE B L Cleary (Rtd), Mr R C Howard, Mrs N Robertson, Mr R J Sherwood, WGCDCR S P Tscicalas OBE (Rtd).

ACT BRANCH

A more detailed report of ACT Branch activities is provided to ACT Branch members in the insert CAPITAL CHIT CHAT.

VALE

Mrs Joan Gentle-Yuill, LTCDR Joseph Bates, Mr Patrick Shane, Mrs E Stead.

LOST SOULS

We do not have current contact details for the following members, if you know of them please advise the ACT Branch or ask the member to contact us:

Mrs MJ Doust, Mrs B Forwood, Mrs JM Freudenstein, WGCMDR KA Gibbs, Mrs B Gray, LTCOL BJ Hodge, WGCMDR CA Huggan, Mrs D Lilley, Mrs JM Meakin, Mrs R Novis, CAPT KF Pickard.

BRANCH COMMITTEE MEETINGS

These are held on the second Tuesday of each month at the Burns Club, Kambah, commencing at 1030. They are always open to members, many of whom will stay and have a meal in the Club Dining Room. However, to assist with administration an email to actbranch@dfwa.org.au would be appreciated.

QUEENSLAND BRANCH

PRESIDENTS REPORT

Welcome back and I hope everyone had a great Christmas and New Year.

We have an interesting year ahead.

- Here in Queensland we will continue to be represented at the:
 - Transition Seminars,
 - Queensland Forum of Ex Service Organisations, and
 - DVA's Queensland Consultation Forum.
- The State government has said that it will initiate a Veterans Advisory Council which will give the opportunity for Veterans' to be raised at the highest level in the state. At this stage, indications are the DFWA Qld Branch will be represented on this Council.
- Jointly with other ESO in Qld we have to keep an eye on the political landscape to ensure promises made are kept (I talk here about the indexation of DFRDB) and that any mooted changes (as a result of the Commission of Audit) that may have an adverse affect on the provision to services to Veterans are vigorously challenged. In the political arena we also have to bring to the fore the issues associated with MSBS and other issues affecting serving members. However, we will have to ensure that we do not get the reputation of cyber warriors, if we do no one will listen to us. All of us have some e-mail addresses that are automatically blocked or e-mails are not read when received. We may however need to be forceful and strong in presenting our views but they have to be based on accurate well researched data and presented in a respectful way.
- We need to continue to seek ways we can become more relevant especially to those younger people who are currently serving and have recently left the ADF. We also need to make sure our current members feel wanted and one of the actions we are taking is to do a ring around to all our members. We have finding many of them really appreciate our making contact and we are considering that this be an ongoing process.
- The Centenary of Anzac is starting to get a head of steam but I am unsure of what our involvement will be though. We may be given the opportunity to be involved in the development of a proposed Military Covenant which DFWA National are proposing to government and hoping to have signed on the Centenary of Anzac.
- Finally we will also be involved in the restructure of DFWA so the Association can continue to meet the needs of its members in the best way for the future.

Rob Shortridge
President
DFWA Qld Inc

VICTORIA BRANCH

BRANCH SUPPLEMENT

Members are reminded that the enclosed Branch Supplement includes items of local interest and possibly some more current issues.

NEW MEMBERS

Mr C.F. Myhill; Mr W.R. Smith; Mr R.W. Lunt; Mr K.E. Shirley; Maj & Mrs S. Taylor; Mr F. Baum, Mr R. Mindin.

TRANSFERS IN

Mrs E. Carter (NSW Branch).

DONATIONS

Mrs K.E. Holten; LTCOL J. Hislop; MAJ N. Cooper; Mr K. B. Lee; Mrs K. Jansz; Mrs. M. Purcell; WG CMDR & Mrs D. Francis; Mr R. Weir; Mr G. Scorgie; CMDR J Campbell; BRIG K. Gibson; Mr R. Nettlefold; GP CAPT & Mrs N. Geschke; WG CDR E. Kluukeri; CMDR S. Dutton, AM; WG CDR D.G. Croucher; MAJ & Mrs J. Thursky; Mr B. Flewell-Smith; LTCOL G. Davies; MAJ W.J. Wallis; Mrs D. Felgate; Mr C. Schoemaker; Mrs H. Nixon; AIR CDR. E. Bushell, AM; Mr B. Reeves; Mrs B. Goodchild; CMDR P Naughton; FLT LT & Mrs R. Lovick; CAPT E. Belcher; Mr R. Penny; MAJ J. Schmidt; MAJ R. Farrell; WO 2 L. Patterson, MAJ G. Powell, MBE; Mr P. Gannan; Mrs E.J. Wright; WG CDR A. Williams, Mr D. Lynch; Mrs S. Vote; Mr W. Swingler; LTCOL R. Rachinger, AAM; Mr B. Cook; WG CDR L. Sullivan; Mr R. Palmer; Mr K. Lovett; Mr R.G. Elder; Mr A. McNamara, Mr J. Harding; Mr J. Beutler; Mr D. Grover; SQN LDR A.H. Clark; WG CDR C.G. Kisby; Mr K. Fraser; GP CAPT J.T. McDonnell; Mr D.A. Kirkpatrick; WG CDR R. Cant; AIR CDRE J.W. Mitchell, AO; Mr J. Garrie; LTCOL R.P. Kudnig; Mrs T. Walsh; GP CAPT J.A. Power; Mr J.R. Proctor; Mrs E. Lanyon; Mr I. Nigol, AIR CDRE G.J. Crossman, CBE; Mrs L. N. Mathison.

