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# CAMARADIE

Second Edition 2017

VOL. 48 NO. 2

THE DEFENCE  
COMMUNITY  
-THE GREATER  
GOOD

**ADF PAY**

DEFENCE  
RESERVES  
UPDATE

**INJURED  
IN THE  
ADF?**

DEFENCE FORCE WELFARE ASSOCIATION

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# THE OFFICIAL JOURNAL OF THE DEFENCE FORCE WELFARE ASSOCIATION

Vol. 48. No. 2 Second Edition 2017



PROUDLY SERVING MEMBERS OF THE ADF AND THEIR FAMILIES SINCE 1959

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**Please do not contact the Editor or National Office for membership enquiries etc. Branch contact details are at page 4, and in Branch News at the end of this magazine. If unsure, please then contact the National Office.**

*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 Thursday 2 November 2017.**

**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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**Advertising:** All enquiries to the editor.

**This edition published by:**  
Defence Force Welfare Association in association with Rotary Down Under Incorporated.

## A WORD FROM THE EDITOR

Serving and retired members of the ADF will find a lot of financial information in this edition – be it some general comments on the recent Budget (page 10); the upcoming ADF wage case (page 7); the new Superannuation rules affecting retirees (page 23); or Cpl Cosmo's comments on superannuation arrangements affecting serving ADF members (page 31). Again, although our articles are written in good faith, do seek your own financial advice from a professional when considering your own circumstance.

Les Bienkiewicz

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## FRONT COVER

*In May 2017 soldiers from the Australian Defence Force and 17 countries around world converged on the Puckapunyal Military Training Area to compete in the Australian Army Skill at Arms Meeting. Matches with pistols, service rifles, machine guns and sniper rifles aim to test and improve combat shooting skills. New physically demanding scenarios and robot targets ensure soldiers return home with new skills to share with their home units.*

Photo courtesy of Defence Media

# DEFENCE FORCE WELFARE ASSOCIATION



FOUNDED 1959



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## BRANCH DETAILS

The Association has active Branches in:

QUEENSLAND (ph 07 32334480) - [qldbranch@dfwa.org.au](mailto:qldbranch@dfwa.org.au)

ACT (ph 02 62659496) - [actbranch@dfwa.org.au](mailto:actbranch@dfwa.org.au)

SOUTH AUSTRALIA (ph 0411 137 813) - [sabbranch@dfwa.org.au](mailto:sabbranch@dfwa.org.au)

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WESTERN AUSTRALIA (ph 08 93834055) - [wabbranch@dfwa.org.au](mailto:wabbranch@dfwa.org.au)

Members of the Association are members of a State Branch of their choosing.

Members from Tasmania are normally managed by Victoria Branch, and members in the Northern Territory are normally managed by Queensland Branch.

Members with membership queries including change of address, or seeking advocacy advice, should contact their respective Branch. Full Branch details, including contact details, can be found on our website [www.dfwa.org.au](http://www.dfwa.org.au) and in the Branch Reports at the end of this magazine.

If in any doubt, contact the National Office.

## DFWA 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.

The Trustees are: Major General Adrian Clunies-Ross AO, MBE (Retd); Commodore Phil Mulcare (Retd) and Mr Geoffrey White.

**Applications** for a loan or grant are made via State Branches.

## FROM THE PRESIDENT'S PEN



During the last few months the Association has had a focus on promoting unity and collaboration between the national ESOs. We have also been kept very busy responding to Government legislation and have been called upon to make submissions and give evidence to three Senate Foreign Affairs Defence and Trade Committee inquiries into legislation covering veterans' mental health and suicide, compensation and reform to give DVA the ability to make use of digital technology to improve its internal processes. I wish to acknowledge the work done by the Chairman of the Royal Australian Armoured Corps Corporation in preparing these submissions with input from DFWA and a number of ADSO member organisations. As well, the support provided by our Executive Director during this intense period of activity has been nothing short of outstanding. What is very disappointing in all this is the lack of recognition by both the Parliament and Government that those organisations advocating on behalf of the veteran community are voluntary associations with limited resources. Invariably insufficient time is allowed to respond as they rely on the goodwill of their members and supporters to provide submissions and responses to government initiatives and parliamentary inquiries.

The current government approach to consultation and dialogue with Defence Community representatives needs a radical rethink. The problem is that it is becoming a tool promoting "group think" to align the ex service outlook with the Government agenda and in the process downplay or even disregard the veterans views. Member organisations involved in the formal and the informal consultation structure are going to need to consider how they can play a more productive role in representing the serving and veterans communities and providing advice to the Government and the administration.

In line with the thoughts above, there is widespread recognition that each Ex-Service Organisation in the whole ESO community is acting with positive intent and goodwill but without a more collaborative approach, the views of veterans will continue to be brushed aside. Until now this recognition has not been matched by a willingness and ability to cooperate more closely in an environment of mutual respect and trust. This is now being actively addressed with all major Ex Service Organisations committing to a "compact" agreeing to collaborate together in an environment of mutual respect and trust respecting each association's role and legitimacy. So far some fifteen major ex service associations have formally signed the Compact. These include the RSL and the Defence Force Welfare Association (DFWA) and its major partners in the Alliance of Defence Service Organisations (ADSO). Now a small "reference group" has been established to help chart the way ahead in giving effect to the agreement to collaborate. This group will be supported by some expert advisers from both the ex-service community and the professional sector.

I welcome the Veterans Affairs 2017 – 2018 Budget which had a number of provisions beneficial for veterans and their families including an extension of non liability health support, belated recognition for veterans of the British nuclear tests program and BCOF veterans. It also restored the Pensioner Concession Card (PCC) to people who stopped being eligible for a pension payment due to changes to the assets test. A full report is provided elsewhere in this Camaraderie edition.

*David Jamison - National President*

**WHAT DO YOU DO WITH CAMARADERIE**

**ONCE YOU HAVE READ IT?**

If you put it in the recycling (or even worse the rubbish) why not think about taking it to your next Dr/Dentist/Physio/etc appointment and leave it in the waiting room. It will probably be one of the most current magazines in the pile and may attract the attention of ADF members and ex-service men and women and their families.



# NATIONAL OFFICE ROUNDUP (February 2017 to June 2017)



In my last Office Roundup I seem to recall that I expressed frustration that, despite the voting public of Australia having been subjected to a grinding eight-week double dissolution election campaign, the veterans' community was left to live in forlorn hope when so few policies of substance benefiting veterans had emerged by polling day.

There had been no mention even in part by any major party of redressing the grievances of our most disabled veterans; nor mention of any policy fixes to the all-too-well-known discriminatory provisions that remain in the DFRDB/MSBS military superannuation schemes; nor to formally ratifying the unique nature of military service by legislatively enshrining the principle of it in an Australian Military Covenant.

Some policy respite did emerge post the election when the Government extended non-liability health care to all current and former members of the ADF. It could have announced but disappointingly didn't some redress for the hearing impaired. Priority reform in this area is simply a must – veterans deserve to be provided with hearing devices that are based on a diagnosed clinical need rather than being automatically foisted with basic devices that all too often are found to be inadequate.

Almost as if to atone for providing such little light to veterans and ADF members at the end of a dark tunnel, the 2017-18 Federal Budget surprised many when it announced a \$350 million increase in funding in support of veterans. Rightly, many in the veterans community, including DFWA, welcomed what that funding represented. A more detailed summary of the veterans aspects of that budget can be found elsewhere in this Camaraderie.

Perhaps disappointingly missing yet again from it was any discernable effort to address the many issues that DFWA and its ADSO Alliance partners on behalf of veterans had for all too long sought rightful redress. Those issues included fair indexation not just for the over 55 DFRDB pensioners but all military pension recipients; redressing the long standing inequities derived out of using out-of-date life tables to calculate DFRDB fortnightly super payments; providing portability of preserved MSBS funds; tackling the way in which TPI Special Rate Pensions were year-by-year so drastically falling behind in value; and implementing a meaningful outreach program for ADF personnel who had been administered mefloquine and related anti malarial drugs. That is not to forget the need to provide veterans with 'top up' hearing aids when clinical needs dictate that requirement.

Will these issues be allowed to languish at the bottom of Ministerial or Parliamentary intransigence? The answer is 'NO'. DFWA, along with its ADSO partners and the wider ESO community that includes the RSL, are already working towards closer collaboration so that a united clear voice is heard by all sides of politics that they all must give priority to resolving the issues that have been left unattended for far too long. The intention is that that voice will become louder as the next election looms.

Otherwise, many readers will already be aware that the year thus far has been a frenetic one, what with the Senate Foreign Affairs, Defence and

Trade Standing Committee seeking to inquire, arguably with proper good reason, into almost every veterans-related Bill introduced into Parliament over the last six months. Following on from the its inquiry late in 2016 into veterans suicides, in all there have now been four other inquiries thus far this year. DFWA has been intimately involved in not only coordinating inputs to and lodging submissions on each but fronting to give evidence before the Committee itself.

What of the future? Already mentioned in a preceding paragraph and in our National President's remarks that a key focus for DFWA is building stronger links and a collaborative framework between all major ex service organisations so that there can be greater cooperation to more effectively support the defence community, and to better promote its interests to the Government. Probably enough said, for the moment at least, in that regard.

Another key focus will be the looming Defence Force Remuneration Tribunal (DFRT) hearings schedules towards the end of 2017. A welcome announcement has already been made that the Government and ADF have agreed that the next three year Workplace Remuneration Arrangement (WRA) for the ADF, commencing November 2017, will give ADF members a 2% pa wage increase for each of the next three years. That increase will not be offset or degraded by any reductions of ADF member conditions of service or entitlements. Good news of course, as long as the pay increase is not seriously degraded in other ways such as Defence-inspired increases in rents. More discussion to come on all that another time.

Perhaps enough for this issue except for the usual plea I make in every issue of Camaraderie. In that regard, a big thanks on two fronts. Firstly to those members and friends of DFWA who realise that the work the Association does on behalf of both the serving and the veterans community requires resources oft times beyond what membership dues alone can bring in. Your donations were gratefully received.

An equal big thanks must go the Bradford Exchange and Storage King whose generous and welcome sponsorships helps immeasurably and eases the financial pressures of DFWA's operations. The advertisements of both companies can be viewed in the pages of this Camaraderie. Where possible, please support each in return.

Soon to be warmly welcomed into the sponsorship fold will be the Defence Housing Australia who also have indicated that they wish to support the work of the Association. Discussions are in progress to that end.

Otherwise, if you are not a member of DFWA, or if you are currently a 'Virtual Member', please consider joining as an 'Ordinary Member'. And if you feel that you would like to help by making even a small donation, or continue to make a donation, it will help greatly going forward. And please know that DFWA is there for you. Your feedback on any issue of concern is always welcome.

*Alf Jaugietis - Executive Director*



## 1 - YOUR PROPOSED ADF PAY OFFER

DFWA has been advised that the Government and ADF have agreed to present to the Defence Force Remuneration Tribunal (DFRT) a proposal that the next three year Workplace Remuneration Arrangement (WRA) for the ADF, commencing November 2017, will give ADF members a 2% pa wage increase for each of the next three years with no offsets.

ADF members will recall that the last WRA originally offered ADF members a 1.5% pa increase and included loss of entitlements, including leave, to “pay” for the wage increase. DFWA fought a hard campaign, including conducting survey of ADF members that was responded to by over 12,000 personnel, the result was the Government increased the original offer of 1.5% pa to 2% pa and the proposed offsets abandoned.

DFWA believes that in the current economic environment that the proposed 2% pa for this next WRA with no offsets to conditions of service or other entitlements is not unreasonable. There is uncertainty in our collective mind though concerning future increases to the range of defence charges levied on members such as DHA rents, accommodation and meal charges etc. DFWA believes the department should show restraint and limit any possible adjustments to reflect justified cost changes. It is particularly concerned that personnel on lower pay grades not have their full pay raise offset by such increases.

However before submitting its formal position to the DFRT later this year, we seek the views of serving members so we can adequately reflect your views in developing of our position to be put before the DFRT, who will make the final determination.

At this stage we do not intend to undertake a formal survey and we would welcome your views by sending us an email to [wra@dfwa.org.au](mailto:wra@dfwa.org.au) until 30 July 2017.

Please check the DFWA website regularly for updates on this and other matters affecting your service in the ADF.

## 2 - RECENT DFWA MATTERS OF INTEREST TO ADF MEMBERS

ADF members who regularly visit our website ([www.dfwa.org.au](http://www.dfwa.org.au)) will be aware of the recent issues the DFWA has involved itself in, on your behalf. These include:

- The Prime Minister’s Veteran Employment initiative;
- Submission to the Senate Committee’s Inquiry into the Draft Veterans’ Affairs Legislation Amendment (Omnibus) Bill 2017.
- Submission to the Senate Committee’s Inquiry Into Safety, Rehabilitation And Compensation Legislation Amendment (Defence Force) Bill 2016

- Submission to the Senate Inquiry into the 2016 Defence Annual Report
- Submissions to the Senate Inquiry into Veterans Suicides

More recently, the DFWA has made personal representations to Ministers and senior ADF leaders on a range of issues including:

- Conditions of Service issues. DFWA raises specific issues, advised by members in confidence to the Association.
- Privacy of your Personal Records:
- Military Superannuation Schemes : DFRDB/MSBS concerns, including redress on the reduced benefits that apply to DFRDB scheme members, use of out-of-date life tables and access by discharged MSBS members to 'preserved funds' from 2020;
- Your Disability Payments: Restoring loss of value/inadequacy of income replacement compensation, including adjustments to the 'economic loss' component of Special Rate;
- An Australian Military Covenant: To enshrine in legislation the obligations of the Nation to its ADF members;
- ADF and Veterans' Health Issues, including veterans suicides and homelessness,
- Mefloquine (progress towards recognition, treatment and an inquiry); and
- DVA's Culture, Processes and Transition Reviews.

All of these matters are regularly advised on our website, our Facebook page and in our magazine Camaraderie.

### 3 - BUT WE NEED YOUR HELP !

If you agree that we are doing our best to help you, then please read on .... We simply cannot do our work in looking after your interests without your support. You can do this by becoming a Virtual Member (by which you receive information on DFWA matters affecting ADF personnel by email on a regular basis) .... but can you do more ?

