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CAMARADERIE

First Edition 2018

VOL. 49 NO. 1



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SPEAKS

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INCAPACITY PAYMENT
OFFSETS - FIXED!

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THE OFFICIAL JOURNAL OF THE DEFENCE FORCE WELFARE ASSOCIATION

Vol. 49. No. 1 First Edition 2018



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 14 June 2018.

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

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A WORD FROM THE EDITOR

Editors of magazines such as this are always on the lookout for articles (of any length, long or short), photos etc .. if you have anything you think may be of interest to the DFWA family, please don't hesitate to drop me a line at editor@dfwa.org.au. I also advise ADF members that Cpl Cosmo is still on leave but promises me a healthy article for the next edition ! In the meantime I trust you find this edition of interest ...

Les Bienkiewicz

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FRONT COVER

The Royal Australian Air Force has deployed a contingent of approximately 340 personnel to Nellis Air Force Base in Nevada for Exercise Red Flag 18-1, taking place from 29 January to 16 February 2018. Established in 1975 as an internal exercise by the United States Air Force, Exercise Red Flag centres on the world's most complex reconstruction of a modern battlespace and is recognised as one of the world's premier air combat exercises. The exercise involves participants from the United States Navy as well as the United Kingdom.

Photo courtesy of Defence Media

DEFENCE FORCE WELFARE ASSOCIATION



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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 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); Trevor Goodhew and Kerry Mellor.

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

FROM THE PRESIDENT'S PEN



FROM RDFWA to DFWA to ????

Demand for Change

Since my election as President DFWA late last year I have travelled widely and met many federal politicians and members of the bureaucracy. I have had the opportunity to meet the leadership of other ESOs from across the spectrum of issues and personalities. More importantly I have met members

of the DFWA from Queensland to West Australia and all points in between. Coupled with my previous experience in other ESOs across 30 years of involvement in the issues of the Australian Defence Community (ADC) has confirmed to me that if the DFWA is to survive as a leading voice within the ADC it must change.

The Past

The Regular Defence Force Welfare Association (RDFWA) was formed in 1959 to represent the interests of the professional military forces that had emerged out of WW2. It was not so much a foil to the dominance of the RSL but rather an acknowledgement that that organisation was still focused on the issues of the AIF veterans who had volunteered to serve in the two world wars of the first half of the 20th century. Whilst eligible members of the permanent forces were encouraged to join the R.S.L. it was thought necessary to distinguish their entitlements and needs from those under the broad coverage of The Repatriation Act. This Act had its genesis in the War Pensions Act 1914 and subsequent acts such as The Australian Soldiers' Repatriation Act 1920 which, along with successive amending legislation provided for the "granting of assistance" to veterans or returned men from the World Wars and their dependents. The major issue driving the formation of the RDFWA was the Defence Force Retirement Benefits Act 1948 (DFRB Act 1948) covering specifically and exclusively the Superannuation contributions and pension entitlements of serving members of the regular or permanent Navy, Army and Air Force. The Act and its implementation was considered unfair, unwieldy and difficult to navigate around particularly in the areas of the identified arbitrary nature of dates for entitlements, widows' pensions, invalidity pensions and the in-built bureaucratic slowness that many experienced in receiving payments once entitlements were agreed.

This Act established a separate and uniform superannuation scheme for the members of the Permanent Defence Force. The intervening years had seen developmental changes in the Permanent Defence Force but no consequent amendments to the superannuation scheme. In 1959 the scheme had 39,330 contributors with 3110 pensioners. The injustices surrounding the scheme settled on, among other issues, the arbitrary reduction in the retirement age for officers from 60 to 47 years with no compensation for reduction in employment prospects; medical discharges with no recourse to a pension; some widows and children did not get a pension; and a lack of representation of the pensioners or beneficiaries on the DFRB Board.

The founding members of the RDFWA were advised by AIF veterans, now Members of Federal Parliament, that the formation of a "national welfare association, fully representative of the three services to seek

justice" and would more likely be heard than individuals pressing personal issues. These were simpler times; the nation was still coming out of the horror and the casualties of the world wars and the Federal parliament and the bureaucracy was populated with veterans of these wars.

The Australian Soldiers' Repatriation Act 1920, AIF veterans, RDFWA, DFRB, DFRDB are all foundational aspect of our past. Foundations are touchstones for us, but they are not our future.

Challenging Times

Today the role and the structure of the DFWA remains unchanged from the late 1950s and 1960s. There is still a focus of superannuation and some 'basic' issues which have over time become administrative and are not strategic in nature. DFWA is now expected to operate in the ever-changing environment of the 21st century. The ADC now comprises over 3,000 ESOs with the veterans of more recent and continuing conflicts out numbering those of WW2 and the conflicts of the 1950s and 1960s. While DFWA is now punching above its weight we are doing it with a hand tied behind the back and surviving on the good will and intellectual input of good men and women who, to put it bluntly need to consider a quiet and relaxing future. They do it because there is a strong belief that they want to leave the DFWA and the ADC in a better position than was given to them.

DFWA is now a leading ESO in the Alliance of Defence Services Organisations (ADSO). I am elected by the leadership group to be its Spokesman, and to speak on their behalf on many of the issues that bubble up from the ESO community. As Spokesman, I actively lobby to both the government and the bureaucracy on issues beyond the individual traditional remits of each separate Association. That remit is at times confining and has failed to move with the changing world and the changing issues that spring from a generation of veterans who are more articulate, inquisitive, demanding and analytical regarding matters that affect them personal.

Some years ago the National Conference of DFWA agreed to major changes to the organisations focus and structure. Because of circumstances these changes were not acted upon. Now if we, DFWA, is to survive and thrive as the preeminent ESO it is then the time for change has arrived. At the next NATEX I will be proposing that DFWA adopt a broad focus to encompass the wide range of issues of the present generation of veterans. This will require a move toward being a national organisation rather than state based. This will demand a serious, dispassionate look at our governance, our data base and funding. All consideration should be on the future and not the comfort of the past.

Opinions Wanted

I am asking for your considered opinions of this and suggestions as to where and how we should go about moving into the 21st century. My contact details are below.

Kel Ryan - National President
Email: president.national@dfwa.org.au
Ph: 0418 759 120

NATIONAL OFFICE ROUNDUP (November 2017 to February 2018)



The rate of change with incumbent Ministers for Veterans Affairs continues. The most recent change makes it four in four years. I have said so before but what chance of stability and consistent policy formulation under those circumstances? The state of quagmire politics at the Federal level aside, little wonder the frustrations of many within both the serving and the veterans communities with what appears to be inaction on a broad front to redress many of the grievances that have been outstanding for far too long.

There are plenty of examples. On the TPI front, there has been no visible movement by any major party to redress the grievances of the disabled veterans community, namely to fix the spiralling decline in their living standards by making the Above General Rate commensurate with the tax adjusted minimum wage. No fix seemed to have ever been in sight when the 2009 Labor budget excluded veterans' disability pensions from continuing the Howard era parity between the TPI rate and the Service Pension.

No redress is in sight either to fix the well-known discriminatory provisions that remain in the DFRDB/MSBS military superannuation schemes, nor is there a glimmer of hope that MSBS members with 'preserved employer' funds will be able to access and roll them over into a fund of their choice any time soon. And what of the financial injustice of continuing to use long outdated life tables for calculating commutation and fortnightly payments for all DFRDB superannuants? There are known provisions in the Future Fund to meet the Government's liability for Commonwealth superannuation but access to those funds seems far off.

Arguably a relatively easy fix to redress a cause advocated not only by DFVA but by the ex service community as a whole, is to give formal recognition to the unique nature of military service, by way of adopting a long-sought after proposed Australian Military Covenant.

Political elements on all sides of politics support such a document. It gives formal and enduring recognition by the nation to the fact that military service is unique in nature; it demands of ADF members to give up significant freedoms and rights inherently enjoyed by all other Australians, and demands that when properly ordered to do so they must take up arms and defend Australia from its enemies using lethal force at the risk of their own lives and wellbeing. Moreover, failure by them to comply with such orders, or to act dishonorably in the face of the enemy, makes them liable to severe criminal sanction. This is a very unique aspect of military service.

Such a document recognises also that, in putting service to the nation above all else, ADF members and their families should be able to expect that the nation has a reciprocal moral obligation to support them during and after their service. A British Armed Forces Covenant similar to the one proposed for Australia actually exists in the UK. Its outstanding success was recently highlighted to Federal Government Ministers. The hope is that they now see that delivering on such a key document for Australia in this Centenary of ANZAC year would have enduring benefits

both to the nation and to the men and women who currently serve or will serve into the distant future.

Notwithstanding clear inaction on a wide front of grievances, the Government, more particularly the immediate past Minister for Veterans Affairs, should be given credit on a number of fronts. Extending non-liability health care to all current and former members of the ADF was an important initiative. As was implementing a First Principles Review of Veterans' Affairs. The key resultant outcome looks like giving DVA a much more veterans centric Department able to better provide veterans' focused services than before. Such reforms are long overdue. Too many administrative, governance and process failings over time demanded it.

Credit must also go to the Minister for his raft of legislative reforms that have come before Parliament over the last 6 to 12 months. The most recent to benefit veterans is the Veterans' - Centric Reforms Bill 2018 with its multitude of improvements ranging from family support provisions, veterans interim income support arrangements, to care for veterans mental health.

Perhaps disappointing was inaction on the hearing devices front, whereby devices provided to veterans should be based on a diagnosed clinical need. Basic level ones are mostly found to be inadequate. The need for reform is self evident. Otherwise, the Senate inquiry into veterans suicides, the release of the report and acceptance by the Government of most of the recommendations is an outstanding outcome.