WESTERN AUSTRALIA BRANCH

NEW MEMBERS

Welcome to PLTOFF C Hunter. Christopher recently graduated from 2 FTS Advanced Pilots' Course No. 233 with the DFWA Navigation prize.

VALE

It is with deep sadness that we note the passing of M Jimenez-Lozano and extend our condolences to his family.

LOST CONTACT

We seem to have lost contact with Mrs M Mitchell, Mrs B Bartlett, and Mr D Haywood. Any help in assisting us to re-establish contact with these members will be gratefully appreciated.

DWSG (WA BRANCH) - Report by S Mooney

At our meeting on 10th Feb 2014 we decided to meet at DVA on the even months and travel around to local shopping centres on uneven months (meeting for coffee and a chat). The bus routes around the CBD have changed due to construction work making it difficult for elderly folk to get to DVA in the City.

We decided to support MANNA Inc. again this year as our Charity. Retired Farmers Bev and Joy Lowe started this charity after discovering many children go to school with no breakfast or lunch.

With the help of 200 volunteers the couple has expanded MANNA to 15 Schools, providing students in need with a nutritional breakfast. MANNA Inc has also supplied more than 3,000 disadvantaged students with winter clothes.

BRANCH 2013 CHRISTMAS LUNCH

(Photographs courtesy S Lucks)

On Black Friday Dec 2013, over 60 members and their guests assembled at RAAFA Restaurant Bull Creek for our annual Christmas Lunch. Our official guests were Peter King (Deputy Commissioner DVA WA) and Alf Jaugietis (DFWA Inc Executive Director) who gave a memorable 'key-note' address on the functioning of DFWA.

A highlight of the function was the drawing of the raffle by LEUT Fiona Simmonds (RAN). LEUT Simmonds has been nominated by DFWA Inc as the our representative on the DVA sponsored 'Younger Veterans – Contemporary Needs Forum'. Needless to say, the raffle where 'winners' take their pick of any prize on the table, was a roaring success.



DFWA Executive Director Alf Jaugietis makes one or two points !



LEUT Fiona Simmonds (RAN) and SQNLDR (Retd) Lou Halvorson wait for the next course (well at least we got the Service seniority correct).

THOUGHT FOR THE DAY

There is only one truth .. and that is perception. Anon.

Defence Force Welfare Association

The Association does much work on your behalf - from lobbying Government to improve conditions to assistance to individuals. We cannot do it without financial and human resources. Your tax deductible donation will help us continue our good work: if you are able to help us financially, please detach the form below and send it along with your tax deductible donation. A receipt will be issued to you.

DONATION

To The National Office, DFWA PO Box 4166, KINGSTON, ACT 2604

Please accept my donation of \$ to the Defence Force Welfare Association

Rank/Title Name

Address

State Postcode Phone



CLARIFICATION ON THE DEPARTMENT OF VETERANS' AFFAIRS (DVA) FUNDED EXERCISE PHYSIOLOGY SERVICES

DVA has received a number of enquiries regarding a perceived reduction in access to services. There has been no change to DVA policy for the provision of exercise physiology services and no direction to reduce access to clinically necessary treatment. Why was the policy reviewed?

The policy was reviewed because the fee schedule was not aligned with similar discipline fee schedules and there was concern that claiming patterns by exercise physiologists did not match expected patterns based on the policy.

What were the policy changes?

The review resulted in a number of alterations and additions to the fee schedule to provide clarity for existing services and to broaden the range of services. This includes the introduction of aquatic exercise physiology.

What was funded before the review?