Please consider:

- **Making a donation:** we value and appreciate your service in the ADF, however the work we do does come at a price. Please consider making a tax deductible donation to help finance our work .. a form for this can be found in this magazine on page 38.
- **Joining the DFWA.** As a serving member of the ADF, your membership should be tax deductible as you are joining a professional organisation relevant to your employment – check with your tax agent or accountant.

Please see our website [www.dfwf.org.au](http://www.dfwf.org.au) for further information.

## BOER WAR MEMORIAL DEDICATED ON ANZAC PARADE, CANBERRA

**After many years of planning and fund raising by a dedicated team of volunteers headed by Colonel John Haynes OAM, former President of the DFWA NSW Branch, the National Boer War Memorial was dedicated on Anzac Parade in Canberra on 31 May 2017.**

The Memorial features four larger than life sized bronze statues of mounted troopers representing the character of the Australian mounts, uniforms and equipment of the day.

Designed by Melbourne sculptor, Louis Lauman, the Memorial also includes a paved forecourt with illuminated flagpole, a low wall bearing information about Australia's role in the Boer War and landscaping of the surrounding area in the style of a South African veldt.

*Editor's Note: Colonel John Haynes OAM, joined the NSW Branch of the (then) RDFWA, in 1972, served as President of the DFWA from 1986 to 1991 and continues as an active member of the Branch Executive. One of our unsung heroes.*



The four bronze mounted horses on completion at the foundry before taking up position of National Boer War Memorial on Anzac Parade, Canberra

The Memorial is a fitting tribute to the courageous Australian soldiers who fought against tremendous odds during the Boer War of 1899-1902 Australia's very first war. It is now taking its place on Anzac Parade among memorials to all other conflicts involving our nation.

More than 1,000 descendants and well-wishers from every State and Territory attended the Dedication. If you wish you can view a replay of the Ceremony on: [www.nbwdedication.com](http://www.nbwdedication.com).

# INJURY IN THE ADF

## WHAT ARE YOUR ENTITLEMENTS?

ADF members injured in service are entitled to a range of compensation arrangements, but this depends on the nature of the injury and what legislation is invoked in each particular case. It is important that ADF members seek the advice of an independent expert, usually an advocate from an Ex-Service Organisation, such as the DFWA. The legislation, together with DVA and other forms to be completed, can be a minefield for the uninitiated – which is most of us!

DFWA will continue to advocate vigorously for the creation of a single purpose veteran specific legislation for veterans and families to eliminate the current complexity and the inherent adversarial processes that are deeply ingrained in the VEA 1986 and MRCA 2004.

The DVA table below, together with a detailed Annex providing entitlement breakdowns of the various Military Compensation schemes, was recently provided to a Senate Committee by Peter Thornton, a regular contributor to Camaraderie. You can read Peter's detailed submission (and others) into the Senate Committee's Inquiry into Safety, Rehabilitation And Compensation Legislation Amendment (Defence Force) Bill 2016 at the Australian Parliament House website and also on the DFWA website. Peter's submission to the Veterans' Suicide Inquiry is also highly recommended as it provides very detailed and alarming research into the affairs of Veterans, covering not only for Suicide, but compensation, superannuation and many other important matters also, for both young and old.

COMPARISON TABLE OF VEA AND SRCA			
If your injury occurred on:	7 Dec 72 - 21 May 86	22 May 86 - 6 Apr 94	7 Apr 94 - 30 Jun 04
<b>Peacetime Continuous Full-Time Service (CFTS)</b>			
Enlisted on or after 7 Apr 94	N/A	N/A	SRCA
Enlisted on or after 22 May 86 (and have completed 3 years continuous service by 6 Apr 94)	N/A	SRCA & VEA	SRCA
Enlisted on or after 22 May 86 (and have not completed 3 years continuous service by 6 Apr 94)	N/A	SRCA	SRCA
Enlisted before 22 May 86 (and have continuous services up to and after 7 Apr 94)	SRCA & VEA	SRCA & VEA	SRCA & VEA
Former Members (prior to 7 Apr 94)	SRCA & VEA	SRCA & VEA	N/A
<b>Part-time Service</b>			
<b>Operational Service</b> (warlike service)	SRCA	SRCA	SRCA
<b>Peacekeeping Service</b> (non-warlike service)	VEA	VEA	SRCA & VEA
<b>Hazardous Service</b> (non-warlike service)	SRCA & VEA	SRCA & VEA	SRCA & VEA
	No Declared	SRCA & VEA	SRCA & VEA

Notes:

- For service between 3 January 1949 and 7 December 1972, ADF members are covered under the SRCA only for peacetime service and under the VEA for operational and peacekeeping service. There was no provision for hazardous service at that time.
- Members who enlisted on or after 22 May 1986 and who did not complete 3 years continuous full-time service before 6 April 1994 but were discharged as medically unfit may claim under the VEA.
- 'Hazardous service' is service that has been declared, in writing, by the Minister of Defence, to be hazardous.

Note that the Military Rehabilitation and Compensation Act 2004 (MRCA) provides rehabilitation and compensation coverage for members of the ADF who served on or after 1 July 2004. The introduction of the Safety, Rehabilitation and Compensation Legislation Amendment (Defence Force) Bill 2016 (DRCA) is yet another complex and bureaucratic addition to the veterans' entitlements continuum!



# FEDERAL BUDGET



## AN OVERVIEW

The 2017 budget contained a number of measures that will be of benefit to ADF members and veterans. The following is a short summary:

### **Mental Health Treatment**

The Government announced in the budget that it is expanding eligibility for treatment for those with mental health conditions. Under non-liability health care, DVA will pay for treatment of certain mental health conditions—PTSD, anxiety, depression, alcohol and substance use disorders—whether related to a veteran’s military service or not. From 1 July 2016, the requirement to have served three years or more of continuous peacetime service will be removed for those with permanent Australian Defence Force (ADF) service. The expansion of eligibility will also provide mental health treatment to those with permanent ADF service prior to 1972. The Government is allocating \$33.5 million for the expansion of the non-liability health care program.

The Minister said the Government understands that partners, families and former partners of veterans are affected by military service. In recognition of this, the Budget will provide \$8.5 million to expand eligibility for VVCS. Under this expanded provision partners and children of our contemporary veterans, who have had one day of full-time service, will have access to the services and support provided by VVCS, including counselling and group programs. Former partners of ADF personnel will also be able to access VVCS up to five years after a couple separates or while co-parenting a child under the age of 18.

As an initial step in the Government’s response to the National Mental Health Commission’s report into suicide prevention services, and its broader commitment to addressing mental health issues, it was providing \$9.8 million to pilot new approaches to suicide prevention and improve care and support available to veterans.

The Mental Health Clinical Management Pilot will assess the benefits of providing intensive clinical management to help meet a veteran’s complex mental health and social needs on discharge from a mental health hospital.

The Government will also pilot an expansion of the successful Coordinated Veterans’ Care (CVC) program to improve support for veterans with both chronic physical and mental health conditions as a result of their service

VVCS is the frontline mental health service for those in the veteran community and is a vital service that saves lives. It is available 24/7 on 1800 011 046.

### **Veterans Employment Program**

The Government will provide \$2.7 million for the Prime Minister’s Veterans’ Employment Program, launched in November last year. The money will be used to support the recently established Industry Advisory Committee, create an Ex-Service Organisation Industry partnership register and develop and manage the annual Prime Minister’s Veterans’ Employment Awards. The Prime Minister’s Veterans’ Employment Program is focussed helping business appreciate the unique skills former ADF members can bring to a job.

### **Nuclear Test Participants**

The Government is to provide a Gold Card to cover the health care costs of the surviving participants of the British Nuclear Test program in Australia in the 1950s and 1960s.

### **BCOF Veterans**

Veterans who served as part of the British Commonwealth Occupation Force (BCOF) will be given a Gold Card to cover their health care costs.

The Government has allocated \$133.1 million for this initiative to cover eligible Nuclear Test participants and BCOF veterans.

### **Additional Budget Allocations provide for;**

- \$9.1 million for accelerated access to rehabilitation services, streamlined access to Incapacity Payments, and improved access to the Totally and Permanently Incapacitated disability pension

for veterans working past the age of 65.

- \$1.2 million to continue the income support bonus for DVA clients receiving an Education Allowance under either the Veterans' Children Education Scheme (VCES), or the Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS).

## DVA ICT Systems

The budget also provides funds to upgrade DVA ICT systems. Currently DVA uses more than 200 separate ICT applications to support its operations, and the disparate nature of these applications limits the Department's ability to provide "whole-of-client" support and care for veterans. Funding of \$166.6 million is to be provided in this year's Budget to implement the first stage of Veteran Centric Reform to modernise the Department of Veterans' Affairs (DVA) antiquated ICT systems to provide easier access to DVA services. As part of this, DVA will implement a suite of initiatives to support members to successfully transition out of the ADF, such as conducting a two-year trial that will allow veterans to access medical treatment while their Military Rehabilitation and Compensation Act 2004 or Safety, Rehabilitation and Compensation Act 1988 claims are processed.

## Restoration of Pensioner Concession Cards

Also included is the restoration of the Pensioner Concession Card (PCC) to people who stopped being eligible for a pension payment due to changes to the assets test. Pensioners who lost eligibility on 1 January 2017 were given:

- a non-income tested Low Income Health Care Card (LIC), and
- if they were over pension age, a non-income tested Commonwealth Seniors Health Card (CSHC).

This measure will allow these non-pensioners to access:

- hearing services from the Department of Health, and
- discounts and concessions offered by States, Territories and private providers.

These non-pensioners will receive the PCC from 9 October 2017. It will not be income-tested or assets-tested. PCC card holders will need to meet other eligibility requirements. These include portability conditions.

These non-pensioners will also keep their CSHC. This will maintain their current Commonwealth benefits. This will make sure they continue to receive the Energy Supplement. The LIC will be deactivated.

## Energy Assistance Payment

Subject to the passage of legislation, this measure (costed at \$18m) the Government will pay a one-off Energy Assistance Payment to eligible recipients to assist with energy costs. This will benefit more than 235,000 DVA clients. To be eligible, recipients must be Australian residents and be receiving one of the following payments:

- Age /Service Pension
- Veteran Disability/Disability Support Pension, or

- Parenting Payment, and be receiving more than the nil rate of payment as at 20 June 2017.

The amount of the one-off payment will be:

- \$75.00 for single people, and
- \$62.50 for each eligible member of a couple.

People who lodge a claim for one of the eligible payments on or before 20 June 2017 and are later granted will receive the payment. The One-off Energy Assistance Payment will be paid automatically to eligible income support and compensation recipients in the week commencing 26 June 2017. Compensation recipients will receive the single rate. The payment is not taxable and will not be counted as income. People who are temporarily overseas and receiving one of the above payments on 20 June 2017 will receive the One-off Energy Assistance Payment.

## What is missing!

No measures to address the long standing inequities in the Military Super Schemes e.g. refusal to use up to date life tables in calculating DFRDB fortnightly super payments; no decision on portability of preserved MSBS funds; no move to fairly index all DFRDB or MSBS fortnightly super payments. No move to accommodate the TPI's complaint on their Special Rate Pension falling behind in value. No provision for a meaningful outreach program for ADF personnel administered mefloquine and related anti malarial drugs. No reinstatement of the provision of "top up" hearing aids when clinical needs dictate that requirement and no move to initiate a "military covenant" outlining the Nation's obligations towards and expectations of its service personnel.

## MORE BUDGET QUESTIONS AND ANSWERS

The following are questions put to the DVA after the budget, and their answers:

**Q:** The Government's 2016-17 Budget measure to extend the eligibility for non liability health care (NLHC) treatment for mental health conditions. When will it take effect ?.

**A:** It is now in effect. This means that all those who have served in the (ADF) permanent forces are now eligible for health care for a range of mental health conditions without needing to prove that the condition has arisen from, or is linked to, their service. Reservists are also eligible if they have any period of continuous full time service.

The conditions covered under this arrangement are:

- post-traumatic stress disorder;
- depressive disorder;
- anxiety disorder;
- alcohol use disorder; and
- substance use disorder.

Treatment is provided through a DVA Health Card – For Specific

Conditions (White Card) and may include services provided by a general practitioner, medical specialist, psychologist, social worker, occupational therapist or psychiatrist, as well as hospital services, specialist PTSD programs, and pharmaceuticals.

The White Card also confers eligibility to access counselling services through the Veterans and Veterans Families Counselling Service - VVCS.

The new arrangements also make it easier to apply. Applications no longer need to be lodged on an official form, but can instead be made over the phone or by email. In addition to this, a diagnosis is no longer required prior to being approved for NLHC treatment. Instead, a diagnosis from a general practitioner, psychiatrist or clinical psychologist can be provided to DVA within six months of approval. Once a diagnosis of one or more of the five conditions is provided, treatment approval becomes permanent.

For more information:

- DVA Factsheet: <http://www.dva.gov.au/factsheet-hsv109-non-liability-health-care>
- Phone DVA on 133 254 (metropolitan callers) or 1800 555 254 (regional callers)
- E-mail [NLHC@dva.gov.au](mailto:NLHC@dva.gov.au)

**Q:** What is occurring with the gradual unfreezing of the MBS fees and the indexation on health services coming out of the budget announcement ?. Is there a risk that given the gradual nature of the implementation of indexation on specialist fees that the gold and white cards will lose their value as less providers choose to not provide services to members of the veteran community under the Gold or white card?

**A:** The reintroduction of indexation for Medicare fees and related DVA fees was made as part of a compact with the Australian Medical Association and the Royal Australian College of General Practitioners. DVA fees for medical services are significantly higher than those under Medicare, and combined with the reintroduction of indexation DVA does not expect any negative reaction from medical community.

**Q:** Situations have arisen where older veterans are the primary carers for their grandchildren. Will DVA be looking into providing financial or other assistance with the cost of their caring duties?

**A:** Any changes would be a matter for Government.

**Q:** Is it likely that non-liability healthcare for all mental health conditions might be extended to grandchildren?

**A:** The extension of Non-Liability Health Care under the measures announced in the 2017-18 Budget for all mental health conditions apply to all ADF members who have rendered at least one day of continuous full-time service. However, they do not apply to the dependants of those members.