But what of the future? Well, our new National President, Kel Ryan, is finding that the leadership baton he inherited from David Jamison continues to be a somewhat weighty one with its many demands. Kel is up to the challenge and is now planning how to take the Association into the future.

Talking about which, this Association's life blood like other ESOs is dependent on its survival through its members. Membership numbers are unfortunately trending downwards. Thus I make another plea. Those readers who are not members are encouraged to join. It is one tangible way to show real support for the hard work the Association's many dedicated volunteers undertake to achieve better outcomes for the ADF men and women still serving, or vigorously fighting for pension fairness of those who once served.

That plea also extended to those many thousands of our in-service Virtual members to join either as soon as you are able, now or soon after you leave the service.

Finally, most will know that the work DFVA does on behalf of both the serving and the veterans community requires resources oft times beyond what membership dues alone can bring in. We have funding difficulties but are thankful to the Bradford Exchange for its generous sponsorship support. Their advertisement can be viewed in the pages of this Camaraderie. Please support them in return where possible.

Alf Jaugietis - Executive Director



INTO MISCONDUCT IN THE BANKING, SUPERANNUATION & FINANCIAL SERVICES INDUSTRY

When the Royal Commission was announced, DFVA saw it as an opportunity to give public exposure to shortcomings that Veterans and their families had experienced with the various military superannuation schemes managed by the Commonwealth Superannuation Corporation (CSC). However, when draft Terms of Reference (ToR) were issued, it was found that CSC was excluded from examination due to the Royal Commission definition of a financial service entity as “an entity (other than a Commonwealth entity or company).”

Following DFVA lead, ADSO and RSL National called on the government to amend the ToR to allow inclusion of CSC. Many members and other ESOs also wrote to MPs arguing the case.

The government has resisted making any change, arguing that CSC is already adequately scrutinised in Senate Estimates Committees and the National Audit Office. Examination of the records of this “scrutiny” reveals that issues veterans wanted raised and would have been covered in the Royal Commission, have never been addressed.

Issues with CSC administration have been high profile in the last year with much media coverage over CSC Invalidity Benefits and the ATO with CSC playing a key role. It is recognised as a matter of public interest, so much so that the government offered Test Case Litigation funding to 3 veterans, to resolve one of the issues (this could take years). Complainants usually must argue the case for Test Case Litigation funding. In this case, it was offered by the government – almost unheard of. **If what the government says is true, then the Royal Commission will back up the government claims and the matter resolved.**

LOBBYING FOR THE CHANGE TO TORs

Part of the Preamble to the ToR reads:

“All Australians have the right to be treated honestly and fairly in their dealings with banking, superannuation and financial services providers. The

highest standards of conduct are critical to the good governance and corporate culture of those providers.”

Presumably, “All Australians” includes Veterans. Wrong assumption apparently.

Since we started lobbying for change, the Shadow Minister for Veteran Affairs has issued a Media Statement and has called on the Government to amend the ToRs to include CSC.

DFVA is also encouraging Veterans to make submissions to the Commissioner on their website, to show the level of dissatisfaction with CSC. Even if the Commissioner does not address the submissions because they are outside the ToR, the number of submissions will provide evidence of dissatisfaction. In making a submission individuals are urged to be considered and avoid the use of hyperbole and abusive language. To lodge a submission, go to <https://financialservices.royalcommission.gov.au/Public-submissions/Pages/default.aspx>.

SCOPE OF THE ROYAL COMMISSION

Even if the ToR do get amended to include CSC, it is important to note that the Royal Commission would not be interested in the adequacy of military superannuation provided by legislation, DFRDB, MSBS or ADF Super, or where such legislation needs changing. It is more focussed on the management of superannuation in accordance with existing legislation and in the interests of members.

The Royal Commission's ToR requires scrutiny of:

- the nature, extent and effect of misconduct by a financial services entity (including by its directors, officers or employees, or by anyone acting on its behalf);
- any conduct, practices, behaviour or business activity by a financial services entity that falls below community standards and expectations;
- the use by a financial services entity of superannuation members’

retirement savings for any purpose that does not meet community standards and expectations or is otherwise not in the best interest of members.

ISSUES OF CONCERN

Issues identified as needing answers include:

1. CSC's calculation of the Transfer Balance cap for DFRDB is Wrong

Government legislation introduced a Transfer Balance Cap (TBC) with effect 01 Jul 17. The intent was to limit the amount of superannuation that can be used to generate a tax-free income to \$1.6m.

CSC chose to use the DFRDB (untaxed defined benefits scheme) gross pension to calculate what funds would have been needed by the scheme to generate that pension if it was an accumulation scheme. This figure was notified to the ATO. This neglects the fact that the gross pension includes tax paid and the "funds" to support this are notional only and come from Consolidated Revenue and cannot be moved to a more tax friendly use. This contrasts with a person who has an accumulation account and has actual assets up to \$1.6M, all of which can be moved to a better investment.

CSC was asked why CSC chose to use the gross pension to calculate the TBC and they advised it was their 'understanding' of the legislation.

As this was going to potentially cost at least one member about \$8k in tax free income, CSC was requested to advise the specific parts of the legislation that mandated the reporting of gross pension. CSC could not or would not state the specific part of the legislation. This was of concern as significant financial decisions were based only on CSCs 'understanding' of the legislation.

On questioning again, CSC refused to enter into any further correspondence. CSC also refused to answer complaints regarding their handling of this matter.

CSC was also asked what they had done to represent their members and point out to government that their members were being disadvantaged, through inequitable treatment. CSC advised that it was not CSC's responsibility to represent DFRDB members' interests to government when legislation was changed. This seems to conflict with the CSC "overarching fiduciary duty to act in the best interest of members and beneficiaries" and "to provide advice to the Minister on proposed changes to the Act and the Deed"

Other funds make representations to the government when government proposed legislation or regulation change impacts on members interest. Surely CSC has same responsibility.

DFWA view is that the CSC dealing with this issue does not meet community standards and expectations, in that:

- CSC calculations are wrong as they effectively treat taxed and untaxed defined benefit pensions the same in calculating the TBC to the disadvantage of members of untaxed funds like DFRDB.
- CSC refusal to state which part of the legislation justifies their approach, denies natural justice to members seeking to operate within the law.

- CSC's refusal to deal with complaints on their handling of this issue is below industry standard.

Further, there is a general expectation, also specifically stated in the Royal Commission's ToR, that financial entities such as CSC, will "act in the best interests of their members." If CSC does not represent DFRDB members interests who does? What purpose do the ADF nominated members of the CSC Board serve, if not to represent the interests of ADF members?

2. Veterans Who Have Been Medically Discharged

CLASSIFICATION OF THE NATURE OF INVALIDITY BENEFITS (CLASS A AND CLASS B)

Invalidity Benefits are reviewable. A DFRDB/MSBS member can go from a Class A, to Class B, to Class C and vice versa, on review of the Veteran's condition. The member's classification is subject to review until retirement age. The fact that these are reviewable is often not advised to third parties resulting in decisions detrimental to the member. In other cases, the fact that they are reviewable is provided to banks when members apply for mortgages. This has significant effect on banks decisions. It often appears that CSC advice to members is unjustly detrimental to the member and without adequate explanation.

GARNISHING OF INVALIDITY BENEFITS

The Superannuation Industry (Supervision) Act 1993 (SIS Act) does not allow garnishing superannuation payments. However, CSC is classifying MSBS superannuation recipients as "employees", even though they do not meet the definition of employees and have no employer. Classifying recipients as employees, circumvents the specific provision of the SIS Act relating to garnishing of such payments. DFWA contends that there is an expectation that CSC would act in accordance with the law and in the members' interests.

CSC DECLINES TO ANSWER LEGITIMATE QUESTIONS

The definition of a pension is covered in the Superannuation Industry (Supervision) Regulations (SISR) 1.06. It is a complex area. There is good reason to consider the Invalidity Benefits (the terminology used in the MSBS) do not meet the SISR definition of a "pension". E.g., Invalidity Benefits do not meet the pension criteria of being stable for a "lifetime" as they are reviewable and can and do, go up and down and can even go to zero (Class C). Members have made repeated requests to CSC to state which standard in the SISR is being applied to classify the Invalidity Benefits as a "pension" in accordance with SISR. CSC have just stated the payments are a pension and refused to state the standard applied. CSC also maintained that they had received direction from the ATO that "pension" was the correct definition. The ATO has denied giving direction to CSC, pointing out that the ATO had no authority under SISA or SISR. The bureaucratic trail between the CSC and the ATO, (also experienced by the Defence Ombudsman) is unsettling to members who are simply seeking clarity of language. The impact of this bureaucratic trail between the Ombudsman, the Inspector General of Taxation (IGT) and the Superannuation Complaints Tribunal (SCT) is:

- No recognition is given for the compensatory nature of these payments.
- Compensation ordinarily has a tax-free element
- CSC incorrectly report payments which leads to Veterans paying tax they are not legally required to pay.
- Refusal to answer the question denies members natural justice. Not

being told exactly what part of the law is being applied in your case, is a total denial of a member's natural justice.

MEDICAL REVIEWS

There have been several cases where CSC have failed to provide a member's full medical file to Medico Legal Consultants of Australia (MLCOA) doctors when assessing injured Veterans either initially or on review. This has led to a biased report stating no physical evidence of injury, even though the member's ADF medical file has surgical and other reports relating to the injury or condition.