Since 2007, DVA has been funding exercise physiology services to treat a specific condition, upon referral from a General Practitioner. Exercise physiology treatment can assist with rehabilitation from a major injury or illness, or to help manage a chronic disease like arthritis or diabetes.

What is funded now?

DVA continues to fund exercise physiology to treat a specific condition. In addition, exercise physiologists can now also provide aquatic exercise physiology treatment.

What was NOT funded before the review?

DVA has a long standing policy that it does not pay for ongoing, generalised exercise programs and classes or gym membership. DVA has never funded services for general fitness or exercise classes.

What is NOT funded now?

DVA continues to not fund participation in ongoing, generalised exercise programs or ongoing exercise classes supervised by an exercise physiologist. An expected outcome from a course of exercise physiology treatment is a program that can be undertaken independently without the need for costly gym equipment. If veterans wish to continue with an exercise program following their treatment, it becomes a private arrangement between the veteran and the gym or exercise physiologist.

What information is available?

DVA has provided a range of material to help inform both veterans and their health care providers about the operation of the exercise physiology arrangements:

- Flyer - Are you receiving exercise physiology services?
- Article on page 9 in Vet Affairs Spring 2013 edition
- Flyer - Are you providing exercise physiology services?

Material and information is available on the DVA website:

Veterans: www.dva.gov.au/benefitsAndServices/health/Pages/exphys.aspx
Providers: www.dva.gov.au/service_providers/dental_allied/ex_physiologists
Or contact DVA on 133 254 (metro) or free call 1800 555 254 (regional)

Continued from page 25

MONEYMATTERS



UNEMPLOYMENT

January Figures announced by the Australian Bureau of Statistics showed an increase in the unemployment rate from 5.8% to 6%. The Economic Statement issued by Labor in August 2013, forecast that unemployment would rise to 6.25% by mid 2014. This undoubtedly prompted the Prime Minister, Mr Abbott to say in Question Time that he "very much regrets that unemployment is edging up", but he pointed to Labor's own forecasts that unemployment would rise this year.

"What's happened is that unemployment has done what members opposite said it would do under members opposite's own policies," Mr Abbott told Parliament. "Members opposite can hardly blame this government for the consequences of their own policies."

Mr Abbott argued that government policies were designed to "make it easier for businesses to create jobs". The whole country will be watching future data from the Bureau.

PERSONAL IDENTIFICATION NUMBERS (PIN)

Over the next few months, your bank will be contacting you to announce that the PIN will be the main method of Credit Card payment authorization from 1 August 2014. It is anticipated that signature verification will be phased out by the end of 2014. (This is to make allowance for point-of-sale (POS) terminals to migrate to new software.)

It is hoped that the PIN will assist in decreasing fraud within Australia. Readers may consider it prudent to obtain a PIN in the near future, rather than wait until August 1.

A USEFUL WEB-SITE

The website www.moneysmart.gov.au is highly recommended to readers ... It includes calculators and tips from ASIC and the Australian Government, to help you make better financial decisions.

TAURUS

This article is published purely for information which we believe is accurate and reliable, but no warranty of accuracy or reliability is given. Any advice is general advice, and not personal advice, nor a recommendation to invest.



MILITARY FAMILIES GIVE THEIR COUNTRY EXTRAORDINARY SERVICE. SO WE GIVE THEM EXTRAORDINARY SERVICE TOO.

The highs and lows of family life are different when there's someone in the military. No one knows that better than the people who arrange their funerals.

Australia's largest and oldest network of funeral providers to the Australian armed services is InvoCare. We bring special care – and, as you'll read, special savings.

You'll know our local brands you see below very well. Our experience means we have learnt the sensitivities, the deep traditions and the subtle protocols that defence families rightly expect.

Whether it's the formality of a funeral with full military honours, or an intimate and private family service, our network of Australian funeral homes understands the needs of defence force families.

But InvoCare doesn't stop there, we have found many ways to honour Australia's armed services. We are proud to support RSL Clubs across the country. We are official partners of Legacy. Naturally, we're always there at ANZAC Day, VP Day, Remembrance Day and during Legacy Week.

\$500 WAIVER FOR THOSE ORGANISING A FUNERAL NOW

We're also able to offer privileges to members of the Defence Force Welfare Association, and their families. When a funeral is needed, InvoCare now offers a saving of \$500 on funeral arrangements. Simply contact one of our providers below and quote DFWA when making your enquiry.



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Melbourne
03 8587 5700



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FUNERALS

purslowefunerals.com.au
Perth
08 9444 4835



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FUNERALS

guardianfunerals.com.au
Sydney
1300 662 172



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FUNERALS

blackwellfunerals.com.au
Adelaide
1300 662 172



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