An additional 2017-18 Budget measure will see eligibility for services

through the Veterans and Veterans Families Counselling Service extended to the partners (and in some circumstances, former partners) and children of persons who have rendered at least one day of continuous fulltime service in the Australian Defence Force. This does not extend to the grandchildren of eligible persons.

**Q:** What will be, or was, the mechanism for the BCOF and those impacted by BNT to be granted the Gold Card – Legacy asked whether there was a change to the VEA or the BNT Act to enable this to occur. The recommendations out of the Clarke Royal Commission recommended that BNT be accepted as war-like service.

**A:** Changes will be made to the Australian Participants in British Nuclear Tests (Treatment) Act 2006 to enable BNT & BCOF to receive treatment for any condition. There will be no change to Qualifying Service eligibility under the VEA. In relation to BNT, the recommendation from the Report of the Review of Veterans' Entitlements (Clarke Review) was, "The Committee recommends that:

- Participation by Australian Defence Force Personnel in the British atomic tests be declared non-warlike hazardous and the legislation be amended to ensure that this declaration can have effect in extending VEA coverage; and
- The Government move quickly to finalise the cancer and mortality study."

In relation to BCOF, "The Committee recommends that service with BCOF be declared:

- Warlike from 21 February 1946 to 30 June 1947; and
- Non-warlike from 1 July 1947 to 30 June 1951, inclusive"

**Q:** ESOs have noted the improvements that are to be made to claims processing and asked whether there was any consideration by the Department for claims officers to consider claims under different Acts and where a claim is unsuccessful under one piece of legislation that it could be considered under another. The comment was that DVA should be guiding people through the process.

**A:** Use of the Online Single Claim form allows for claims to be considered under any applicable Act. The online form allows the claimants to choose to submit claims under one or more Acts as appropriate. In June 2016, the three Act specific paper claim forms were updated to include a cross-Act authority that allows DVA to make investigations under all three Acts without seeking further approval from the claimant. This has ensured that where a claim form is submitted under a specific Act but subsequent investigations find that the claim should be considered under a different Act there is no further consent required from the claimant and DVA can commence investigation under the relevant Act.

**Q:** Is it possible that where claims are not made using the online claims portal (ie. using paper-based method) that claimants could be provided with the information required for them to help them to decide for themselves whether they have an entitlement under VEA, SRCA or MRCA and be guided through the process. In particular, is

there a mechanism for DVA staff to provide feedback and advice to claimants on what act they may have eligibility to pursue a claim?

**A:** Claims Assessors are guided by the medical evidence, and eligible service of the member, to ascertain which Act is applicable to the claimant's condition(s). Where a claim is unsuccessful under one Act, but the investigation indicates the claim could be considered under a different Act, the new cross-Act authority contained within the current Initial Liability paper claim forms allows Claims Assessors to investigate the claim under any of the Acts without further consent from the claimant. Where a claim is unsuccessful under a particular Act using the current Initial Liability paper claim forms, but that same condition may be considered under a different Act, then the Claims Assessor will begin the subsequent investigation, communicate with the claimant and advise if any further action is required. However, some claimants submit previous versions of the Initial Liability claim forms which are specific to a certain Act. Previous versions of the Initial Liability claim forms do not contain the cross-Act authority, and in this circumstance the Claims Assessor would be responsible for contacting the client and seeking their authority for this to be considered under a different Act. If there is multiple investigations under the different Acts for the same condition(s) concurrently, Claims Assessors will communicate with the claimant, and each other (if applicable), advising as to what is required under each Act. The Department encourages Ex-Service Organisations and representatives to use the most current version of the Initial Liability claim forms to allow for the claim to be considered under a different Act.

**Q:** There are a number of widows who are spouses of veterans who were receiving 100% disability pension, but who do not automatically qualify for the Gold Card. Legacy noted that the group of widows who do not automatically qualify for the Gold Card are quite disadvantaged by current arrangements. They note that someone who is deemed to be on the 100% disability pension rate may well, and often is, more disabled than someone on the intermediate or temporary special rate. Legacy will be bringing to the table for next year's budget an argument that suggests that DVA could address this by awarding the Service Pension only to those with Qualifying Service and those who qualify based on an assets and income test so that only the most disadvantaged widows would be included and provided for under these arrangements.

**A:** The war widow's pension is paid to compensate widowed partners of veterans who have died as a result of war service or eligible defence service. It is not intended to compensate the veteran's widow for the impact of the veteran's disabilities on the widow during the veteran's lifetime, rather the war widow's pension is intended as compensation for the veteran's death. It is important to note that qualifying service (and the service pension) are entirely separate to the Gold Card arrangements issued to veterans who have a high rate of disability pension. It is possible for a veteran who did not render qualifying service (and thus is not eligible for the service pension) to have a Gold Card if they receive 100% of the general rate of the disability pension, or receive an above general rate pension. By contrast, only those veterans who have rendered qualifying service are eligible for the service pension. Any changes would be a matter for Government.



## MEMBERSHIP DATABASE UPDATE

After some initial setbacks, development work on the DFWA national membership database is now complete. Branch administrators are currently updating and checking the information and will contact those members with a registered email address to explain how to retrieve their username and temporary password.

Once this is done members will be able to access and manage their information within the database.

We apologise for the delay it has taken to get the membership database up and running, but we are nearly there .... Thank you for your patience.



# LETTERS TO THE EDITOR

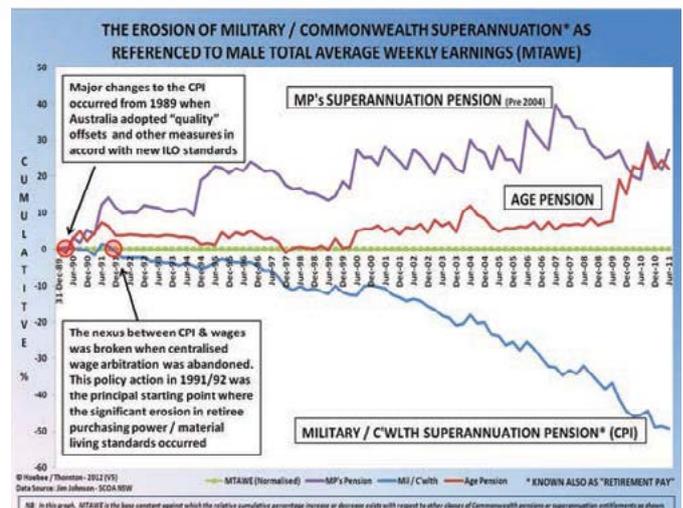
## Discrimination and Lack of Equity for Military Retirees

It does not seem to be such a difficult ask for the Australian Government to treat equitably and without discrimination all of its loyally-serving and retired military people. However, such a 'fair go' is proving to not be the case in several important areas, including superannuation and 'Special Rate' TPI pensions.

I am thoroughly "offend(ed), insult(ed), humiliate(ed) [and] intimidate(d)"; as well as fed up to the back teeth and financially disadvantaged, from constantly hearing that our Nation cannot, or worse, will not, afford to meet its non-discretionary statutory obligations to its ex-'employees'. This neglect is ablight on our society, its spirit of mate ship and not leaving anyone behind, and its regard for the unique service of our military personnel; who have no recourse to industrial law or the Fair Work Commission.

The simple facts are:

1. Until 1 July 2016, ADF members themselves contributed from their own pay to their defined benefit superannuation together with the statutory employer contribution; and it was one of these people's conditions of service that their super would be properly indexed so as to maintain its purchasing power. This dates back at least to Pollard (1973), 1.2(2). The effect of that non-discretionary obligation not being properly honoured is demonstrated in the graph that clearly shows purchasing power incrementally spiralling downwards when charted against male average total weekly earnings (normalised).
2. It is patently unfair that the defined benefit portion of super for one group of military veterans (DFRB/DFRDB) is now properly indexed so as to maintain its purchasing power, but that of the other group of military veterans of almost



- 200,000 also in a now-closed scheme (MSBS), is not; being differently indexed only by the CPI. This inequitable outcome came about on 1 July 2014, and remains a bit of bastardry hanging over from the Abbott government's unwillingness to do the right thing by some of our military veterans, despite giving a generalised public impression to the contrary.
3. The President of the HRC has agreed that this discrimination raises questions about Australia's adherence to human rights to equity and non-discrimination obligations in many fields, including provision of pension entitlements, to which Australia subscribes.

It is high time for the Parliament to now eradicate this disregard for the dignity and financial well-being of some of its veterans. It should

not be allowed to again become an electoral political football. It can be easily fixed with the help of all likeminded Members and Senators. All they need do is to stand up and be counted, and to receive the strong encouragement of all of those directly affected, and their mates, families and friends.

Do any of your readers disagree with me?

*Disclosure of Personal Interest. As an MSBS superannuant, the writer has a personal interest in this issue, having been forced to accept the ever-decreasing value of superannuation that, since his retirement, should have been indexed so as to maintain its purchasing power, and which today amounts to deficit of some \$610 per fortnight [ <http://www.scoa.asn.au/indexation-tool/> ].*

No? Then let us seize and maintain the initiative and keep the issue in the front mind of our elected representatives. It will give them something better to do than concerning themselves about personality politics and their own comfort and security (well paid, in super as well) wherever they sit - on the Government, Cross or Opposition Benches! Let's hold our 'Champions' in the Parliament to their word!!

Bert Hoebee

Dear Editor,

I thank Hilton Lenard for his comprehensive article on the War Widows Pension and Entitlements in the last edition of Camaraderie. Many do not appreciate that off-setting also affects widows so I would like to tell my story.

My husband died in a RAAF helicopter accident in late 1978. A burials officer arrived at my house with a form for compensation and asked me to sign it as I might be entitled to compensation because his death was service related. Nothing was explained to me and I was given no choice but to apply for a lump sum payment and a reduced war widows pension.

I was granted \$22,000 for his death and my 3 children were granted \$1,000 each on attaining the age of 18 years of age.

Initially the correspondence with Veteran Affairs referred to compensation repayments but it is now called offsetting. The repayments that I have to repay each fortnight are for the rest of my life. I think I have paid this amount 3 times over in the past 38 years.

I have contacted the Dept of Veterans Affairs to request the total amount of money that they have recovered from my pension only to receive a standard letter saying that is the Act under which it is paid. Currently the repayments are about \$93 00 per fortnight.

When there is an increase of the war widows pension I receive the increase of the CPI on the reduced pension not the full war widows pension.

One could call such Commonwealth compensation a loan. When you lose your husband to a service-related accident, is this fair?

My thoughts are with young widows who accept a lump sum payment instead of a full widows pension as it erodes with the CPI each year. My advice to them is to think carefully and seek legal advice before committing to the offer of a lump sum compensation offered by the Government.

Robin Mahood

Dear Sir

## Re: The Long Tan Cross

After some Australians (actually quite a few Australians) and the Australian media behaved badly at the 50th anniversary commemoration ceremony last year the Vietnamese government banned all future ceremonies and threatened to remove the Cross. Time passes and this is not currently the case.

When you think about it, the fact that the NVA/VC lost up to 800+ dead and wounded compared to 18 Australians KIA the fact that they maintain the memorial is sort of like the US Government erecting and maintaining a memorial to the British sacking Washington in 1814! Maybe Trump will do that ....

The old rubber trees have been removed, but they are replanting new ones as you can see.

The latest news from two sources in VN is that the Cross will remain on site but as well as no "official" services, the authorities will now not permit the laying of wreaths at any time.

Also, it was reported that the sign directing visitors to the Cross had been removed, but it is still in situ. I have a recent photo of the Cross taken Tuesday, 11th April 2017 and not only is the Cross still standing, there is even a wreath at the base of the Cross.

Frank Pledge

Cross as at Tue 11  
April 2017 - still  
upright and proud.



# BOOK REVIEW: My dad's in the Australian Navy

## A reading book for children of ADF personnel!

By Hayley Boswell

I came up with the idea one night whilst I was nursing my 4 month child, Evie to sleep. Whilst I watched her sleep I was thinking of how lucky I am to have such a wonderful child, and then it came over me that so many of the dad's in the defence force, my partner included, miss out on these wonderful little moments whilst they are away from the family protecting Australia.

I thought to myself how do I explain this to my child that her dad is working away and how do I show her how important her dad's role is.

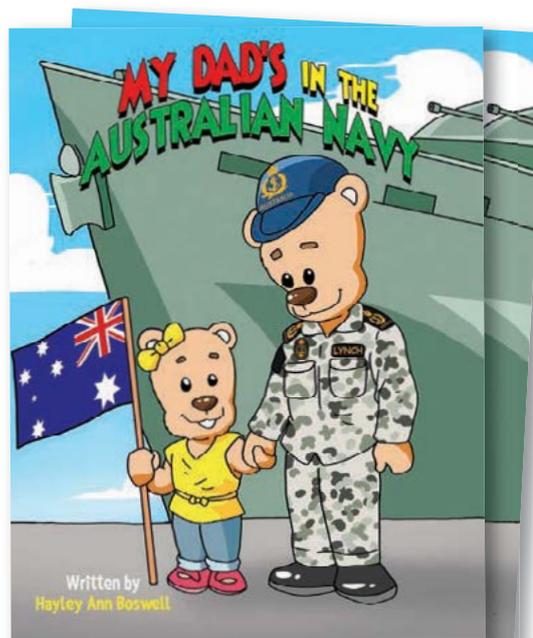
So I wrote a children's book about what her daddy does at work when he is away so she can understand how important he is to not only our family, but to the Australian people. My intention was to read this to Evie every night before she goes to sleep to help her feel some comfort.

After giving the book to my partner and it being posted on Facebook a lot of other defence members showed interest in the book and reading it to their children also.

As a response, I have now decided to sell the book via Facebook for other children to enjoy. The books have been selling for \$16.00 each which includes the cost of delivery. I have also written a "My mum's in the Australian Navy" which I am taking orders for currently.

My next book is in the production stages and will be released soon. It's a very exciting project that I am working on with my partner and I can't wait to share it with other families. So watch this space.

My books can be purchased at the Facebook site



[www.facebook.com/mydadsintheaustraliannavy/](https://www.facebook.com/mydadsintheaustraliannavy/)

And my profile page can be found at Hayley Ann Boswell - Children's Author.