INCORRECT REPORTING OF THE NATURE OF INVALIDITY BENEFITS

The avoidance by CSC in acknowledging the reviewable nature of Invalidity Benefits in reports to the ATO has already been outlined. This misreporting also extends to the Family Court where the Court has refused to accept CSC reporting. This leads to incorrect valuations of these reviewable payments as lifetime payments which they are not. In some cases, the assets required to generate these payments is calculated (in excess of \$1M) which then goes into asset splitting calculations. As the funds are notional and do not exist, Veterans take out loans to cover the asset splitting. Then, if at a later stage the Invalidity Benefit is reviewed and ceased, the Veteran is unable to repay the loan. This has also led to ridiculous situations where the non-veteran ex-spouse (no injury) receives payments for life, whereas the veteran with the injury can still be reviewed and payments cease.

3. Non-Compliance with Legislation

Civilian members of superannuation schemes administered by CSC are "looked after" through appointments to the Board by the ACTU. The interests of ADF and ex-ADF members of military superannuation schemes are supposed to be looked after by equivalent representation. The Governance of Australian Government Superannuation Schemes Act 2011 provides the following:

"Before nominating a person, the President of the Australian Council of Trade Unions must consult with one or more relevant organisations. And Before nominating a person, the Chief of the Defence Force must consult with one or more relevant organisations."

In the drafting of this legislation, ESOs requested that ESOs be responsible for nominating at least one member of the board. This was refused but ESOs were assured that they would be consulted on appointments as per the provision quoted above.

For the current ADF nominees and appointments, the author has not been able to identify any record of consultation with the ESO community. The governance requirements of the Act have not been complied with.

Further, the Trust Deed of MSBS stipulates that:

"Subject to the SIS Act, in exercising its functions and powers CSC must have regard to:

- (a) the interests of members and the Commonwealth; and*
- (b) any statement of policy of the Commonwealth Government on any matter that is relevant to the performance of the functions, duties and powers of CSC by the Minister with a request that CSC consider that policy".*

It is noted that the Trust Deed immediately introduces a conflict of interest between member (beneficiaries) and the government. This is something not normally acceptable for Trust Deeds.

However, regardless of that, these provisions are still "subject to the SIS Act." The CSC Board Charter also specifically state that "CSC has an overarching fiduciary duty to act in the best interests of members and beneficiaries." It is the author's contention that the interests of the Commonwealth and policies of the Commonwealth Government have taken priority over the interest of the members and has resulted in detrimental outcomes for Veterans by wrongful interpretation of the SIS Act and SISR in the administration of military superannuation by CSC.

Conclusions

The author contends that there are sufficient grounds for the CSC to be included into the ToR of the Royal Commission.

The Governments response to the approaches members have made regarding this issue is contained in the following response from Ben Morton MP, Member for TANGNEY WA:

As a Commonwealth entity, CSC must meet additional governance, performance and accountability requirements set out in the Public Governance, Performance and Accountability Act 2013 and its own enabling legislation, which places additional requirements on the CSC over and above those imposed on APRA-regulated superannuation funds and their trustees.

CSC is subject to Parliamentary scrutiny through, for example, the Senate Estimates process, and to independent audit by the Auditor-General. Consequently, the CSC is subject to a higher degree of accountability, including Parliamentary oversight, as well as periodic Government review and scrutiny.

The Government has committed to a sensible, efficient and focussed inquiry that will focus on the areas of misconduct that have the greatest potential for harm to ensure that Australia's financial system continues to work efficiently, effectively and in the interests of consumers.

CSC has a formal process in place to deal with members' enquiries and complaints. A scheme member can lodge a complaint by calling 1300 033 732.

A member of one of the APRA regulated superannuation schemes administered by CSC (CSS, PSS, PSSap, MSBS, ADF Super) who is not satisfied with CSC's handling of their complaint, or reconsideration of a decision made by CSC, may contact or appeal to the Superannuation Complaints Tribunal until 30 June 2018 or to the Australian Financial Complaints Authority when it is operational later this year.

DFWA contends that the Government's argument that there is sufficient scrutiny provided for in existing legislation is false. Evidence indicates that it is inadequate and ineffective

Surely Veterans have the same rights as other Australians ??

John Lewis - President, Qld Branch

Notes:

1. The Author acknowledges assistance of members of DFWA and administrators of Veteran Clawback and COMSUPER- MILITARY ENTITLEMENTS Facebook Sites in compiling this account.

2. DFWA National has developed a healthy working relationship with CSC and is determined to resolve the concerns expressed in this article to the advantage of the veteran community.

MAIDEN SPEECH SENATOR JIM MOLAN

14 February 2018

*DFWA congratulates the MAJGEN Jim Molan, AO, DSC (Retd) on his elevation to the Australian Senate.
Readers will find his maiden speech enlightening and refreshing ...*

Mr President, thank you very much. Can I begin by saying that there's probably no-one in this entire chamber this evening who is listening to this who is more surprised than I am that I'm giving a first speech in the Australian Senate. The joke relating to a certain Australian skater has been done to death by some of my colleagues; it's been thrown at me from across the floor, but I do recognise a parallel. I listened to Senator Steele-John give his first speech a little while ago. He commented that he was the youngest appointed to this chamber. I am definitely not competing with him on that issue! I'm proud to be a member of the fastest growing demographic in this country.

I thought I would use this speech to introduce myself to the Senate. What happened last week makes that somewhat redundant as my background, character and motives have been stated, examined and questioned, both inside this chamber and in public, so I hope just to put certain things into context. Before I proceed, I would very much like to thank the coalition leadership team in the Senate for the support and comradeship they provided to me over the last week—especially Senator Marise Payne, the Minister for Defence, who is overseas at the moment, who defended me so passionately. In his valedictory speech, George Brandis claimed that there is a unique feeling of comradeship within the coalition in the Senate—indeed there is and I have certainly felt it. I particularly extend my appreciation to those that defended me in the other place and especially to the Prime Minister. My first week in this place certainly presented me with a reminder of the importance of ensuring that I cannot be misrepresented and that my message is always clear, as is my absolute commitment to the values of an inclusive and diverse Australian society.

I will never take for granted the privilege to speak in a democratic forum such as this. Democracy, in both concept and practice, has been a significant part of my career and my life, perhaps more so than for many Australians. As a soldier, amazingly enough I have accompanied five countries down their road to democracy. I spent 2½ half years maintaining security and backing up the police in Papua New Guinea at the start of PNG's democracy. I spent five years in two postings as a diplomat—on Jakarta's streets during the fall of Suharto and the establishment of democratic government in Indonesia; and with four of my embassy Defence staff in East Timor, unarmed, evacuating thousands in the weeks before Peter Cosgrove and his troops arrived, including negotiating with armed militia for the life of Bishop Belo. I commanded the force evacuating Australian citizens from the Solomon Islands, a young nation that had stumbled in its democratic progress. Finally, I spent a year as chief of operations in the senior headquarters of the coalition forces in Iraq over the second year of the Iraq war helping



coordinate an allied army growing to 300,000 in vicious daily combat at the cost of 900 of our US soldiers' lives against those who would deny any form of democracy to Iraqis or to anyone else. These experiences have given me an innate respect for democracy and a particular realisation of what it may mean to be an Australian senator. They also explain my determined approach to assist real democratic reform within the New South Wales division of the Liberal Party.

My parents, Andy and Noni, were at least third-generation Australians, with our children the fourth generation. Working-class Australians, they gained a middle-class lifestyle after World War II via hard work and a realisation, especially on my mother's part, that education for their six children was the way to success in life. Our family story is not an uncommon Australian success story. It is also not a story that does or should only apply to the past. Anne and I have four adult children, all of whom have worked and studied hard in the best Australian tradition to receive the benefits available in this magnificent country. Of significance, two of them this year have achieved homeownership, one in rural Victoria and one even in Sydney, and a third is on the cusp of doing so in Melbourne.

Although I retired from the Army nine years ago, my 40 years as a soldier taught me a lot that seems applicable to parliamentary and wider social life. First, leadership is everything. Whenever we wanted to achieve real effects, even in this technology dominated world, we still turned to the best person. As chief of operations in Iraq, I was at the centre of the most technically advanced headquarters in the history of war, yet we consistently turned to people as people when we wanted to get things done. Human leadership in this age of technology has never been more important, be it in the military or in society.

Second, Australia brings its unique culture into its military. Blind obedience to orders or authority does not make good soldiers; nor does it make good citizens. We encourage our diggers to question every order for as long as possible because all of us are a lot smarter than any one of us. But, when the final decision is made by the boss, we expect support for that decision until the situation changes significantly. This ethos and duty, this understanding of loyalty and teamwork in a questioning environment, is something that I intend to personally carry into this house. I need to say that the only order I ever obeyed without question was 'Duck!'

Third, as a leader, once you find someone who knows what they are doing, get out of the way. This could be the military equivalent of the age-old principle of subsidiarity—only ever do what you do well—a principle of value in any organisation and one which reflects the Liberal principles of small and appropriate government to maximise freedom of the individual.

Fourth, stereotypes are invariably wrong. If you think that all a senior military leader has to do is give an order and everyone obeys, you have never had the joy of running a big military or interagency organisation. Modern military organisations that I was connected with were so diverse that most people did not have to acknowledge my authority over them. In Iraq, for example, subordinates had to be convinced that my plan was good, that my directions gave them a fair chance of not being killed, or that I was not directing them to go outside their remit or outside my authority. Consultation, influence and persuasion are required perhaps more in modern militaries because the consequences of failure are immediate: you can, too often, count the bodies.

Operation Sovereign Borders was my introduction to the coalition, and I must say I was mightily impressed. Scott Morrison was generous enough to call me the co-author of our effective border protection controls. To be a co-author is a great honour because our policy enabled one of the most successful and most humane approaches to a complex strategic law enforcement and humanitarian problem. With the focus now on winding down offshore centres on Manus and Nauru, many forget previous failed policies and the need to effectively and coherently manage them. If I am indeed a co-author, I am one of at least four co-authors, some of whom are present here today. Unless we're blinded by ideology, there are lessons in that policy for all of us. What really made Operation Sovereign Borders work was simply leadership and management 101—nothing more, nothing magical, nothing too complex. Australia had to consistently demonstrate national resolve in facing down the people smugglers and those in foreign bureaucracies and elsewhere that were corruptly furthering their efforts. Across all levels involved, this national will was, and remains, encapsulated in that three word goal: stop the boats. Those who criticised it as a three-word slogan missed the whole point, and many miss it to this day.

We turned that policy into a strategy which showed how the policy would be achieved. Tony Abbott, Scott Morrison and I launched it in the media and the PMO turned it into a three-document election policy. That was really the easy part. Compared to having an effect in the real world of real people, policy is pretty easy. Policy is never an end in itself.

The hard work is always implementation. Operation Sovereign Borders has been so successful because of the alignment which existed from the Prime Minister all the way down to the implementers, including the hands-on management by ministers. It dramatically restored my faith in how effective Australian governments could be. It remains effective to this very day. I am immensely proud of the team that put this together and the results it achieved—the lives it saved and the criminal activity it disrupted—and I am particularly proud of the government behind it all to this very day.

It's only fair to this house that I state what I hope to focus on as a senator for New South Wales. I will put the people of New South Wales and Australia first, to the best of my ability, in everything this house asks me to consider. I admit to still being in the learning phase of how I might do that, but that is the objective. I am very sensitive to the overwhelming support I have received from good Libs all over Australia, particularly those who supported me during my preselection in 2016—and the 10,100 people who amazingly voted for me below the line at No. 7 during the double-dissolution election—the superb, extraordinary democratic reformers in New South Wales. Also those who have wished me well I would like to thank as a senator, including Prime Minister Malcolm Turnbull, who was among the first to ring when there was an indication that my appointment might happen. Last week I received the most extraordinary support from a very wide cross-section of our society, either expressed directly to me, through my office or through the media—a level of support that I found absolutely humbling.

Whatever I find myself doing in this great institution, I will work for it to be ethical. Ethics is about consistently doing the right thing, about being secretly beholden to no-one, and, in a political and parliamentary sense, about working for the voters who elected us. In terms of the Liberal Party, it means representing the members of my party and voters rather than disguised narrow factional interests. I am of no faction and beholden to no individual or group. I am a New South Wales Liberal, and that is where my loyalty lies. Those journos that call me a member of the New South Wales hard Right have never met a member of the New South Wales hard Right. My conclusion is that the behaviour of such factions—Left, Centre or Right—is rarely in the interests of the party, its members or those who might consider voting for a right-of-centre party. I stand beside Walter Villatoro, Tony Abbott, Angus Taylor and many other New South Wales Libs whilst still recognising the sterling qualities of those who opposed us.

Given my career expertise defence and wider national security are, of course, big issues for me. I always and publically acknowledge that the 2016 Defence white paper—particularly the accompanying funding, industry and technology links, the resultant force structure and, most recently, the defence export policy—is the best that Australia has had since the first defence white paper back in 1976. This is to the great credit of our coalition prime ministers and defence and defence industry ministers.

I also think that the Australian Defence Force itself is better than I have seen it since the end of the Vietnam War. That's a coalition achievement

of the Howard, Abbott and Turnbull governments, and of defence leaders, and one achieved despite the extraordinary neglect of the Rudd-Gillard-Rudd period. But I look around the world at the impact of Russia, Iran, China, North Korea and Islamist extremism—what Americans call ‘four nations and an ideology’—on the liberal world order, and particularly on strategic uncertainty and growing instability in our region.

I look at the relative decline of US military power from 16 years of war, eight years of President Obama and seven years of crippling sequestration. I have failed to see for many years, despite any special relationships with any of its allies, how the US can come to the aid of all or even most of its allies in any extreme situation. The US government and military now acknowledge this in their desire to refinance their military. Many US allies around the world, from the Baltic to the Sea of Japan, seem to have retreated into complacent dependency, based on the myth of infinite US power and resolve as a reason for underinvesting in their own defence self-reliance, and this affects all of us. The centre pole of Australia’s defence policy tent, the US, may no longer stand as straight or as tall as we hoped.

My view is that we need to increase our self-reliance to manage strategic uncertainty through increased readiness, preparedness and all-round adaptability. Once before, in the decades up to 1941, Australia blindly put its security in the hands of an old friend, with a resulting situation that almost did not end well for us. As the foreign affairs white paper pointed out, an ascendant power, China, is challenging a status quo power, the US, in our region. War with China or involving China is not inevitable, and I’ve said this many, many times. We should welcome China’s emergence as a world power, if for no other reason than it has lifted hundreds of millions of people out of poverty, but we, Australia, should welcome China from a position of strength. I’m reminded by commentators that since the 1500s a status quo power has been overtaken by a rising power some 16 times, and war has resulted in 12 of those occasions. Twelve of 16 are not good odds and require prudent policy.

I have no expectations that governments immediately spend one more dollar on defence, but for years I’ve advocated that we must be more open about the strategic risks that are being taken in the name of the Australian people. We should all know how much defence we get for what we spend, but we should also know how much risk we take for the money we do not spend. I understand that we ask government to take risks in every single policy area. Defence is only different in that it’s a classic public good: unlike many areas, such as health and education, the public cannot buy more defence from another source if they want less risk.

Defence is also the only major area of government that is wholly a federal government responsibility. But as I’ve written, as early as 2012, defence policies of all parties in all governments for decades have merely been a list of inputs to Defence—that is, ships, planes, tanks, people and dollars—whereas the most important part of any defence policy is the output: how Australia is going to deter the next war by being able to win it. Of course this requires governments to state what

they consider the next war is going to be, and so define an output oriented defence policy. I reject the views of commentators and academics that it’s too hard to determine this output. Such a specification of the next war can be done in a generic sense, and it must be done or the necessary logic in our defence policy is totally absent. The US and the UK did it for years in terms of the kinds of wars they could win, and only abandoned it when it became politically too sensitive because of the self-induced defence shortfalls we see in those nations today.

I totally reject that there is a security issue in telling the Australian public and the world how we, the government, intend to win the next war in a generic sense. The world needs to know this, because that is the essence of deterrence, and we all need to know it, because how else can the government know if it is succeeding in defence or, more importantly, how can the voters ever judge how well a government is meeting its defence responsibility?

For obvious reasons, control of our borders and immigration is important to me, as it is to most Australians. We now effectively control our borders in a way that few now trust the opposition to do. However, I am concerned that the level of legal migration now that we control our borders is in excess of the capacity of our cities to absorb, both culturally and in terms of infrastructure. We are approaching limits on this, if we have not already exceeded them. I don’t have the answers, but I certainly have the concerns.

As a new New South Wales senator, New South Wales issues will be my priority. The first person that I called once I was confirmed was the Premier of New South Wales, the leader of the best state government in this country. This may be quaint to some, but I had no need, obligation or desire to call a faction leader. I will work tirelessly for the re-election of the coalition at the federal level, as I did during the double-D election, during the Bennelong by-election and at other elections, because a right-of-centre coalition government, even if we may have faults, will benefit the people of Australia more than anything else, and we are short of volunteering and donating party members. My wariness of a Labor-Greens government is due to the impact such a government would have on national defence, on our borders, on an already stretched deficit and on cultural issues, as we have all seen before.

My last focus is the catch-all of what I call national resilience. This is what we may have taken for granted in past years: the strength of our economy, community confidence in our culture, and the integrity and influence of our institutions. Of course, Australia has changed and will continue to change. As a Liberal from a conservative base, I’m not afraid of change. I’m a staunch conservative on international affairs, because the world out there is confused, disrupted and replete with nationalism, and it’s getting a touch of militarism. The big bad world could not care less what Australia has achieved internally. Ironically, they may even see it as weakness. However, on every social issue that comes before this house, I will not be stereotyped and I will make up my mind issue by issue. Two of those issues are the attention we pay to the fastest growing demographic in this nation—people of my age—and the support we give to Defence Force veterans, many of whom are here today.

Someone once said that, if opponents don't speak against you, you probably are not standing up for enough. Anyone who's googled me—and that seems to be most of the Western world and all the media in the last week or so—knows that various opponents regularly speak against me because I have publicly voiced my views on issues. I was targeted because I criticised the Rudd-Gillard-Rudd government over its neglect of its national defence responsibilities. Some single-issue polemicists wanted to take me to the International Criminal Court years ago as a supposed war criminal because I fought in Iraq, and that has echoed more recently. Those who failed to stop the boats or said it could not be done attacked me, and of course they attacked many others, because we did it. I was publicly attacked by apologists at the Festival of Dangerous Ideas because I was a board director, with a military background, of the then brilliant St James Ethics Centre. And, most recently, I was abused as a murderer at a function held in Redfern. If opponents don't speak against you, you are probably not standing up for enough.

One of my early US bosses in Iraq used to say a prayer at the start of our daily battle update. That prayer was Psalm 144 and is a particularly muscular part of Christianity. It's a good prayer for going into battle in Iraq or for use in general everyday life. I used it in the eulogy I was honoured to give for Captain Bryce Duffy, killed in 2011 in Afghanistan—may he rest in peace. And we are honoured to have Bryce's parents in the gallery today, Kim and Kerry Duffy. We are honoured to have you present with us today. Many of us may understand their loss, but none of us can ever fully repay them. Psalm 144 goes:

Praise be to the Lord my Rock,
 who trains my hands for war,
 my fingers for battle.
 He is my loving God and my fortress,
 my stronghold and my deliverer,
 my shield, in whom I take refuge ...