I often have competitions on my pages so please like the pages to keep up to date with giveaways and more defence books to be released shortly.

## ADDENDUM

In the article on Countering the Rewrite of the Anzac Story (Camaraderie First Edition 2017, page 28) the heading should delete "from Gallipoli to the Present Day". The editor apologises for this oversight.

## Camaraderie Publishing Dates

Camaraderie is currently published in March, July and December. From 2018 the dates will be March, June and December. The earlier date for the mid-year edition will allow Branches to include membership subscription notices



# SEARCHING FOR A RELATIVES HISTORY

The editor recently had the opportunity to be involved with seeking information on the service history of an Australian POW. The following advice, gleaned from a colleague involved in the project, is provided in the hope it may assist others seeking similar information. It does not profess to be the definitive answer ... but hopefully may give the reader some tips.

Here are a few of the best sources to find out information. Many of these sites can be accessed from within the War Memorial Website.

### **Australian War Memorial** **[www.awm.gov.au/](http://www.awm.gov.au/)**

From the home page, find the Family History tab and click Search for Person. Type in the name and other details Terry and results will appear for Roll of Honour. You can print out the Roll of Honour Certificate. This also gives the location of names on the Roll of Honour walls at the War Memorial. Unit histories also can have references to individuals.

### **National Archives** **[www.naa.gov.au/collection/explore/defence/ service-records/index.aspx](http://www.naa.gov.au/collection/explore/defence/service-records/index.aspx)**

For access to personal records from World War 2, however, many records have not been scanned. You can pay to have the record digitised or visit National Archives in Canberra. You would need to let them know before you head in. If you are lucky to have the record scanned, you may have a photo of your soldier.

### **Department of Veterans' Affairs World War II Nominal Roll** **[www.ww2roll.gov.au/](http://www.ww2roll.gov.au/)**

Print out a certificate of service by searching on name etc.

### **Commonwealth War Graves Commission** **[www.cwgc.org/](http://www.cwgc.org/)**

Again, search on name. Gives names of parents and wives, plus location of enlistment and location of grave.

### **Trove - the search engine for the National Library of Australia** **[www.trove.nla.gov.au/](http://www.trove.nla.gov.au/)**

A favourite!... helps to build up a picture of your soldier by researching his life before he enlisted. Type in the full name (use inverted commas). You can try just the surname if it is an unusual one. Click on Digitised Newspapers and More. You can then limit your search by using the limiters on the left-hand of the screen eg, State, decade, Family Notices. Discoveries could be birth notice, participation in cadets, exam results, marriage, sport, employment, funeral notice, In Memoriam notices. Etc. Remember however that sometimes there are spelling mistakes in names.

# BOOK REVIEW: A Twist In The POGO's Tale - An Army Clerk's Passage from Childhood to War in Vietnam

By Derek V. Smith  
ISBN - 9780994 559104

POGO is an acronym for 'Posted on Garrison Operations.' POGO's are generally non-combatants; clerks, cooks, storemen, drivers and the like.

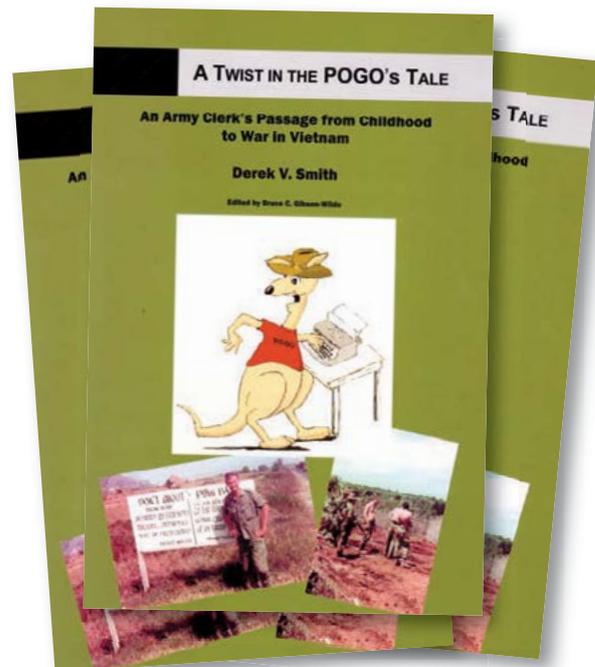
The book contains 132 pages. It has fifteen chapters, three appendixes and six maps. It has taken about five years to reach this point. Derek has 'self published'. He has pledged in the book to give all profits to the ethnic minority (Montagnard) orphanages that he and his family have been supporting since 2004. The orphanages are located in Kon Tum, Central Highlands, Vietnam. For more information on this please visit [www.askatvso.com](http://www.askatvso.com)

The foreword for this book was written by LTGEN John Sanderson, AC, (ret'd) former Chief of Army and Governor of Western Australia.

Much detail for this book has been drawn from diaries that Derek kept, particularly in 1966/67 and 1969/70. There are numerous other references noted in the footnotes. There is a list of abbreviations in the back of the book. The book contains many photographs.

The book covers the period of Derek's early childhood including primary school, high school, cubs, scouts and Army cadets. It then travels into his time in the Army beginning at the Army Apprentice School, Balcombe Victoria where he was in training to be an Army Clerk. Then on graduation he leads us to his posting as a clerk in the Army Small Ship Squadron where he served on board a landing ship and cargo ship from 1964 to 1967. In that time he sailed to New Guinea three times and Vietnam three times.

Derek then leaves the Ships and is posted to the Royal Australian Engineer Field Squadrons which in 1969 see him back in Vietnam. He comes home in 1970 and finds himself back in Vietnam in 1971 which is where the book finishes.



Derek has attempted to include much of the humour that is typical of the Australian digger but which is often not included in such stories. The title denotes what Derek was, a clerk, but his story or TALE does have many twists and turns including meeting the enemy which finds this POGO feeling well out of his depth. It is a good read. Derek is selling the book for \$25. He will post to anyone wishing to buy one. Cost including postage and packaging is \$31.20. Direct deposits can be made to his bank - BSB 064823, account number 00530203 - CBA. The account is in the name of Derek and Rhonda Smith. His email contact is [dvsmith@ozemail.com.au](mailto:dvsmith@ozemail.com.au) and his mobile phone is 0438221114.



#### About the Author:

Derek was born at Murwillumbah, New South Wales in 1946. He was educated in Redcliffe, Queensland. He joined the army as an apprentice clerk in January 1963.

It was from this date that Derek officially donned the mantle of POGO, an acronym for 'Posted on Garrison Operations'. In military parlance it refers to non-combatants: clerks, cooks, storemen and the like. It is from this abbreviation that he derived the title for his book - A Twist in the POGO's Tale. The image on the front cover is not an unknown breed of Kangaroo! After graduating in 1964 he was allocated to the corps of Royal Australian Engineers and served in various units, which saw him in New Guinea on three occasions, and Vietnam five times.

He gained a commission to the rank of lieutenant in 1975 and served in various officer appointments, finally retiring from the army as a major in 1986.

Derek married Rhonda in 1977, and on retirement moved to Townsville. They have two sons, Michael and Stephen.

The family first visited Vietnam in 1999. Derek became involved in fund raising for the Montagnard orphanages in Kon Tum; his family made their first visit to the orphanages in 2007, and they have visited Kon Tum every year since then.

# THE AUSTRALIAN DEFENCE COMMUNITY: Seeking the Greater Good

*Kel Ryan*

The Australian Defence Community (ADC) is beset by challenges of its own making. Several state branches of the RSL are being investigated by relevant state and federal government agencies for financial irregularities and there are even allegations of fraud. Those branches that are not being probed are being viewed suspiciously by the broader public and the younger veteran community. Other traditional and long term ex-service organisations (ESOs) continue to lose membership through the death of older veterans and the failure to attract new members.

Recent research has identified over 3,300 Australian charities that include a focus on 'veterans' as part of their brief. These include Beyond Blue, Life Line, churches and other nationally prominent organisations. This same research identified over 300 ESOs, veteran support organisations (VSOs), Trusts, Service/Unit/Ship Associations and social media groups that identify just with ADF veterans and their families.

The ADC is a maze of conflicting organisations, agendas, egos and, personal fiefdoms. We have seen this is stark relief in recent days across the country – and not only in the RSL. Ideas that spring from collective discussions are captured, without attribution and passed off as the initiative of larger ESOs. To some in positions of ESO leadership it is a competition, an opportunity for a 'gotcha' moment that adds to the level of suspicion and reluctance to be candid with other leaders.

Virtual organisations are those that operate through the various social media platforms we have today. Using Facebook, Twitter LinkedIn and other platforms they discuss and foster various issues relevant to a cohort or membership grouping that identifies with the group. They rise from the iPhone or the latest Samsung, capture the moment, the eagerness of one or two individuals and soar like a shooting star. All too often the star crashes to earth as other 'virtuals' form through the same social media platforms, rise and capture an element of the same veteran market.

The enthusiasm of the recent cohort of veterans cannot and should not be stayed. Social media and its use to establish a presence in the broad ADC is the future. The future is not attendance at regular meetings nor is it the all too often confected solemnity based on past practices and without an awareness of the needs and aspirations of more recent veterans and their families. Virtual organisations are effective in conveying messages across the nation in an instant and could be effective in the advocacy space.

Virtual ESOs/VSOs are carried along on the fervour and caring spirit of individuals who identify a niche which impacts on them or their wider sphere of influence. They are not limited by geography but gather traction through the simplicity of their message which could be as uncomplicated as checking on mates with the tag of 'RUOK?'. The Australian Defence Community Group sells itself with the line "Prevention through Connections", was established by two former members of C Coy 1 RAR, has over 3,000 'members' across the country and into NZ, works through social media platforms and provides personal support to those members in need. There are other similar groups that operate below the radar but that do have a positive impact on the lives of many. Regrettably, some abuse the good will of many and use the various social media platforms to proffer negative or abusive comment. This is not only hurtful to individuals and causes but is unhelpful in advocacy efforts to government and the bureaucracy.

Seeking to merge the efforts of the traditional ESOs with the increasing number of virtual organisations into an effective advocacy tool is the challenge the ADC must face. Because of the network of organisations, messages and personalities involved relevant issues often fail to get the focussed attention of officialdom, ministers and the political establishment. This situation is referred to as a 'wicked problem'.

## **A Wicked Problem**

A wicked problem is identified as one whose complexity defies resolution and to which there is no simple, immediate answer. There is always a solution however and it rests on being motivated to seek a way forward, identify a tolerable result, problem by problem, challenge by challenge for the greater benefit of, in this case the broad ADC.

In the past veteran's issues and policy proposals were worked through a logical or linear progression. Issues were defined, approaches formulated, options identified and agreed. This methodical approach suited the times when the RSL was the sole voice of the veteran community. This is no longer the situation and it will never be again.

The complex nature of the ADC today with its increasing number of ESOs/VSOs and issues that demand a hearing requires that we together rethink the way we approach policy formulation and advocacy. The ADC through its representative ESOs must establish a compelling situation in which the views of multiple organisations are identified, are heard, are considered and are wrapped into agreed solutions. These then must be advocated for the greater good.

## The Greater Good

The solution to developing cohesion within the ADC will be achieved through collaboration and the management of issues for the ADC as a national entity. There are broad areas of common ground that demand a strategic approach to address them. In the past this has proven to be problematic because of the often-fractious nature of the groups involved. Organisational inflexibility, historical animosity and the rigid cultural mindset of some ESOs has isolated the ADC from effective, coherent advocacy and representation in the past.

The development of the Alliance of Defence Service Organisations (ADSO <http://adso.org.au/>) is a positive move in the establishment of 'common ground' and the 'greater good'. The national leadership of the RSL is now making positive steps toward a more meaningful collaboration with ADSO and this bodes well for the future. But the work of collaboration should not stop with this one step as there is a need to identify a permanent collaborative approach to the issues of the broad ADC.

The greater good test will be the challenge for the ESOs to collectively address.

*About the author: Kel Ryan has an extensive background in veteran's issues. He has held elected office in the RSL Queensland, the RAR Association, the 5 RAR Association, Legacy and the DFWA. He is a Life Member of the RSL. In addition, he was Chair of the Queensland Forum of Ex-Service [QFE] organisations for five years. The QFE comprised 15 of the major ex-service organisation in Queensland which came together successfully to address issues of common interest. Currently he is Vice President DFWA in Far North Queensland.*

*He completed his Master's degree in 2006. His thesis dealt with the question of 'why there are so many ex-service organisations in the Australian veteran and ex-service community'. His PhD thesis addresses the question of, 'establishing pathways for the advocacy of the issues of the Australian Defence Community in the 21st century.'*

*Comment on the article can be sent to [kel.ryan45@gmail.com](mailto:kel.ryan45@gmail.com)*

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# Mishandling of Disability Payments?

Disabled veterans are being negatively impacted and are suffering because of the systemic mishandling of their disability payment administered by the Commonwealth Superannuation Corporation (CSC).

This mishandling is being compounded by a flow on effect of mishandling by other agencies that are reliant on information provided by the CSC resulting in disabled veterans being forced to live below the poverty line.

The systemic actions of the CSC are causing a great distress on a vulnerable section of the community to the point of contributing to the decline of the veterans mental health during a time of increased veteran suicide.

## The Issue

The CSC are incorrectly classifying an invalidity payment as a pension (and subsequently an income stream) in direct contravention of the Superannuation Industry Supervision Regulations, resulting from July 1st 2017 in the average invalided veteran paying approximately an extra \$500 per fortnight in tax than they are legally required to. This incorrect classification is being further compounded by being incorrectly included for assessments being made for those with child support and family law obligations.

Although the CSC are quick to assure invalided veterans that their payment is in fact a pension, despite hundreds of requests the CSC refuse to provide the legislative basis upon which they maintain this position therefore denying the veteran community due process and natural justice.

The question that the CSC refuse to answer is:

Is an invalidity payment paid under either MSBS or DFRDB a pension in accordance with SUPERANNUATION INDUSTRY (SUPERVISION) REGULATIONS 1994 - REG 1.06 (1) (a) (i) , and if so which standard of SUPERANNUATION INDUSTRY (SUPERVISION) REGULATIONS 1994 - REG 1.06 subregulation (9A) applies to the payment.

Only by answering this exact question as asked can the CSC fulfill its model litigant obligations and bring much needed closure to the 9000 plus invalided veterans that are already suffering as a result of service to their country.

It is important to note that the veteran community is not looking for any preferential treatment or changes to any of the existing laws that are currently in place. The veteran community is asking to be treated in accordance with the laws that they swore an oath to protect.

Further information can be obtained from the undersigned.

*Shane Walker*

Shane Walker  
0418113835  
[reklaws67@gmail.com](mailto:reklaws67@gmail.com)

*Editor's Note: please also see Letter to the Editor at page 28*



## DEFENCE RESERVES

### CURRENT ISSUES AND CONCERNS

*Jim Barry -Vice President Reserves*

I had the pleasure of attending the recent DFWA Executive Meeting, 5/6 June 2017 in Melbourne and in presenting my report, which elicited a number of questions that widened the scope of the historical and current issues or concerns affecting Reservists and the Defence Reserve Association (DRA) and its allied organisations. A summary of the key issues are as follows:

- Cadets Reserves & Employer Support Division (CRESD) change of title and responsibility:**  
There is a new name and responsibility for CRESD, now titled Reserves & Youth Division (RYD) of VCDF's Group. The CDF has taken responsibility for Cadets away from the Service Chiefs and has directed there be an ADF Cadet HQ in RYD. Previously only Army Cadets were located in CRESD. CDF requires a common policy on Cadets for all three Services, located together in RYD and under VCDF's control.
- Superannuation:**  
DRA was invited to make a submission to the JSCFADT inquiry on personnel matters within the 2015/2016 Defence Annual Report. DRA's submission highlighted the more than five years of work on Plan and later Project SUAKIN leading to the Total Workforce Model (TWM). On the way "the enhanced remuneration by way of Reserve Allowances and superannuation" got lost in bureaucratic staffing to the point where SERCAT 5 (Part Time for Reservists) was emasculated, with no element of pro rata superannuation on part time 'Continuous Full Time Service (CFTS) for Reservists, whilst SERCAT 6 (Part Time Permanents) provided pro rata superannuation. Reservists are the only known part time workforce cohort not to have

employer contributed superannuation. Further there is a moral issue where Indigenous Reservists in Regional Force Surveillance Unit's (RFSU) are denied superannuation, where for many because of the necessary length of service, it is their only job.

- Tax.**  
Further, the argument that Reservists should pay tax on their pay if they are to receive superannuation is a nonsense! There is no legislation, regulation or policy supporting the bureaucratic premise that those who receive tax free pay are therefore not eligible for employer contributed superannuation. To add to the Reservist's ignominy, Permanents rightly receive tax free pay whilst on operational deployment! Irrespective of that, any move to tax Reservist salaries would require a change in the current 'divisor' wherein Reservists operate under the 'permanent' rate divided by 365 days to obtain the daily rate of pay. As there is no holiday, etc element involved, Reservists should operate within the 'civilian' organisation divisor range of 225 to 250 days.
- Strengths, Integration & Span of Command for the Army Reserve (ARES):**  
RAN and RAAF have achieved total force integration whereas

in Army, the ARES through Plan BEERSHEBA is required to provide a Battle Group to augment each of the three Regular Brigades on a three year Force Rotation Cycle. This places the ARES Brigades under priority stress to the point there is now no effective Strategic Reserve; their original raison d'être.

- Further, ARES strengths are near an all time low and 2nd Division's span of command includes six ARES Brigades and all Regional Force Surveillance Units (RFSU) across Australia. ARES recruiting has been outsourced for some time and seen by many to have failed! Recruiting needs to be returned to ARES Units with specific targets to be effective. 2 DIV launched in March 2017 an 'ARES Transformation Plan', which needs to be effective to 'stop the rot'!
- **DVA's "round table" – ESORT:**  
DRA has again submitted a formal submission to the 'National Consultative Forum' (NCF) to be a member in its own right at the ESO's Round Table, rather than through DFWA as at present. DRA's submission, on a 'numbers' alone basis, warrants membership, seeing Reservists now represent >30% of all 'active' ADF personnel. The signs are positive so watch this space.
- **DVA's Female Veterans & Families Forum (FVFF) – 5/6 Dec 16:**  
DRA at short notice provided a female Reserve veteran and spouse of a Reserve veteran to attend the above forum and

received positive feedback on the outcomes. A comprehensive summary of the FVFF Report was provided by Vice President Widows, Annette Sadler, to the meeting.

- **Defence Reserves Service (Protection) Act 2001 Amendments:**  
As reported many times previously, all amendments to the above Act with political bipartisan support are still waiting after eight years to be legislated. We have been advised this will occur in the Autumn Session of Federal Parliament??
- **Defence Reserves Support Council (DRSC):**  
DRA is 'pushing' to have DRSC both consulted and involved in the proposed Defence People Group's (DPG) Review, in partnership with Reserve & Youth Division (RYD), of ADF Conditions of Service as the 'employer' position for Reservists also needs to be taken into consideration.
- **Finally the DRA Annual Conference and AGM 18 – 20 August 2017 in Queanbeyan, NSW:**  
The Conference will be held on the Saturday 19 Aug 17, followed by a formal Mess Dinner in the evening. The Conference's theme is – "Defence Reserves - Opportunities to Enhance Capability". Any person interested in attending either or both events should contact their local DRA Branch, or the writer.

*(This article was written in Jim Barry's capacity as National Immediate Past President of the Defence Reserves Association)*



DEFENCE FORCE WELFARE ASSOCIATION  
**ANNUAL RAFFLE 2017**  
NSW, ACT, QLD, SA, VIC & WA BRANCHES  
[DFWA (NSW Branch) Charitable No: CM 13501115]



The Defence Force Welfare Association will soon be running its annual raffle.

Revenue from the Annual Raffle assists with meeting the administrative costs of participating Branches and the National Office.

Two books of ten (10) tickets each – ie \$20.00 per book – will be sent by Branches to most members shortly.  
Additional books are available on request from you Branch.

Should you not wish to purchase and/or sell tickets in the raffle, would you please consider a \$40.00 (or more !) tax deductible donation in lieu ? Receipts will be issued.

We hope you can support this important fund-raiser again in 2017.



## MONEY MATTERS

# Superannuation Arrangements from 1 July 2017

Please note that the comments in this article are of a general nature, and readers should seek their own advice from their Accountant or Financial Advisor, who should know your personal situation intimately. Most Accountants and Financial Advisors have been contacting their clients for the last six months, to assist them with their personal Superannuation situation.

If you have attempted to follow the various comments in the media on this topic since the 2016 Budget announcement, you could be forgiven for being confused and bewildered. DFWA has been in regular correspondence with the ATO, CSC, various Federal Ministers holding relevant Portfolios. DFWA is aware that many retired and serving Military personnel have also done the same. DFWA National has also sent a letter to Minister Tehan asking for clarification on how the Military Superannuation Pensions are to be treated when calculating the Transfer Balance Cap

### Transfer balance cap

As from 1 July 2017, there is a limit of \$1.6 million that you are permitted to have in tax-free "retirement phase" accounts, from which you receive tax free Superannuation income. This limit is referred to as the "transfer balance cap" (tbc).

You must include the value of ALL pensions and annuities that you receive when calculating your personal transfer balance cap.

The issue for the unfunded, untaxed Military Superannuation Pensions (DFRDB and MSBS) is that CSC, working on their 'understanding' of the legislation, are reporting the gross annual pension (which includes tax paid) which will be multiplied by 16 to form the Military Superannuation Pension contribution to the TBC. Note that the gross income from funded pension accounts will be received in the hand tax free. This will mean that members with these pensions will never be able to gain the \$1.6M capital to provide concessional (tax free) income. Their shortfall will be 16 times the amount of tax paid. While not many people will reach the \$1.6MTBC with their Military Superannuation Pension alone, but if they had a career after the ADF and contributed to other superannuation, when you add that superannuation to the CSC calculation, you may. Unfortunately, no one seems to be able to explain why Military Superannuation

pensioners are disadvantaged in such a way, despite many requests.

<https://dfrdb.gov.au/super-changes/budget-measures/transfer-balance-cap/>  
<https://militarysuper.gov.au/publication/resource/?id=968>

When, (perhaps I should say, if,) DFWA, who has been writing to the Departments and Ministers noted above, receives answers to questions that have been raised and not been answered, DFWA will be able to provide more guidance to Members in receipt of Military Superannuation Pensions.

Readers who follow the DFWA web site will note that a link to THE SUPERANNUATION CHANGES FROM 1 JULY 2017, asks many questions in relation to issues with the Act and how the provisions are being applied to a typical unfunded untaxed Defined Benefits [DB] Military Superannuation Pension. DFWA is still waiting for answers.

To say that confusion and concern reigns, would be an understatement.

You may have noted that previous MONEY MATTERS articles have recommended that readers refer to the MONEY SMART link. The benefit of referring to this site is that it is NOT a commercial enterprise, and is therefore NOT promoting the latest "investment idea". It is written under the auspices of the Australian Government and the Australian Securities & Investments Commission (ASIC) which provides accurate information for Australian citizens.

The site lists all Australia Financial Advisers, their qualifications, areas of expertise, and time in the industry.

*Continued overpage*



# Trauma Recovery Program Launch

Close to 200 people will be recruited to participate in a new intensive treatment program for Australian Defence Force (ADF) personnel and veterans with post-traumatic stress disorder (PTSD) over the next two years.

The Rapid Exposure Supporting Trauma Recovery (RESTORE) trial is a world-leading research program assessing if an intensive two-week treatment program of prolonged exposure therapy will provide better or comparable mental health outcomes to the usual three-month schedule.

The outcomes would shape how the Departments of Veterans' Affairs (DVA) and Defence approached the delivery of mental health care for Australia's military veterans. A four-year partnership project grant through the National Health and Medical Research Council (NHMRC) was awarded to DVA, Defence and Phoenix Australia – Centre for Posttraumatic Mental Health at the University of Melbourne to conduct the RESTORE trial.

Phoenix Australia is leading the project, which is being conducted at the Veterans and Veterans Families Counselling Service (VVCS) offices in Melbourne, Brisbane and Sydney, the ADF Centre for Mental Health in Sydney, and at Phoenix Australia in Melbourne.

**All ADF members can seek comprehensive mental health treatment and support through their medical officer or local Garrison Health Service.**

Further information on the RESTORE trial can be found on the Phoenix Australia website - <http://phoenixaustralia.org/expertise/research/current-treatment-trials/restore/>

ADF members wishing to participate, in the RESTORE trial can contact their local Medical Officer in their Garrison Health Service, who can facilitate a referral to the trial intake process.

## MONEY MATTERS CONTINUED

The link mentioned below will provide you with a strong background on the proposed changes in general, but they are NOT specific to retired and serving Military personnel

<https://www.moneysmart.gov.au/tools-and-resources/news/superannuation-changes-1-july-2017>

Two other links for you to review are

<https://www.ato.gov.au/Individuals/Super/Super-changes/New-transfer-balance-cap-for-retirement-phase-accounts/>

[https://www.ato.gov.au/individuals/super/super-changeutm\\_campaign=newmeasures&utm\\_source=external\\_site&utm\\_medium=web&utm\\_term=ms](https://www.ato.gov.au/individuals/super/super-changeutm_campaign=newmeasures&utm_source=external_site&utm_medium=web&utm_term=ms)

In summary, readers should seek their own advice from their Accountant or Financial Advisor, who should know your personal situation intimately. Most Accountants and Financial Advisors have been contacting their clients for the last six months, to assist them with their personal Superannuation situation.

### USEFUL WEB SITES

[www.moneysmart.gov.au](http://www.moneysmart.gov.au) – 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.*

# Lieutenant Colonel John Churchill: *The 'Crossbow Killer'*



Churchill (at right) storming ashore with a Claymore Mine during a Training Exercise. Nobody expected he would repeat this performance when facing rifles and machine guns. They were wrong!

by Lieutenant Colonel Alistair Pope, psc, (Retired)

## THOSE DAMNED YANKS!

Lieutenant Colonel John Churchill was a warrior and fighting in a war was not something to be endured; it was his *raison-d'etre* at the core of his existence. When the news was received that Nagasaki had been devastatingly bombed and the Japanese had surrendered Churchill is reported to have exclaimed: "If it wasn't for those damn Yanks, we could have kept this war going for another 10 years!"

## PRE-WORLD WAR 2 SERVICE

John Churchill was born in Ceylon (now Sri Lanka) where his father was a British expatriate in the Ceylon Civil Service. Like many children of Colonial Office employees he had both an international and English boarding school upbringing that prepared him for a life of independence, self-confidence and an expectation that he would command or rule over others in some way.

At just 20-years old he graduated from the prestigious Royal Military College, Sandhurst and was posted to an infantry battalion serving in Burma (now Myanmar), where he spent the next six years.

After 10 years Army service Churchill resigned his commission in 1936, but he found life difficult and struggled to live on odd jobs as a journalist and actor while indulging in the rather disparate hobbies of Archery and playing the Scottish bagpipes. He became so competent in both skills he upset the Scots by coming second in a bag piping competition, while he

also represented England in the World Archery Championships in 1939. When WW2 began he immediately rejoined the Manchester Regiment and was sent to France as part of the British Expeditionary Force (BEF).

## WORLD WAR 2 SERVICE FRANCE 1940 - L'ÉPINETTE AMBUSH

As France collapsed under the new Blitzkrieg tactics the BEF carried out a fighting withdrawal to the English Channel coast. At the village of L'Épinette, Churchill carried out the first of many actions that began his rise to legendary status. As the Germans approached he set up an ambush designed to trap as many enemy soldiers as possible with his limited resources. This is usually the idea behind every ambush, but what sets this one apart is that Churchill initiated the ambush by killing the enemy patrol sergeant with an arrow from his longbow! This is the only known case of a British soldier killing an enemy in this way in WW2 and probably the only time for several centuries. As a result of this action he was erroneously nicknamed 'The Crossbow Killer', (as it had a nice ring to it) but after many more exploits this *nom de guerre* was upgraded to 'Mad Jack!' For this and his actions in the rearguard defence of Dunkirk, Churchill received the Military Cross.