My view of our Judaeo-Christian culture is not one of victimhood or persecution. Instead, it's one that acknowledges centuries of success in overcoming challenges to produce the nation that is modern Australia and that will enable us to face similar challenges in the future. I acknowledge that our community may not yet have reached perfection, but we remain a lot closer than most nations or institutions, particularly those prone to criticising us. We are challenged almost daily as to our culture, but I have confidence in what we have and what we are. Being a Liberal never stops me from being progressive, the way Menzies thought of Liberals and the way John Howard delivered. If we know what is valuable in our magnificent society then we know what to defend from the assaults of the pessimists and the ideologues. All it takes is the kind of confidence embodied in Psalm 144.

I came here in such strange circumstances that my gratitude to others, I suspect, is different from most senators. I don't think it appropriate to thank the High Court, but in the spirit of coalition unity I would like to mention Fiona Nash and to acknowledge Hollie Hughes. We are indeed in strange times.

Some of my family, close and extended, are in the gallery, and of course I thank them, and they know my gratitude to them. My wife, Anne, is there, as are two of our adult children, Erin and Felicity, with our other children, Michael and Sarah, unable to be with us.

I mention many of the national leaders that I have had contact with over the years: John Howard, Tony Abbott, Scott Morrison, Peter Dutton, Angus Taylor, Connie Fierravanti-Wells and especially Stuart Robert, who has been a particular friend, plus, of course, the two senators who escorted me into the Senate last week, Linda Reynolds and David Fawcett. I note my deep respect for one in particular, Scott Morrison. Because I've worked so closely with him, I recognise his particular leadership and competence. As Treasurer, he must now look back on the border protection era as halcyon days.

But, of course, we are not short of outstanding parliamentarians in the Liberal Party. I owe much to the stimulation I've received over the years from Peter Jennings, Steven Loosley, Simon Longstaff and Allan Behm. For special reasons, I would like to thank one comrade who often made me look good, and that's Ken Brownrigg. I have no election staff or campaign director to thank, but the closest is Scott Briggs who advised me years ago to have a go.

Let me finish with reference to the most important determinant of what I am, the Australian military. If I had a military mentor over the years, it is retired Lieutenant General Des Mueller, who launched the book that I wrote back in 2008, and I thank him for 25 years of wise counsel. Des was and is a brilliant blend of Sparta and Athens. My boss in Iraq was US General George Casey, who commanded the war in Iraq for three long years while I ran it for him for only the first of those years.

Too many to name are the Australian soldiers of all ranks who've worked for me, with me or above me over 40 years, because I've learnt so much from them while pretending to know much more than I ever actually did. Many of them have contacted me in the past week to express their support for me when the place of men and women in uniform in our society was challenged.

Napoleon said: if you want to learn a nation's interests, go to the graves of its soldiers. Many Australian dead have been brought back to Australia, but many still lie close to where they fell. Australia's interests lie across the face of this earth. We are an international nation with worldwide interests. I've visited many battlefields and played cameo parts on some. What strikes me is the consistent performance of Australian soldiers, sailors and airmen over more than 100 years and around the world. Today's soldiers are as good as, if not better than, any we have sent overseas, and much of that is due to our Australian culture and the leadership, training and equipment that accompany them. To me, they represent everything that is good about Australia because they are Australian. I dedicate my efforts in this house to them.

Thank you

Editor's Note: The DFWA issued a media statement following recent criticism by some Members of Parliament over Senator Molan's activities. The media statement is available on the DFWA website.

Sir John Monash



DFWA members may know of a strong push for General Sir John Monash's posthumous promotion to Field Marshal. Led by former Deputy Prime Minister Tim Fischer AC, the proposal is supported by many individuals across the military world as well as by other Australians who see an injustice because Monash did not receive adequate Australian recognition despite his many honours from Britain, France, Belgium and the United States.

The Saluting Monash Council recently asked for DFWA's endorsement of its proposal. While it is beyond DFWA's remit to have a corporate view on matters of this nature, many DFWA members may have a personal view.

You can see more at www.salutingmonash.org.au.

DID YOU KNOW?

The DFRB, DFRDB or MilitarySuper Schemes guarantee eligible dependents a benefit when a contributing member or pension recipient dies. However, eligibility differs if the person dies in service or after retirement. Therefore, there are two separate forms:

- **D80**
Form to be used by a spouse or partner of someone who passed away while they were still serving.
- **MILSOP**
Form to be used by a spouse or partner of someone who passed away while in receipt of a DFRB, DFRDB or MilitarySuper pension.

Where can I find a copy of these forms?

Both these forms and more information can be found at: <http://www.dfrdb.gov.au/your-scheme/death-benefit/> (or by contacting the relevant telephone number given on correspondence you receive from your CSC fund).

- A link to the D80 form is to be found under More Help at the base of this web page – Application for DFRDB spouse, child/student or student pension (including MilitarySuper ancillary benefit) form
- A link to the MILSOP form is also under More Help - Spouse of a deceased pensioner*

Please take time to go through the information and relevant form to identify what your spouse or partner will need to provide should you pre-decease them. Establishing an 'exit' file is an excellent plan for your peace of mind.

*Please also note that, if there are eligible children, a separate form (MILCOP) is required when the death occurs after retirement. The link to this form is also under More Help – Child of a deceased pensioner.

NEW DVA ENTITLEMENTS ANNOUNCED

Veterans and their families are set to benefit with the introduction of the Veterans' Affairs Legislation Amendment (Veteran-Centric Reforms No. 1) Bill 2018 (VCR Bill) to implement several new initiatives which will deliver better services to veterans and their families.

- The Bill will create a new veteran payment to assist financially vulnerable veterans who have lodged a compensation claim for a mental health condition and are unable to work while their claim is being determined.
- The determination of Qualifying Service will also be automated, removing the requirement for a veteran to make an application for the determination. This is a key part of a broader improvement strategy to ease the transition process for veterans, putting veterans and their needs at the forefront.
- An additional \$7.1 million will be provided to deliver support services for veterans and their families through increased access to childcare, home care and counselling.

Partners of veterans may be eligible for the veteran payment and veterans with dependent children may be entitled to the maximum rates of Family Tax Benefit Part A without being subject to the Family Tax Benefit means test while they receive the veteran payment.

Other Enhancements

- Australian Defence Force members who served in Japan after the cessation of hostilities at the end of World War II and before the formation of the British Commonwealth Occupation Force (BCOF) will be entitled to receive a Gold Card.
- Other measures in the Bill include a new pilot program to provide improved mental health support to veterans in remote and regional areas of Australia.



PTSD COMPANION THERAPY DOG SPONSORSHIP

The DFVA NSW Branch Executive recently became involved in an initiative of the Defence Bank Foundation (DFB) to sponsor a PTSD Companion Therapy Dog. Our donation will help to rescue and train a dog to support a veteran and their family living with Post-traumatic Stress Disorder (PTSD).

This program, that is conducted at the Bathurst Correctional Centre in Central NSW, enables abandoned dogs from pounds or shelters to be trained to a level beyond that of a normal companion. Dogs are carefully assessed for their temperament and demeanour before entering the program

Under the watchful gaze of Steve Austin, one of Australia's foremost dog trainers and with the assistance of inmates at the Correctional Centre, the dogs are trained to a comprehensive level as 'Advanced Companion Therapy Dogs' over a six month period.

This program is the only one of its kind in the country where inmates train abandoned and mistreated animals to a level that enables them to specifically recognise the symptoms of PTSD.

Interestingly, this therapy training has a wider impact as selected inmates at the Bathurst Correctional Centre also benefit in acquiring

additional skills that in turn contribute to their own rehabilitation.

DFVA NSW Branch is proud to partner with the DBF by contributing \$7,000 for the training of each dog and sees this Program as a practical means of providing tangible assistance to both veterans and serving members of the ADF

With a greater need to support personnel with PTSD, this new training scheme provides that much needed 'high end' assistance to an ADF member in need. Together with the recent Government initiative to provide dogs/pets for additional therapeutic benefit as companions, this initiative, is most welcome.

This is a Program which is giving rescue dogs a second chance, an inmate a second chance and a veteran a second chance. This is a Program saving lives in so many ways.

If you too would like to support The Companion Therapy Dog program, conducted by the Defence Bank Foundation, a not for profit organisation, you can make a donation or sponsor a dog by contacting the DBF at: www.defencebankfoundation.com.au.

Michael Stuart-Watt – President DFVA NSW Branch



SUCCESSFUL RESOLUTION OF MISCALCULATION OF INCAPACITY PAYMENT OFFSETS

In mid-2017, some younger veterans from Veteran Clawback (VCB) who were also members of the Australian Veterans Alliance (AVA), approached DFWA seeking support for an issue they had with DVA about miscalculations concerning Incapacity Payments offsets.

What was the Issue?

A wounded or ill Veteran who is medically discharged can receive payments from two sources:

- An Invalidity Benefit (Class A or B) paid from MSBS, DFRDB or ADF Super by the Commonwealth Superannuation Corporation (CSC), and
- a Department of Veteran Affairs (DVA) Incapacity Payment for those conditions attributed to ADF service (SRCA/DRCA/MRCA).

When a Veteran is awarded both payments, the Incapacity Payments are reduced by an amount calculated by DVA, based on advice of the Commonwealth Superannuation Corporation (CSC) regarding Invalidity Benefits. The government rationale for this is to prevent “double-dipping” for the same injury. The reduction is known as the “offset”.

If the Veteran ends up in the Family Court, the Invalidity Benefit is subject to Family Court asset splitting. The former spouse is usually awarded a proportion of the Invalidity Benefit.

In early 2017, DVA found an error in their method of calculating the “offset”, i.e., the reduction in Incapacity Payments following asset splitting.

- The DVA Incapacity Payment had been reduced by the military superannuation Invalidity Benefit amount the Veteran received plus the amount of the Invalidity Benefit awarded to the former spouse.
- DVA discovered that, legally, the Incapacity Payment should have only been offset/reduced by the Invalidity Benefit amount the Veteran actually received.
- This meant that DVA had been paying the Veteran less than she or he had been entitled to, from the time assets were split.

Unfortunately, the Instruction DVA issued to correct the situation, only allowed backdating of the correction to 15 Dec 2016 and not to the date the mistake was originally made. If an affected veteran wanted the correct backdating, DVA required him or her to appeal the decision. The instruction also did not provide for DVA to pro-actively notify veterans affected by this.

Representation

In close consultation with the veterans who raised the issue, DFWA made representation to DVA to fix this up, adopting a consultative rather than confrontational approach. We requested that DVA:

- automatically apply backdating to the correct date without need to appeal; and
- adopt a pro-active stance to seek, identify and notify affected veterans

At the same time representations and/or complaints were made to the Defence Ombudsman by DFWA and veterans associated with VCB. Individual appeals to DVA were supported with the advice from VCB and Facebook Groups.

DFWA was particularly concerned to get this resolved to avoid placing an unnecessary appeals workload, both on DVA and ESO advocates for something that should be fixed administratively.

Result of Cooperative Effort and Application of Common Sense

In December 2017, DVA introduced a policy change:

- All calculations are now made from the correct date without need to appeal.
- “Those veterans that have already lodged an appeal will be advised of this change and their incapacity entitlements will be reviewed without the need for them to go through an appeals process. We (DVA) are actively pursuing all of those cases that we are aware of to ensure that entitlements are reviewed in accordance with the new policy.”

It is pleasing to see DVA taking a common-sense and veteran-centric solution to this issue. Even though the wheels of progress seemed to be encased in treacle at times.

Further details will be advised in the Autumn Edition of VetAffairs.

Any veterans who believe they may have been affected and have not had their entitlement reviewed should contact their Advocate or DVA directly. If you know of any veteran who may be affected by this, please draw their attention to this article and advise them to contact their Advocate or DVA.



BY THE LEFT - A SLOW MARCH?

Older hands in particular may not realise just how many servicewomen with operational experience are ADF members - or ex-ADF members - these days. Many will march in this year's ANZAC Day commemorations around Australia.

DFWA members may know of *By the Left*, set up recently on social media by servicewomen tired of being told, "You should wear your (husband's/father's/uncle's) medals on the right, not the left."

By the Left prompted me to recall the roles of women in, or tied to, the army over the years. And that reminded me that life can have regrets. I have one.

Shortly after starting flying training in Canberra many years ago, I received a formal looking letter. Mail was unusual so I tore open the envelope to find an invitation from the Australian Women Pilots' Association to join its ranks.

Two problems. First, I did not have ten shillings (that dates me!) for the joining fee. Second, I am not a woman despite an improbable first name about which Johnny Cash could have penned a sequel to his 'A Boy Named Sue'. Thanks, parents.

I wrote back to AWPA thanking them for their kind invitation but declining on the grounds that I am a bloke and therefore ineligible to join. I've regretted that ever since.

Imagine if I'd borrowed the ten bob from one of my less impecunious classmates and signed up. I'm sure I could have attended at least one

AWPA event before they sprung me, and I then would have received my ten bob back. Talk about a lost opportunity.

That experience together with a marriage blessed by two daughters (and a son) led me to think early on about issues affecting women in and out of the army, and their place in what was then very much a bloke's world.

(My brand new wife had to resign from her air hostess job because society said that a married woman's place was in the home. So did Trans Australia Airlines, TAA. At the time we both just saluted the flag and got on with life because we knew no better, but imagine the reaction today to the same thing. The army paid a marriage allowance but it was no substitute for a woman's freedom to pursue a job she loved. And the justification for marriage allowance was patronising to married women, not to mention irritating to single members, men and women, who saw the payment as inequitable.)

I'm pleased that society has evolved and that both my daughters are leading productive lives doing what they want to do, and doing it well. And I'm pleased that I also evolved and was able to encourage them from very early ages.

But what about service life? Has the ADF evolved and, if so, to what extent? Is a servicewoman's place different from a man's?

Ten years after marrying, I was based at Enoggera, Queensland, with the then 1st Division Transport Regiment. One of the four transport

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squadrons under command was an Army Reserve unit with a significant percentage of female members, mainly drivers and NCOs. The squadron performed well, including on a major 1st Division exercise in western Queensland (exercise Brahman Drive for those with long memories). Nobody thought it odd or unacceptable for women to serve in a combat zone transport unit. At least one part of the army had evolved.

Later, at the Army School of Transport, I was pleased we were training more women for combat zone positions as well as for the so-called “traditional” support area jobs. Provided women trainees – and men – could meet the physical and other standards for combat zone employment I saw no significant impediment to their being so employed. Nor did combat zone transport commanders, despite some mutterings in the wings on occasion.

But how things can change. Returning to Australia a few years later after an overseas posting, I was surprised and more than disappointed to find the army had banished women from all combat zone units, including transport units. The present had become the past. And the only rationale I could discover revolved around latrines and showers when in the bush, arguments that I naively believed were overcome years earlier.

My last army posting allowed me – along with many likeminded people – to redress the situation, at least in the transport arena. Women rejoined combat zone transport units, regular and reserve, without the roof falling in even though it was, as the Americans say, not a career-enhancing move on my part. The Neanderthals were still influential.

I appreciate that many have written on the subject of women in the army and I do not want to rehash all the pro and con arguments in detail. Sufficient to say that:

- Australia cannot afford to waste 50% of its potential military recruits solely on the grounds that they sit down to pee.
- The argument that infantry units will experience reduced combat effectiveness if women serve in the trenches has significant validity in my view. Women are unlikely to play front row for the Wallabies or the Broncos for similar reasons.
- Physical and other standards must not be compromised. The army is not an equal opportunity employer in the sense that it must lower its standards in order to accommodate the latest cause du jour. Wars are lost if standards are lowered. And when wars are lost, so are nations.
- But the army is an equal opportunity employer where standards are met regardless of gender. Most combat zone logistics jobs and many combat zone “arms” jobs can be, and now are, open to women and men who meet the standards. So they should be.
- Career progression for women must work under the same rules as for men. Not all men can be considered for the Chief of Army job because not all men can tick all the requisite career boxes. Same for women. But let's not change the size or shape of the boxes merely in order to exclude women from, or appoint women into, senior officer or warrant officer appointments. Equality means equality, in both directions.

I've spent nearly as long out of the army as I spent in it. I'm a fan in principle of equal opportunities and applaud the military and civilian advances of the last couple of decades despite my concerns about arbitrary quotas and pressures to lower certain standards.

Despite a slow march to recognition, servicewomen with significant operational experience are a fact of today's ADF. Let this ANZAC Day commence with the order, “By the left, quick march.”



EPILOGUE

An ongoing concern is career progression for women. Take a look at the above photo. All those gongs above were earned by a woman (whose nametag I've obscured) who went successfully to more places more often in more leadership appointments than most men could dream of. One would think she'd be a shoo-in for career advancement, but no.

A key box to tick if you want to be a general is Staff College attendance. I was appalled to discover that this officer was not selected despite her exceptional operational experience. Staff College is meant to fit attendees for future senior appointments, yet now seems to be a reward for prior pen pushing.

Was the real non-selection reason that she was a “services” woman with far more successful operational service than most male “arms” people in her peer group? Surely not, but we'll never know.

As one with significant involvement in selection processes of this nature, I cannot envisage a case where a candidate's demonstrably successful operational experience and outstanding potential could be so egregiously dismissed.

Win Fowles
winfowles@bigpond.com

Editor's Note: Win Fowles is a graduate of the Royal Military College, Duntroon, with later appointments in most states as well as the UK and USA, and operational service in South Vietnam. His final appointment before a civilian career was Director of Movement and Transport – Army.

fish rot

FROM THE HEAD FIRST! CHALLENGES FACING THE RSL

“Fish rot from the head first!” Not an original quote but one that encapsulate the challenge that the RSL is facing at present.

Since its formation in 1916 the RSL has gone through a number of iterations. Post WWI it agreed to be an association for veterans only and so set the scene for the ongoing discrimination and neglect of the issues of ‘non returned men’. After WW2 it was obliged to accommodate the veterans of that war and again failed to allow for membership of those who did not go overseas. After WW2 came the Korean War, Malaya, Borneo and Vietnam which was followed by over 20 years of peace when Australia had no major overseas operational commitments.

In recent times we have the creation of web based ESO’s and simply veterans organisations that do not identify as ESOs but which strive through social media to improve the lot of particular cohorts. During this time the RSL has struggled, yet leadership failed to realise that unless it changed its membership criteria and accepted non-veterans it would devolve into a small, increasingly irrelevant organisation.

Many of the veterans of these later operational commitments and those without overseas service [i.e. non veterans] struggled to find a place in the World War’s centric RSL. This was particularly the case for many Vietnam era veterans and that category of non-veterans i.e. those who had not served overseas, that the RSL had amended its rules for in the 1980’s. This move was not successful as the expected influx of members did not occur.