## THE VAAGSO RAID, NORWAY, DECEMBER, 1941

After evacuating from Dunkirk, Churchill joined the newly formed Commandoes and was given command of No.3 Commando. After months of arduous training, the Commandoes were ready and in December 1941,

they raided Vaagso in Norway (WaW No. 33). Churchill initiated the attack by advancing on the German defences playing a stirring rendition of "The March of the Cameron Men" on his bagpipes. If that was not enough to cause the defenders to surrender, he then charged forward at the head of his troops brandishing a huge Claymore sword.

Churchill emerged from the battle unscathed after he and his men had killed or captured all the defenders. To celebrate their victory, Churchill opened a bottle of fine wine to toast what had been a 'good show'. Unfortunately, a British demolition 'expert' accidentally detonated a charge next to him, knocking him over and sending shards from the bottle into his forehead. Stunned and bleeding he was soon back on his feet and lamenting the loss of such a fine wine.

For his part in the Vaagso Raid Churchill was awarded a Bar (a second MC) to his Military Cross.

#### ITALY, 1943

In July 1943 Churchill, now commanding 2nd Commando Squadron joined the Italian campaign in Sicily, where 'Mad Jack' stormed ashore with his Claymore sword, his bagpipes and his longbow. The unit was ordered to capture the German position at Molina. Instead of mounting a unit assault, Churchill and one of his corporals, silently moved forward at night to take the enemy post. Churchill surprised the guards as he attacked the German post with his sword. Hand to hand fighting followed before the Germans had had enough. Churchill made the survivors an offer they could not refuse, then the two commandos returned to their lines shepherding the 42 prisoners they had captured. If that was not enough, Churchill then returned to the battle site alone to retrieve his Claymore which he had dropped in the close quarter fighting.

For this exceptional feat of arms he was awarded the Distinguished Service Order (DSO).

#### YUGOSLAVIA, 1944

In early 1944 Churchill was sent to Yugoslavia as commander of 43 Commando in support of Tito's partisans. In May 1944 he led a raid on the German held island of Brac. The attack did not go well as the partisans refused to scale the cliffs to the German positions. Only Churchill and six other commandos reached the top, where a mortar killed or wounded everyone with the exception of Churchill. As the Germans launched a counterattack Churchill played his bagpipes until stunned, knocked unconscious by a German grenade and then captured. On hearing his name, the Germans transferred Churchill to Berlin for interrogation. When it was realised that he was not related to the British Prime Minister he was considered of no further use to the Nazis and was transferred to the Sachsenhausen Concentration Camp.

As one would almost expect, given his record so far, Churchill escaped

from Sachsenhausen within two months by crawling through a disused sewer pipe that ran beyond the perimeter wire. Churchill then began walking towards the Baltic Coast, but was captured at Rostock just a few miles from his destination. Along with about 140 'special' concentration camp inmates Churchill was transferred to the SS who marched them towards the Tyrol Mountains in northern Italy where it was likely they would be murdered. Fortunately, some senior German Army officers from a nearby division dispatched an infantry unit commanded by Captain Wichard von Alvenleben to protect the prisoners. When the SS guards left, the prisoners were released. Churchill then walked nearly a hundred miles to Verona in Italy where he met an American armoured force and rejoined the British Army.

#### BURMA (MYANMAR), 1945

Churchill quickly recuperated and his thirst for action remained undiminished. He was posted to Burma to join the British 14th Army, under the command of General Slim. Slim was fighting the largest land battles in Asia as his army was in the process of reconquering the former British colony. Churchill had gone full circle and had returned to the land where he had begun his military career nearly twenty years before. Before he reached the front lines, the war ended - much to his disappointment.

#### THE FINAL CHAPTERS

Major Churchill, DSO & Bar, Military Cross & Bar finally realised that his need for action meant that he was only suited for a military career, although he still marched to the beat of his own unorthodox drum. Despite his age he qualified as a paratrooper and was soon thereafter posted to the troubled British Protectorate of Palestine.

In a major example of his military skills and courage Churchill and twelve men from the Scottish Highland Light Infantry held off about 250 Arabs while a Jewish medical convoy escaped annihilation. In a second incident Churchill organised the evacuation of 700 Jewish doctors, students and patients from the Hadassah hospital, when it was under attack.

When Israel was declared a sovereign state the British withdrew. After some time in the UK, Churchill was posted as an Exchange Instructor to the Land-Air Warfare School in Australia, where he learned to surf. On his return to England he set a world record by being the first person to surf the Severn Bore - a five foot wave that 'bores' up the narrowing Severn River as the tide comes in. It is reputed to be the longest surf ride in the world.

In 1959, Churchill retired from the Army and accepted a desk job at the Ministry of Defence, but he had one more surprise to add to his legend. Every night on his way home by train he would open the carriage window and throw his briefcase out of the window! This was reported to the railway inspectors who travelled the line and witnessed his action. When asked what he was doing, Churchill explained that each night he threw the briefcase into his own garden, to save himself the effort of carrying it home from the station.

Churchill remained his own man to the last and against all the odds, 'Mad Jack' Churchill, the misnamed 'Crossbow Killer' died peacefully in his own bed in 1996.



Lt Col John Churchill:  
DSO & Bar, MC & Bar



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# LETTER TO THE EDITOR



Dear Editor

## Family Court Ruling re Invalidation Payment Splitting

Recently a Federal Court judge and a Family Court judge have separately ruled that invalidity payments are immune from divorce settlements. In the case of an Army veteran Justice Kent ruled that the Commonwealth Superannuation Corporation's (CSC) arguments that invalidity entitlements under the Military Superannuation and Benefits Scheme (MSBS) were wrong.

It is understood that the CSC continues to maintain that invalidity payments under MSBS (and, presumably, DFRDB) are subject to a divorce settlement and provides advice on that basis. The fact that they do not seem to accept the rulings of the Courts are binding, is a concern.

Whether or not invalidity payments under MSBS and DFRDB are a form of superannuation payable as income support, as the CSC claims, or are a form of insurance, as Justice Kent and Judge Logan have ruled, are singular decisions that may affect many veterans in the future, especially if the CSC continues to advise veterans that their invalidity payments are "splittable" and veterans act on that advice.

I believe this is a matter that needs to be clarified as a matter of urgency, as it has a serious financial implication to many recipients of invalidity pensions.

Name Withheld by request

**LEGACY  
WEEK**  
AUGUST 27 TO  
SEPTEMBER 2 2017



*Merrin Boyer from Legacy Youth addresses the National Legacy Week Launch at the Australian War Memorial in 2016*

Legacy is a charity, established in 1923, dedicated to providing services to Australian Defence Force families suffering financially and socially due to the death, injury or serious illness of a spouse or parent during or after their Defence Force service. Legacy currently cares for around 70,000 widow(er)s, 700 Legacy youth and 1,200 dependants with a disability throughout Australia. Legacy advocates with government on their behalf, assists with access to entitlements, maintains personal contact, conducts events to counter social isolation, and provides financial support.

While we must and do recognise the very special contributions of our veterans, we should not overlook the sacrifice and contributions of those left behind. Legacy continues to "keep the promise" to the families of our deceased and injured veterans.

**Legacy's major fund raising appeal, Legacy Week, is held every year at the start of Spring. The familiar Legacy badges and other merchandise will be for sale in shopping centres and offices throughout the nation.**

You can support Legacy by looking out for our volunteers in your local community between 27 August and 2 September and buying a Legacy badge or other merchandise. You can also donate online by going to <http://www.legacy.com.au>

Legacy also welcomes members of the community to volunteer to sell merchandise during Legacy Week. If you can spare a few hours, please get in touch with your nearest Legacy Club. You will find the contact details on our website, just click on "Find Your Local Legacy".





## THE RISING SUN BADGE

The Australian Army has a range of recognisable emblems that are protected by legislation. These emblems include the iconic Rising Sun badge, as well as corps and unit emblems. Permission to use Australian Army emblems is managed by the Army Brand Manager to ensure Army's brand and reputation are maintained.

### WHY WE PROTECT AUSTRALIAN ARMY EMBLEMS

Australian Army emblems represent Army's history, tradition, values and people, both past and present.

All Australian Army emblems are protected by section 83 of the Defence Act 1903 (Cwlth). The Rising Sun badge and all corps emblems are also registered trade marks under the Trade Marks Act 1995 (Cwlth).

### USING AUSTRALIAN ARMY EMBLEMS

The most common circumstances where the public may use an Australian Army emblem are for commemorative or ceremonial purposes.

If you wish to use an Australian Army emblem, approval must be granted by the Army Brand Manager prior to use. Each application to use an Australian Army emblem is assessed on a case-by-case basis. No blanket or continuous approvals are granted.

An Australian Army emblem cannot be redrawn, recoloured, renamed,

modified, cropped, rotated, manipulated or altered in any way, used in part or overlaid with imagery or text, used as a watermark (reduced opacity) or background image, or used as a part of a new logo. Australian Army emblems cannot be used in association with products, activities or brands that are not aligned with Army values.

Unauthorised or misuse of an Australian Army emblem is in breach of legislation and should be reported to the Army Brand Manager immediately.

### HOW TO APPLY FOR PERMISSION TO USE AN AUSTRALIAN ARMY EMBLEM

To apply for permission to use an Australian Army emblem first read the guidelines and then complete an application form detailing the nature of use. A visual representation of the placement of the emblem as well as any other logos or words that are to appear alongside the Australian Army emblem must also be included.

Once the application form has been completed it can be returned to the Army Brand Manager via email or post. Please allow up to four weeks from the return of your completed application form for processing.

For additional information please email the Army Brand Manager at [army.brandmanager@defence.gov.au](mailto:army.brandmanager@defence.gov.au)

## THE CASUALTY LIST – VIETNAM

DFWA has been alerted to a website that contains details of most of the people, both Aussie and Kiwi, Military and Civilian who were killed, wounded, hurt or murdered in South Vietnam during Australia's and New Zealand's involvement in the Vietnam War 1963-73.

The research into the information required to put together this list has taken the author Bob Coker over 30 years of on-and-off study: reading unit histories, speaking with Veterans, listening to their stories, their tales, their humour, their hurts; and then corroborating the facts.

The nature of this list means that it is constantly being edited, is nowhere near complete and some errors appear: for this, the buck stops with the author, no-one else. To correct errors and omissions Bob welcomes the addition of further information which can be sent by email at [bobcoker98@gmail.com](mailto:bobcoker98@gmail.com)

The list can be accessed via <http://rarnational.org.au/casualty-list-vietnam/>



# DFWA SHOP

If you wish to place an order for any of the DFWA Shop items, please complete the order form details below and send your order to the address shown.



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A high quality collared shirt with embroidered DFWA badge. Light blue colour and available in long or short sleeve. Size range XL, L, M, S.

**\$45.00** including postage



### Women's Bisley Shirt

A high quality collared shirt with embroidered DFWA badge. Light blue colour and available in long or short sleeve. Size range XL, L, M, S.

**\$55.00** including postage



### DFWA Polo Shirt (JB's Wear)

Smart looking polo shirt in Navy blue with gold trim and embroidered DFWA badge. Size range XXL, XL, L, M, S.

**\$36.00** including postage



### Zip Front Jacket

Navy blue with DFWA embroidered badge. Size range XXL, XL, L, M, S.

**\$75.00** including postage



### Zip Front Vest

Navy blue with DFWA embroidered badge. Size range XXL, XL, L, M, S.

**\$35.00** including postage



### DFWA Metal Lapel Badge

Attractive enamel finish with single pin attachment.

**\$5.00** including postage



### DFWA Cloth Pocket Badge

with three attachment pins.

**\$10.00** including postage



### DFWA Embroidered Cloth Patch

On a navy blue background.

**\$10.00** including postage



### DFWA Cap

Navy blue with DFWA embroidered badge.

**\$15.00** including postage

## DFWA Shop Order Form

ITEM	SIZE	QTY/SIZE	UNIT PRICE	TOTAL
1. Bisley Shirt - Men's	XL, L, M, S		\$45.00	
2. Bisley Shirt —Women's	XL, L, M, S		\$55.00	
3. DFWA Cap	xxxxx		\$15.00	
4. DFWA Lapel Badge	xxxxx		\$5.00	
5. DFWA Polo Shirt	XXL, XL, L, M, S		\$36.00	
6. DFWA Cloth Badge	xxxxx		\$10.00	
7. Embroidered Patch	xxxxx		\$10.00	
8. DFWA Zip Front Jacket	XXL, XL, L, M, S		\$75.00	
9. DFWA Zip Front Vest	XXL, XL, L, M, S		\$35.00	

**TOTAL DUE \$**

#### Notes:

1. Please note that Bisley shirts are generally one size larger than most other brands.
2. All prices include postage.
3. Please specify the size required (where applicable) in the quantity column

**Please enter your contact and payment details below and send your completed order form to:**

DFWA QLD INC,  
Victoria Barracks Brisbane, Enoggera QLD 4051

**Or email your order and payment details to:**

qldbranch@dfwa.org.au

#### YOUR DETAILS:

Title ..... Initial ..... Surname .....

Address .....

..... State .....

Postcode ..... Phone .....

Email .....

#### PAYMENT DETAILS:

Internet Banking/Direct Debit:

Bank of QLD BSB 124 076 Account No: 10 480 398

Or enclose Cheque/Money Order: \$ .....

Signature: .....

Date: ...../...../.....



## Corporal Cosmo Speaks

In this issue, CPL Cosmo provides a reminder of the impending changes to superannuation and how they are not being applied fairly to a growing number of individuals still serving in the ADF.

### Big Changes Coming to Super

Hopefully, you've heard about the changes coming to superannuation from 1st July 2017. I'm not going to detail all of them, but I will highlight one that I believe will be very unfair in its application to members of the ADF. First, I need to tell you about two of the changes to provide some context to the discussion:

1. **Concessional Contribution Cap (CCC)** will be reduced to \$25,000 for all Australian workers. Previously, the CCC was \$30,000 or \$35,000 if you were 50 years or older. <sup>i</sup>
2. **Reportable Concessional Contributions.** For the first time, the full value of Employer Contributions will be reported to the ATO. <sup>ii</sup>

Previously, for MSBS only the 3% Productivity Benefit, OTE top-up amounts and salary-sacrifice contributions were reported. From 1 July 17, the Commonwealth Superannuation Corporation (CSC) must report your 'notional' contribution as well. Your notional contribution is based upon a complex formula and this is the nub of the issue that is unfair in its application to serving members – especially those whom have reached their Maximum Benefit Limit (MBL).