Focus on the Future

The RSL and the other ESOs’ that seek to represent the members of the Australian Defence Community (ADC) must be focussed on the future. If they are honestly committed to the ideals or aims of their respective organisations they should not allow ego’s and the turf wars of the past be impediments that hinder a cooperative approach to the common good. The RSL as the largest, oldest and most readily recognised ESO must accept its prominence not by virtue of these characteristics but because it is expected to do so. It is expected to;

- Display leadership at a time when it does not.
- Be a partner and work collaboratively and not go its own way thus highlighting a disunity in the ADC thus negating the advocacy efforts of so many.
- Promote the interests and concerns of the ADC in a collaborative manner. It cannot continue to deny the voice of other ESOs who have taken the lead on issues, developed the case and are fighting the fight.
- Work in partnership with the Alliance of Defence Service Organisations (ADSO). ADSO is a formal alliance of ESOs that has taken on the leadership role within the ADC that has been vacated by the RSL.

It is disappointing to realise that there are still many in the leadership of the RSL that continue to be suspicious of veterans who have chosen to form and or join other ESOs’. What the leadership fails to realise is that a great number of these same individuals are also members of their local RSL sub-branch. Many indeed hold leadership positions in sub-branches and on state executives. The reasons for this are for another time but to deny a collaborative approach on an issue means that the leadership of the RSL is denying many of its own membership and failing to live up to the Aims and Ideals of the League.

The RSL has to stand above the pettiness of ego’s and personal agenda and work cooperatively with all in the ADC. That is what leadership is all about!

Where Change Must Begin

After 102 years the RSL had settled into a period of contentment with its assumed position as the ‘go to organisation’ for veterans issues. However in the post Vietnam era it failed to live up to the expectations and aspirations of a new generation of veterans. Also it has not adjusted its systems and structures to cope with what is expected of a representative organisation in the 21st Century. The void presented by the RSL vacating the field is increasingly being filled by more vocal, determined, skilled, politically savvy and strategic and operational managers. These are well experienced in corporate governance within the broader community and are translating these skills to ADSO and other ex-service organisations that have captured the imagination and the membership of an increasing number of veterans from the many recent conflicts and service in the ADF.

To Move Ahead

Change in an organisation such as the RSL will take time and for it to be of lasting value it must be well considered. To be effective and long lasting it must start with:

- a. The development of a governance model that represents best practice in the 21st century. Continuing with its existing structure is increasingly seen as a major hindrance to maintaining national prominence as it lacks the agility demanded in the present era.
- b. Collaborative leadership within the broader ESO community.
- c. Commit to effective lobbying for the ADC in collaboration with the ADSO and other ESOs.

Governance

The RSL lacks a clear vision of what and where it wants to be in the 21st Century.

It has a Mission Statement and its Constitution nominates a range of Objects which are identified as being in support of it. However there is no clear direction of where the RSL is envisioned to be in five or ten year’s

Continued overpage

time. This needs rectifying if the issue of governance is to be resolved. Governance should deal with the structure, the organisation, control, the direction, monitoring and responsibility within the National Headquarters. The Board of the RSL i.e. the National Executive, should be free of the management responsibilities and issues that they presently deal with because of the absence of appropriate funding and staffing.

The RSL Vision Statement could be as simple as, "To be an ESO of choice within the defence family". These 10 words say much by way of a future direction and breath of the reach. A vision is just that, it gives a heading only. What should follow is the substance. This is the Statement of Strategic Objectives which are an expansion of the vision. Falling out of this should be the Strategic Plan and the Corporate Plan.

This should then lead to a clear definition of the role of the National President, the National Executive and the direction for the various committees that provide the necessary support and intellectual grunt required to position the RSL where it wants to be.

Leadership and the ESO Community

There are too many ESOs' in Australia! The reasons for this are many and varied however that should not mean an absence of collaboration between and within the ESO community.

The nature of the relationship between the RSL, ADSO and other ESOs' bear serious consideration. There are many within the leadership of the RSL who are yet to grasp the changes that have occurred in recent years and hold dear to a memory of the past. The view many in leadership positions of the RSL have of other ESOs' is coloured by their personal lack of experience with those very same ESOs'. They gauge the worth of an ESO based on the actions of one or two individuals who may be

outspoken and, yes, critically abusive when good manners demand better.

The RSL should take on a collaborative role in its relations with the other ADSO and other veterans organisations. This does not mean giving away independence nor 'its own voice' but developing a pragmatic approach in its dealings with other ESOs' and individuals who have much to offer as they collectively seek to live up to the aim and ideals of their respective organisations.

Lobbying

For much of its existence the RSL has been torn between the use of direct

and indirect political action. Many confuse attempts to influence government with being 'party political' as opposed to advocating in a non-partisan manner. With so few members of parliament or bureaucrats with any military experience the ESO community must work that much harder to get its message across and accepted.

The RSL must take on a more proactive role in promoting the issues that are important to the broad defence community. Again this is an issue of finance and skill set but 21st Century practice demands that the RSL seriously consider how it is to operate in this changed environment.

Conclusion

No one with a real understanding of the veteran and ex-service community would deny that the RSL will remain serving veterans and ex-service personnel for a while longer yet. The challenge that the RSL must ponder is will it remain one of many ESOs' or will be an ESO of choice in the 21st Century?

Kel Ryan

DEFENCE WIDOWS GROUP COMMEMORATIVE SERVICE

AT THE AUSTRALIAN WAR MEMORIAL

On 26 October 2017 the Defence Widows Group had their 7th Commemorative Service as part of the Last Post Ceremony at the Australian War Memorial. The first was in 2011 to mark the 30th Anniversary of the establishment of the Group (then known as the Defence Widows' Support Group). It was very successful and the War Memorial invited them to have an annual ceremony which they

did until 2015 when they were asked to combine it with the Last Post Ceremony.

Every year the service has been a little bit different and for the last two years the DWG have sponsored the featuring of a family member of one of their widows. This year it was actually two brothers – Lionel and Thomas Schmitzer who both served in World War I. Lionel served as Jack Smith having been initially rejected because of his German name. Thomas was killed in Sunray Trench and Lionel died while receiving treatment for his wounds after being evacuated to England from Villers Bretonneux.

It was very satisfying to have Heather Schmitzer's family join the DWG for this Commemorative service, particularly when it included younger family members. Plans for next year's service are already in place and the support which our DWG member, Judy Rule, provides to both the AWM staff and the family is very much appreciated.



Heather Schmitzer and Judy Rule laying the DWG wreath

MONEY MATTERS

PERSONAL BUDGETS

In the previous Edition of Camaraderie, personal budgets were discussed, and recommendations were made as to how to “track” your current budget. Have you had the opportunity to do so?

Do your records show that your personal budget follows the “rule” that was discussed?

During the holiday period, I read a few articles on “managing money”, and was disappointed to have a concern of mine confirmed, namely, that apparently 1 in 10 “millennials” do not bother to save any money, but live from “pay-day to pay-day”. Unfortunately these statistics reflect the general concerns expressed by the “traditionalists” (1900 – 1945) and “baby boomers” (1946 – 1964), as to the financial future of the younger generations. It is often said that “generation X” (1965 – 1980) will probably be the first generation that will NOT do as well financially as their parents did.

Why don't we try and do something about this, by considering “personal budgets”?

The foundation of a budget consists of calculating whether you are living within your means to achieve your financial goals. Some of these goals have been discussed in previous articles ... such as saving for a deposit for a home, saving for a holiday, or saving for investment purposes. In other words, to have a “nest egg” to turn to, if the need arises.

However, the financial “numbers” need to add up.

You may remember that the article in the previous Edition of Camaraderie raised the question in relation to short and long term financial outcomes, if you dealt with your personal budget in a particular manner. Hopefully you have calculated your individual answers, however, in case you have not completed personal calculations, I'll note a brief summary of the answers to questions that were raised.

I'll use the example of an income of \$50,000 per year, and for the purpose of this exercise, I will not consider Income Tax, Medicare Levy nor inflation.

If you followed the 80/20/0 budget, after 12 months you would have utilized \$40,000 on essentials (groceries, rent or mortgage, rates, utilities, car running costs) and \$10,000 on “feel good” items (entertainment, holidays, your wardrobe). There would also be zero in the savings and investment component.



The 30/10/60 budget would have resulted in \$15,000 on essentials, \$5,000 on “feel good” items, and \$30,000 in savings.

The last budget “division” which noted a 40/55/5 categories would have resulted in \$20,000 on essentials, \$27,500 on “feel good” items, and \$2,500 in savings.

The above divisions of dollar amounts clearly show great contrasts in expenditures in the various areas. The question you should then ask yourself is – “Based on your individual standards and goals, how would YOU like to divide YOUR budget?”

Most importantly, will “YOUR BUDGET” support you and your family in the manner that you WANT THEM TO BE SUPPORTED through fair weather and foul?

What can you do to try and achieve your goals?

- (i) Record your “current budget” for at least a two month period, to establish a pattern of your money avenues;
- (ii) Set realistic targets as to how you can achieve your proposed goals;
- (iii) If you have access to a computer, visit the MONEY SMART site (which is always recommended at the end of each Money Matters article), and visit the Calculators and Resources sector, and utilise the programs that are provided.

www.moneysmart.gov.au/tools-and-resources

If you have time, revisit previous MONEY MATTERS articles in Camaraderie (available “on line”), and read articles on the “Rule of 72”, “Building a nest-egg”, “Borrowing and Credit”, and “Do you have a Life Plan?”

USEFUL WEB SITES

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.

VALE - BRIAN FREDERICK COOPER, OAM, JP

4 January 1939 - 20 January 2018

Honorary Life Member of the Defence Force Welfare Association

Long standing Secretary of the Western Australia Branch

Advocate and mentor for veterans and their families

Chairman of Trustees of the WA Aged Sailors, Soldiers and Airmen's Relief Fund



Warrant Officer (Class One) Brian Cooper will be remembered for his long commitment not only to RDFWA (later DFWA) but also to the wider veteran community and their families. His kindness and empathy for others in need will be greatly missed as well as his forthright manner, persistence, sense of humour and loyalty.