### What is a CCC?

A CCC is a limit of how much (pre-tax) can be contributed to your super at the concessional (15%) tax rate. If you exceed the cap, you must pay more tax at your marginal rate. This change is essentially aimed at reducing the advantage for high-income earners. Individuals earning \$250,000 or more will have to pay 30% tax on their concessional super contributions – commonly referred to as the Division 293 Tax threshold.

### What's the Impact on my Concessional Contribution Cap? (CCC)

CSC administers all Military and some civilian Commonwealth super schemes. They have responsibility to comply with the law and will report employer contributions to the ATO. CSC have been very helpful in recently developing and hosting online calculators to assist

their customers (you and me!), to work out how the requirement to report notional contributions will affect your CCC.

For each scheme CSC administer, they now have a concessional contribution estimator – an online calculator to estimate how much 'space' you have left in your CCC after your reportable notional contribution is calculated.

You can (& should!) go online and do this for your own personal circumstances, but here is a rough example:

A person receiving a \$100,000 salary will have Notional Employer Contributions of \$12,690 reported to the ATO, reducing the available \$25,000 CCC by 50%.

### So what?

Having your CCC reduced by 50%, or any amount for that matter, is only really a problem if you (can) make more contributions to your super than your cap allows. Even then, you can still make the contribution, it just won't be at the concessional rate.

Importantly, this rule is the same for all Australian workers – so it is fair in its application.

What is not fair is CSC's 'understanding' of how the notional contribution will be reported for members of MSBS whom have reached their MBL and continue to serve, yet receive no further employer contribution.

### Reached your Maximum Benefit Limit? CSC will continue to report the full value of your notional contribution to the ATO.

As more and more serving members are learning, there comes a time in MSBS when Defence says, "you've accumulated enough super; that will be all, thank-you-very-much" (but you can still work for us!).

Maximum Benefit Limits evolved from Reasonable Benefit Limits which were still in-play when the MSBS was legislated. DFRDB had RBLs; MSBS has MBLs.

In the 2007 Budget, RBLs were abolished under the Simpler Super

*Continued page 33*

# 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  Retired  Navy  Army  Air Force  Allied

Spouse of ADF member  Widow/Widower of former ADF Member  N/A

**MY SUPERANNUATION FUND:**  ADFSUPER  MSBS  DFRDB  DFRB

*Membership is on an  
Financial Year basis,  
ie 1 July to 30 June*

### PAYMENT:

\$ ..... is my annual / 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.dfwa.org.au](http://www.dfwa.org.au))

Signature ..... Date: ..... / ..... / 20 .....

ANNUAL MEMBERSHIP	FEEES
Serving and former members of the Australian Defence Force	\$40.00
Spouses, widows and widowers of the above	\$20.00
LIFE MEMBERSHIP	
Serving and former members of the Australian Defence Force	\$560.00
Spouses, widows and widowers of the above	\$300.00

## Corporal Cosmo continued

reforms. In the same year, in a recommendation that was never implemented, a Government-appointed review recommended that MBLs be abolished.

It is grossly unfair that CSC will continue to report the full value of notional contributions for members that have reached their MBL but do not receive any additional employer contributions – actual or notional!

So why does CSC continue to report the full value of notional contributions to the ATO for MBL members?

### Division 293 Tax Threshold and the Maximum Benefit Limit.

Remember I mentioned the Division 293 threshold earlier? You may recall that it only applies to high income earners on \$250,000 or more, right? Well... not quite.

Division 293 has been around for few years. When it was originally introduced as a Budget measure in July 2012, the threshold was \$300,000. For the 2013-14 financial year, the ATO required the engagement of an actuary to determine the method of calculation for defined benefit schemes.

Comsuper, (now CSC), subsequently requested the Australian Government Actuary (AGA) to provide the contribution rate for MSBS for Division 293 reporting purposes.

In his report, dated 29 July 2014, the Actuary advised Comsuper that as MBL members would expect to accrue an additional employer benefit expressed in terms of a multiple of FAS (final average salary), MBL members are “accruing members” of MSBS.

Whilst this statement is true, an MBL member does not accrue additional employer benefits to the same extent that a person who is on the highest employer contribution rate and has not reached their MBL. This difference in the rate of accrual gives rise to the possibility that there is more than one benefit category in the MSBS. Rudimentary analysis of the report revealed several assumptions bearing little resemblance to reality. Additionally, the actuarial understanding of the formula used in determining growth in the employer benefit, once a member has reached their MBL, is in direct conflict with MSBS legislation.

**Actuarial Assumptions.** The report states assumptions, including Salary growth of 4.5% per annum, were based upon the 2011 Long Term Cost Report, which in turn states that assumption data is historical from 1996! An assumed annual salary growth rate of 4.5% is not and has not been relevant for over 10 years. Defence has never had a 4.5% pay rise....ever.

**Calculation of Employer Benefit.** In the report, about accruing additional employer benefits, the Actuary states, “It depends on the earnings on (sic) the Member Account during the period after attaining MBL status...” This statement is not in accordance with

the formula set down in the MSBS Trust Deed Schedule 8 Part 5, where it is explained in plain English that the Member Benefit means the amount of the person’s member benefit on ceasing contributions. i.e. the member benefit remains the same when determining any growth in the employer benefit. Under Schedule 8 Part 5, an increase in employer benefit can only come about due to increases in FAS through either salary increases and/or annual indexation of MBL threshold amounts to Average Weekly Ordinary Time Earnings (AWOTE).



### How do we get this fixed?

Clearly, it is an unfair application of Division 293 to use the same method to calculate the notional contribution for two different categories of members who belong to the same superannuation scheme. CSC, in my humble and uneducated opinion, have taken a lazy approach by using the same formula to calculate the notional contribution value for both MBL and non-MBL members. As well, the Australian Government Actuary appears to have made errors of fact and used wildly inappropriate assumptions in their report to Comsuper.

CSC need to re-engage the Australian Government Actuary to more accurately determine how to report Notional Contributions for all members, (and not simply apply the inappropriate and clearly wrong Division 293 rule), and in doing so make sure members who have reached their MBL are not disadvantaged.

I know that some people who are close to or have reached their MBL and have concerns about the full value of their notional contributions being reported to the ATO are already reaching out to CSC to seek clarification. Other ways of addressing this issue is by contacting either or both of your Federal representatives (MP or Senator). This issue is also firmly on the radar with DFWA.

Good Luck!

### Write to Corporal Cosmo

Would you like to know more about a condition of service, your pay or superannuation? Drop me a line and I'll do my best to get you an answer.

Remember: Corporal Cosmo’s comments are their own, reflecting their opinions only.

- i Budget 2016 Superannuation Fact Sheet 03 [www.budget.gov.au/2016-17](http://www.budget.gov.au/2016-17)
- ii MilitarySuper Fact Sheet Changes to Concessional Contributions (MS29 01/17), [www.militarysuper.gov.au](http://www.militarysuper.gov.au)
- iii Rule 5 MSBS Trust Deed.
- iv Division 293 tax – information for super funds, 13 Jan 2017 QC 36567, [www.ato.gov.au/Super](http://www.ato.gov.au/Super)
- v Division 293 New Entrant Contribution Rate for the Employer Defined Benefit Component of MSBS, 29 July 2014. <https://militarysuper.gov.au/storage/rep-mb-comsuper-div-293-msbs.PDF>



## BRANCH REPORTS Around Australia

### NEW SOUTH WALES BRANCH

Patron: His Excellency General The Honourable David Hurley AC DSC (Retd)

Vice Patrons: Fleet Commander, Forces Commander, Air Commander

President: Michael Stuart-Watt

Vice President (Navy): Ralph Derbidge MBE

Vice President (RAAF): Alan Hind

Vice President (Army): TBA

Treasurer: Ralph Hannaford

Membership Sec: John Kane

Location: Victoria Barracks  
Oxford Street, PADDINGTON NSW 2021

Telephone: (02) 8335 5447 (4 lines) + Voice Mail

Email: nswbranch@dfwa.org.au

#### CONTACT GROUPS IN NSW

CENTRAL WEST Anthony (Tony) Horsington 45 Dalton Street PARKES NSW 2870 Mobile: 0412 299 331	SHOALHAVEN Mr Christopher Clifford 6 Platypus Avenue, SANCTUARY POINT NSW 2540 Ph: (02) 4443 7725
HUNTER VALLEY David Winkelmann AFC PO Box 467, MAYFIELD NSW 2304 Ph: (02) 4968 3811	Mr Kevin C Buchanan 12 The Triangle, CULBURRA BEACH NSW 2540 Ph: (02) 4447 2461

WGCDR J A Treadwell AFC, OAM  
5 Olearia Court,  
SANCTUARY POINT NSW 2540

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 NSW Branch since February 2016.

Mr F R Gould; Mrs H M Hickman; Mr J Robinson and Mr G K Stoakes.

#### VALE

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

Mr E W Hickman; WGCDR R L McDermott ; LTCOL E J Moseley; SQNLDR I S Skipworth; Mr R J Steet; Mr P Wilson JP.

### ACT BRANCH

President:	Les Bienkiewicz
Vice President:	Vacant
Secretary:	Gerard Gough
Treasurer:	Paul Jones
Convener DWG:	Annette Sadler
Postal Address:	GPO Box 2272 CANBERRA ACT 2601
Email:	actbranch@dfwa.org.au
Telephone:	(02) 6265 9496 (answering service only)

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

#### AGM

The 2017 AGM will be held on Tuesday 10 October 2017 at The Burns Club Kambah, commencing at 1900hr. All members are welcome and indeed encouraged to attend!

#### DECEASED

With regret we record the passing of CAPT David Nicholls (RAN), Mrs Betty Norris, Mr David Holmes, Mr Langton Connelly, Mrs Sandra Bruzga, CMDR Peter Burn, Lady Margaret Bennett, Mr Terrence Williams and BRIG James Munro

### QUEENSLAND BRANCH

President:	John Lewis
Exec Vice President:	Robert Shortridge
Vice President:	Pat Jackman
VP – Far North Qld:	Kel Ryan
VP – Sunshine Coast:	Win Fowles
Secretary:	Deborah Keir
Treasurer:	Walter Buldo
Postal Address:	Victoria Barracks Brisbane ENOGGERA QLD 4051
Telephone:	(07) 3233 4480
E-mail:	qldbranch@dfwa.org.au
Office Hours:	Tue – Wed: 1000 to 1400 hrs Fridays: 0900 to 1100 hrs

A more detailed Report for Qld Based Members is contained in the "Hotline" Insert.

#### COMMITTEE CHANGES

It has been a bit hectic with the resignation of Rod Brittain as Secretary due to relocation to Warwick and grey nomading calls. Also departing is Warwick Reading from the Education sub-committee after many years work. We thank Warwick and the Rod and Robyn team for their work over the last few years. I am pleased to welcome Deborah Keir who has taken on the Secretary role from May.

We also welcome DFWA member Clem Russell into our Advocate team. Clem is an experienced Level 4 Advocate who also supports the RAR Association and has had input into earlier ATDP work.

## QLD VETERAN ADVISORY COUNCIL

VP Rob Shortridge is our representative on QVAC which provides advice to the Assistant Minister who is responsible for veteran matters. QVAC is still pursuing the adoption of a Qld Veterans' Charter as well as the appointment of a Qld Minister for Veteran Affairs. DFWA has submitted the proposals for each of these.

## OPEN FORUMS FOR MEMBERS AND OTHER ESO

We have held two Open Forums so far this year.

- (1) The Sunshine Coast Forum in April was organised by VP Win Fowles. About 50 members and other ESO reps attended, including the local MP. Speakers included the National President, Qld RSL President and other Sunshine Coast ESO reps.
- (2) We held another mid-June at Victoria Barracks for the Brisbane Region. Speakers were the National President who provided a DFWA update, including current Pay Case progress, Rob Shortridge representing QVAC, John Lowis (Military Covenant) and Peter Burns, Administrator and Founder of the Facebook site, ComSuper-Military Entitlements. There were well over 50 attendees comprising DFWA members, ESO reps and a good number of serving ADF people from Amberley and Enoggera. Special Guests were Craig Gould, Executive Officer to the Deputy Commissioner DVA, Michael Bryce, Honorary Life Member and former DFWA Patron and SAS Trooper Evan Donaldson and his wife Dr Phoebe Donaldson. The feedback from both Forums has been very positive. One of our members sought feedback from those attending the Forum ... they all said they greatly appreciated the opportunity to attend and hear about what is being done for uniformed members. ADF Pay, conditions of service and transition were singled out for special mention. They asked me to pass on their "gratitude to David and others who are looking out for them".

## FACEBOOK GROUPS RUN BY YOUNGER VETERANS – SUPPORTING ACROSS AUSTRALIA

As result of the Sunshine Coast Forum, DFWA was contacted by a Facebook Support Group who was interested in ways of working co-operatively. This has lead meetings with the Administrators of two groups, ComSuper- Military Entitlements and ADF Invalidation Payments-Taxation Treatment. While the Administrators are based in Qld, the group and supporters are nation-wide. The Groups do a really good job, providing advice and we need to support these younger veteran groups as much we can. They are providing support in the complex area where Class A, B and C payments from ComSuper meet with the Family Law Act, the Tax Office, DVA Invalidation and Centrelink payments. Members of the groups have taken on the solicitors and barristers on the government side in the Federal Courts and have had significant wins.

## TRANSITION SEMINARS

The Seminar in February replaced the ESO presentation with a DVD. Unfortunately aspects of the DVD were poor. We made representations to Defence Transition regarding the DVD and ESO

programming. We are pleased that our concerns have been listened to and acted upon. The DVD has been revised, and suggestions that the ESO presentation be earlier in the programme and include introductions of ESO to the audience, have been accepted and already appear in the Enoggera July Seminar programme.

## SUPERANNUATION ISSUES

Executive VP Rob Shortridge has been battling with and making representations to ComSuper on behalf of DFWA about their inadequate, incorrect and deficient advice and handling of the changes affecting asset reporting of defined benefit schemes.

## ADF APPROVED FINANCIAL ADVISORS

Following advice from our Honorary Financial Adviser (Lee Bowden) and further investigation regarding the ADF approved panel criteria, Exec VP Rob Shortridge found serious shortcomings in the current system. These deficiencies effectively reduced the choice and appropriateness of financial advisors for ADF members' needs. We are addressing this through National Office.

*John Lowis - President DFWAQ.*

## SOUTH AUSTRALIA BRANCH

Patron	His Excellency Hieu Van Le AC, Governor of South Australia
President	Lee Bowes
Deputy President	Vacant
Immediate Past President	John Wilson
Senior Vice-President	Laurie Lewis
Secretary	Maria Barclay
Treasurer	Ian Smith
Vice President (Navy)	TBA
Vice President (Army)	Paul (Tich) Tyson
Vice President (Air Force)	Vacant
Honorary Auditor	John D Thornton FAICD FAIM FCPA
Convenor Women Veterans	TBA
Membership Officer	Peter Jackman
Contact:	0411 137 813 or email <a href="mailto:sabranche@dfwa.org.au">sabranche@dfwa.org.au</a>

The South Australia Branch recently welcomed its new President Lee Bowes, who along with Treasurer Ian Smith recently attended the meeting of the National Executive in Melbourne.

## DFWA MEMBERSHIP

Members are reminded that from 1 July 2016, your membership changed to a Financial Year basis – i.e., 1 July to 30 June. If you haven't renewed your subscription, please attend to it as soon as possible. Our infant branch finances need to be built up to a satisfactory level.

## NEW BLOOD

Once again, it is appropriate to stress the need for new, younger members and for 'new blood' in the Committee. If you are a serving member of the ADF, please remember that CDF and Ministerial approval exists for you to

*Continued overpage*

not only join the DFWA (SA Branch) but also to become a member of the Executive Committee. It is your future welfare that is at stake.

## VICTORIA BRANCH

Patron:	The Honourable Linda Dessau, AM, Governor of Victoria.
President:	Stephen Turner
Vice President Navy:	Vacant
Vice President Army:	John James
Vice President Air Force:	Darryl Topp
Secretary/Treasurer:	Greg Powell
Location:	Victoria Barracks Melbourne (H Block) 256-310 St Kilda Road SOUTHBANK VIC 3006
Telephone:	(03) 9282 4959 (+Answering Service)
Facsimile:	(03) 9282 7089
Email:	vicbranch@dfwa.org.au
Office Hours:	Tue and Thur 0900 to 1500 hrs

A detailed report is provided to Vic Branch members in the Branch insert.

### FROM THE PRESIDENT

In the last Camaraderie the Victorian Branch report forecast Ted Radford's standing down as Branch President and my agreement to taking up the role.

Before outlining my vision and intentions for the future of the Branch I would like to take the opportunity to record publicly my appreciation for the leadership and dedication Ted has given to the Branch over the last six years. He has generously shared his wit and wisdom, his experience and knowledge, and provided the Branch and your Committee with the "steady hand on the tiller". Ted's contribution has been so important during the last few years as the Association adapted to numerous political and social changes affecting the interests and wellbeing of current and former all members the Australian Defence Force and their families.

Fortunate for us, Ted will not be escaping completely. He will remain on the Branch Executive as Past president where his guidance will continue to shape and the work that your Branch undertakes.

### DFWA (VIC) – WHERE NEXT

In my view the major challenge facing our Branch is turning around the decline in our membership. When I joined DFWA (Vic) almost 15 years ago we enjoyed a reasonably healthy membership but this has steadily declined. Unless we arrest this trend and grow the membership then I predict that DFWA (Vic) will cease as an ESO within four to five years.

Membership numbers are the lifeblood of the Branch. It is your annual member fees, donations and participation in the annual raffle that make it possible for the Branch to continue to support an office at Victoria Barracks; to continue to pay for mailing out Camaraderie three times a year; to continue to provide you with updates on veteran issues; to continue to participate in transition seminars; and, Most importantly, to continue to represent your best interests and welfare engaging with DVA and Victorian government agencies.

One thing is certain, your Branch Executive cannot reverse the decline in

our member numbers by themselves. To do that all members of the Branch, no matter their circumstances, need to help us with this task. My challenge to each and every DFWA (Vic) member is a simple one – first think about your circle of family and friends; next ask yourself the question – are any of my family and friends currently serving or have previously served in the Army, Navy or Air Force or have their spouse or son or daughter served or are current servicing? If you can answer in the affirmative then your Branch needs you to speak with that person or persons and let them know about DFWA, point them to the DFWA website ([www.dfwa.org.au](http://www.dfwa.org.au)) or encourage them to email ([vicbranch@dfwa.org.au](mailto:vicbranch@dfwa.org.au)) or call our Branch office (9282 4959 Tuesday or Thursday between 9 am and 3 pm) or any other time to leave their details so we will get back to them.

I challenge you, the DFWA (Vic) members to identify any potential members in your circle of family and friends and then to actively encourage them to join DFWA. Without a strong and increasing membership, DFWA's ability to positively influence the decision makers in the halls of Canberra and Melbourne is limited.

Without a strong, increasing and participating membership, DFWA's voice will fade away like a zephyr wind and that will not be good for the serving and ex-serving Defence community or for those to come.

### DVA DEPUTY COMMISSIONER'S CONSULTATIVE FORUM

On 10 May I attended DVA's Melbourne office to hear about the Federal budget outcomes and how these would impact on DVA's support to the veteran and ESO community.

In the main, the Federal budget was positive for DVA with their budget allocations increasing in line with their need to support their veteran clients. DVA is receiving funding to update and streamline its administrative systems which should lead to processing improvements both in timeliness and in outcomes for veterans and their families. While optimistic that these initiatives will occur, my experience with government department improvement programs – especially those involving large and complex IT systems – suggests that the veteran community should take a watch and see attitude. As your representative at the DVA forum I will be monitoring progress and giving you my objective feedback as the DVA improvement program progresses.

One area where a number of forum participants raised concerns was with the roll out of the new advocacy training program (Advocacy and Training Development Program). While my knowledge and understanding of the intricacies of advocacy training is limited, I think we need to keep in mind a number of matters. Firstly, as your Branch we would wish everyone assisting a veteran or a surviving spouse with an application for assistance under any of the various DVA legislative regimes would have the best knowledge available to ensure their application achieves the best outcome – both in benefits and timeliness - that the law allows. Secondly, DVA directly benefits from the work undertaken by advocates by reducing DVA's workload and assisting DVA to meet its process targets for both timeliness and outcome. DVA therefore has a vested interest in ensuring that the new advocacy training is delivered in a way that meets the ESO and veteran needs. You Branch will continue to monitor and report to you how these DVA initiatives are progressing and, in return, I ask that where you perceive or come across difficulties in dealing with DVA then

drop me or the Branch Secretary a line, call us or send an email so that we can represent your concerns directly to DVA.

## VICTORIAN STATE GOVERNMENT VETERANS SUPPORT INITIATIVE

The Victorian Minister for Veterans has asked the Victorian Veterans Council to facilitate a roundtable to collectively explore the level of support provided to veterans and their families by Victorian ESOs and government agencies.

The intent of the roundtable is to explore strategies for achieving a greater level of cooperation and collaboration within the veterans sector in Victoria. Interestingly, it has taken almost two years for this initiative to germinate from a recommendation in the VVC's 2015 Veterans Sector Study Report.

In my view any initiative that seeks to improve the lot of our veteran community should receive DFWA (Vic)'s support and I look forward to representing your needs to the roundtable and reporting any progress to you later in the year.

## WORK PLAN

It is my intention for the Branch Executive Committee to develop and publish a DFWA (Vic) annual work plan that captures all the activities that will be undertaken each financial year. I see this as an important tool to improving what the Branch does and how the Branch goes about its primary task of seeking the best possible outcomes for those serving and those who have served in Australia's Defence Forces.

However, for the annual work plan to appropriately represent the wishes of the whole Victorian Branch, the Executive Committee needs to have your input as to what you the members want to see the Branch accomplish. That end I request each member of the Branch put their mind to the following:

- How can the Branch better support you?
- What are the best means of providing you with feedback on the Branch's activities?
- What matters do you want the Branch to look into or pursue on your behalf?
- Are you, as a member, able to contribute to the Branch's work and, if so, how?
- Are you a member of any other ESO and are you willing to help us engage with this or these organisations?

Please feel free to send in your input / comments on the above questions by dropping a line to:

President

DFWA (Vic)

Victoria Barracks Melbourne (H Block)

256 – 310 St Kilda Road

SOUTHBANK VIC 3006

or by email to vicbranch@dfwa.org.au

*Stephen Turner – President DFWA (Vic)*

## WESTERN AUSTRALIA BRANCH

Patron:	Her Excellency the Honourable Kerry Sanderson AO
Vice Patrons:	Maritime Commander Western Region Army Commander Western Region Air Commander RAAF Base Pearce
President:	Richard Usher
Vice President:	Max Ball
Secretary:	Allan Austin
Treasurer:	Lou Halvorson
Convenor DWG:	Shirly Mooney
Postal Address:	Irwin Barracks KARRAKATTA WA 6010
Telephone:	(08) 9383 4055 (Answering Machine A/H)
Office Hours:	Mon, Wed and Thur 1000 to 1400 hrs
Email:	wabranch@dfwa.org.au
Location:	Karrakatta Community House Matapau Road Irwin Barracks KARRAKATTA WA 6010

A more detailed report will be provided to WA Branch members in the Branch newsletter 'The Western Front', which will be posted to members with the July edition of Camaraderie.

## NEW MEMBERS

The President and members offer a warm welcome to Mr A Shelton (ex Army).

## VALE

It is with deep regret that we note the passing of Mrs Anne Leach, aged 102. Anne was a nurse who served overseas with the Australian Army from 1943 to 1945 on the staff of the then-named 110 Military Hospital as senior sister in charge of the orthopaedic ward. Anne received the Florence Nightingale Medal in 1983 and the Order of Australia Medal in 1994. Hollywood named its new operating theatre and ward complex 'the Anne Leach Wing' in her honour in 2015. Rest in peace Mrs Anne Leach.

## SUBSCRIPTIONS

In early June, the Branch mailed out invoices to our members who pay annually. 5 year memberships are no longer available, so if you are not a life member, and did not receive an invoice, then it means that your membership is still financial. At time of writing this section (mid June) for Camaraderie, the Branch has received about 50% of money due from those who were invoiced. Thank you very much.

## DONATIONS

Thank you very much for the returned invoices with your annual subscription, but a particular THANK YOU for those who so generously included a donation. Donations are, of course, tax deductible, so if you need a receipt for tax purposes, please let us know. To date, more than \$600 has been donated, and I can assure you that that money is well spent helping and assisting those in the veteran community who are in need.

## DATES FOR YOUR DIARY

AGM: Wednesday 6th September at the RAAFA Bull Creek.  
There are separate forms enclosed with this edition of Camaraderie referring to the AGM.

Christmas Lunch: Thursday 7th December at RAAFA Bull Creek. We will mail an invitation to this event in early November.

**CONGRATULATIONS**

Congratulations to Shirly Mooney on her award of an Order of Australia Medal in the Queen's Birthday Honours. Over many years Shirly has been involved in many military support services including our own Widows Support Group convenor since 1999, welfare officer for the SASA since 1993 and welfare and pensions officer for the Indigenous and Torres Straits Veterans WA for five years and as former President of the Royal Australian Army Nursing Corps Association. The Branch is certainly very proud to have Shirly as a member, and together we offer her our sincere congratulations for an honour well deserved.

**ARMY MUSEUM VISIT**

30 members of WA Branch met at the Army Museum in Fremantle on 12th May and enjoyed a guided tour of the WWI and WWII galleries. The museum is located in the



Some of the DFWA members at the Fremantle Army Museum in the WWI gallery

historic artillery barracks, which in itself is an interesting place to visit. I was fascinated to see the VC collection. There are three medals presented to West Australians; Private Tom Starvich, originally from Grass Patch who served in the 2nd AIF in the 2/43rd Australian Infantry Battalion; Private Martin O'Meara was born in at Terryglass, Lorrha, County Tipperary in Southern Ireland and later emigrated to Western Australia. He enlisted in

the 16th Battalion in the first AIF in August 1915 and embarked for France in December 1915; and Private Percival Eric (Percy) Gratwick, originally from Katanning, Western Australia, served in the 2nd AIF in the 2/48th Australian Infantry Battalion.

Our guides were great, imparting many anecdotes as we wandered through the galleries, and answering thousands of questions. They told me afterwards that it was their pleasure to escort such an interested and knowledgeable 'bunch' as we were. After our fascinating tour we repaired to the old officers' mess for lunch, provided by DFWA WA. The mess is in itself, a museum, and we all had a tremendous time.

**DFWA WA AT A TRANSITION SEMINAR**

On 14 and 15 June DFWA WA were invited to have a 'stall' at the Defence Transition Seminar held in Rockingham. We know that other Branches have been invited to their Transition Seminars, but WA had not. The days were a great success with dozens of people coming to ask questions about DFRDB, commutation, MSBS advocacy etc. It was interesting to notice how many of them actually knew about DFWA and appreciated the work we do on their behalf, particularly with the past and current wage case. Two or three told me they had responded to DFWA's Facebook messages three years ago when the Government tried (unsuccessfully) to offset several conditions of service against a pay offer.



A group of people around the DFWA 'stall' at the Perth Transition Seminar

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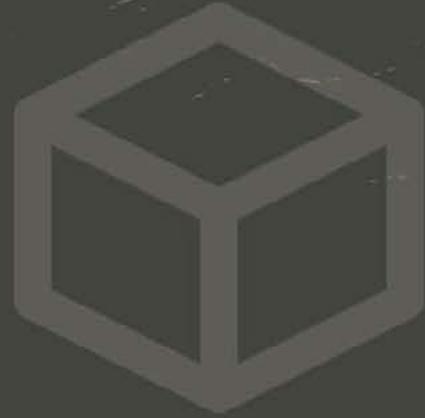
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