Brian was born in Boulder and educated at the Eastern Goldfields High School in Kalgoorlie. He joined the Army in 1954 as an apprentice vehicle mechanic and had a distinguished career in various vehicle workshops spanning more than 22 years in the regular Army and a further 18 years in the Reserves. Brian served overseas in New Guinea, Thailand and completed two tours in Vietnam.

In post-service life, Brian was employed for a period of 17 years by the RAC of WA as a Country Inspector. This position involved travelling throughout the whole of WA examining garage mechanics to ensure they possessed the high level of technical knowledge required by the RAC for certification. During this time he continued with his military service in the Army Reserve serving at both Artillery Barracks in Fremantle and Irwin Barracks at Karrakatta in Perth.

When Brian applied for compensation from DVA in the early 1980s he experienced considerable difficulty with 'red-tape.' As a novice applicant he found the process very frustrating and vowed to help others navigate the system. With the help of DVA officers in Perth he commenced training as an advocate. He was a pioneer of the Training and Information Program (T.I.P) and became Chairman of the Perth committee in 1995. He served in that capacity until November 2004 during which time he gained invaluable insight into the problems, concerns and issues of the veteran community and was a mentor for many new advocates. Over the years Brian has assisted hundreds of veterans lodging claims to DVA and as an advocate Level 4 assisted many with appeals at both the Veterans Review Board and the Administrative Appeals Tribunal. He was tenacious and tireless in his advocacy work for veterans and their families.

Brian's service to DFWA has been selfless and outstanding. For more than 28 years he was the Secretary of WA Branch, and ran the Branch from an office which he set up in his home garage. On occasions, when there was a shortage of volunteers Brian almost single handed ran the Branch. He was made an Honorary Life Member during DFWA's 50th

anniversary celebrations in 2009. Brian was also awarded the well-deserved Medal of the Order of Australia for outstanding services to the veteran community.

Our past National President, David Jamison wrote "We have lost a real warrior who fought hard for the serving and former ADF members. He was a stalwart of the Association in WA and nationwide for many years. He was gruff and to the point and he never left you in any doubt as to his point of view but had heart of gold and was a team player, qualities I always appreciated. He more than earned our gratitude for his contribution".

Brian became a Justice of the Peace and assisted many people in his community through his work in Perth's northern suburbs and in particular in the Joondalup and Warwick Courts. He was a long serving Chairman of Trustees of the WA Aged Sailors, Soldiers and Airmen's Relief Fund – a fund which receives half of the Poppy Money collected by the RSLWA and dispenses funds to WA veterans in need.

He has served with the RSL State Executive, the RSL War Veterans Homes Board, the RSL Veterans Affairs Committee, and the State Advisory Council of AVADSC.

Brian will be greatly missed by many organisations. He was a member of the Defence Force Welfare Association (WA Branch), Returned & Services League (Highgate Sub Branch), the Royal Australian Engineers Association (WA), Royal Australian Electrical & Mechanical Engineers Association (WA), the Australian Special Air Service Association (WA), (associate member), Senior NCO Reserve Forces Association, the Royal Association of Justices of Western Australia (Inc) and the Stirling Branch of the Justices Association.

The President, Committee and members of WA Branch are saddened by the passing our colleague and friend and offer sincere condolences to his widow, Rita.

Vale Brian, you will be sorely missed.

Richard Usher
President

Defence Force Welfare Association, (WA Branch) Inc.



WHY AN INTEGRATED APPROACH HELPS TO MANAGE PTSD

“The more the merrier”, - well sort of. Evidence suggests that if you are experiencing Posttraumatic Stress Disorder (PTSD), having a team of people helping you to manage or overcome your symptoms gives you a better chance of a successful recovery.

As you may know, PTSD is a mental illness that can develop if you have been exposed to actual or threatened death, serious injury or sexual violence. Symptoms can cause an individual to feel like they are re-living the event all over again and that there is danger always present. Unwanted memories can continue to resurface, and even every-day events can trigger these the re-experiencing of these memories. An individual may also have disturbing dreams and wake with a feeling of dread or panic but not remember the content of the dream. When experiencing repeated reminders of danger, you may start to avoid people, places, events, smells and noises that could bring back the bad memories and feelings. Consequently, when you're constantly feeling 'on edge' or hyper-sensitive, don't sleep very well and avoid many things you slowly start to see yourself and others negatively. You may feel angry, sad, numb and disinterested in many things including those you love and those who are important to you. To state the obvious, living with PTSD can be a huge challenge.

To meet this challenge, evidence shows the most reliable path to recovery is to engage a 'team' of people who work together to develop the best treatment plan for you. This is called an integrated approach. Some of the 'team' will be professionals who look after your mental and physical health and some will be family and friends. It is important to consider all aspects of your life in terms of recovery, and not just focus on the PTSD symptoms you may be experiencing. We are all complex beings and our lives have many aspects – physical, psychological, emotional and spiritual.

If you have been experiencing symptoms of PTSD for more than three months other difficulties can often develop, such as depression, anxiety, drinking too much or using illicit drugs. Physical health conditions such as sleep disorders, chronic pain, gastrointestinal, respiratory and cardiovascular disease may also develop. Besides the physical and psychological effects of PTSD, some of your relationships may be strained or may have even broken down. These added factors also require attention. You may only need a couple of people on your 'team' or many. For example, your team may comprise of a GP, and a psychologist and you may independently manage your exercise program. Alternately, your integrated care team may comprise of a GP, psychiatrist, exercise physiologist, psychologist, dietician, and couple's counsellor. Your role may be to organise your own meditation and yoga sessions, and to meet a friend for coffee every week. In terms of a plan, no 'one size fits all' and yours is also likely to incorporate family, friends and work (if appropriate) as these too are major factors in your life.

An integrated approach to your care benefits you and it also benefits those providing services to you. For example; if you have engaged a caring, and communicative 'team' you are less likely to feel 'just like a number,' and more

like a unique individual, challenges are more likely to be identified early, and progress is likely to be faster. Your involvement will encourage a team problem solving approach, and involving multiple providers should lessen errors and increase efficiency. Generally, using an integrated approach will lessen the number of crises and the time spent to resolve them – which is better for everyone.

However, the 'team' approach is not without its challenges. Sometimes when you have PTSD, it may feel overwhelming and demanding to be involved with several people, each of whom are providing options and offering different points of view. Fortunately, with your involvement, difficulties can be worked through by the 'team' so as not to hinder your progress towards recovery. For the people who are providing services for you there can also be some limitations; with increased time expenditure likely being the most difficult to manage. Issues such as nominating who is responsible for co-ordinating your care, and managing providers with differing points of view who work in different locations can also be challenging. The good news is that these are not insurmountable problems and a good 'team' will work to overcome these.

Overall, the benefits of an integrated approach to the management of PTSD far outweigh any potential challenges. If you have a 'team' on board who communicate well and work collaboratively with you, your progress towards recovery and an improved quality of life will be greatly enhanced.

Dr Jackie Stewart (D.Psych)

Dr Jackie Stewart (D.Psych) is a clinical psychologist working in private practice at Flourish Psychology in Maroochydore. During her career she has worked in private practice, public and private hospitals, policing and non-government organizations across Australia. Jackie has extensive experience working with current serving Australian Defence Force personnel and veterans. She is trained in several evidence-based therapeutic approaches and has spent a significant amount of her career working with adult clients who have persistent pain, trauma and other chronic illnesses. She is committed to providing a high-quality service in a safe and caring environment for her clients.

NJFWELLNESS CENTRES

One group paying special attention to the needs of veterans and those suffering from PTSD is NJF Wellness Centres. Located Australian-wide, the group offer a multi-disciplinary approach to healthcare with Exercise Physiologists, Physiotherapists, Occupational Therapists, Dietitians and Psychologists all under one roof. Many of the NJF Wellness Centres programs are fully-funded by the government and aim to support returned service men and women who may be suffering from any physical or mental difficulties.

If you're unsure about what your entitlements involve you can speak with your general practitioner who can refer you. Alternatively, NJF Wellness Centres can consult you with your needs and provide advice on the course of action to help improve your health.
<http://njfwellness.com.au>



Pictured left: Memorial Service at Balibo - Chaplain Gary Stone. Pictured right: - Aussie and Timor veterans together.

NEW AWAKENINGS FOR VETERANS AND THEIR FAMILIES

For the past few years the Veterans Care Association (VCA), based in Brisbane, have been working on front line veteran rehabilitation, supporting many hundreds of clients and their families. VCA's tactical objective is to improve the health and wellbeing of the veterans they engage with daily, but their strategic objective has been to model and improve the systemic way Veterans Health is managed, moving it from the current "treating sickness" model to a "promoting wellness" model. All of the VCA team are seasoned veterans who have experienced the good and bad of what is currently on offer and they have cobbled together a best practice veteran friendly service.

Chaplain Gary Stone, a veteran of some 47 years service, and his son Michael, a veteran of 20 years service, lead a group of veteran clinicians and peer support carers engaging ill and injured veterans in peer support, encouragement, holistic health education, and life coaching.

Gary says, "Frankly, veterans are not responding well to the so called "Gold standard" of medication and cognitive/exposure therapy. At a recent Post Traumatic Stress conference in Brisbane it was reported that 1/3 of veterans are actually getting worse from the clinical treatments they are getting. All the clients VCA are seeing are making significant improvements, as they open up and respond to fellow veterans, who encourage them".

VCA currently provides a comprehensive peer support, health and

wellbeing education programme, engaging disengaged veterans and educating them about health and wellbeing possibilities and/ or getting them into clinical therapy before they become acute cases requiring hospitalisation. They utilise a front line team of chaplains and peer supporters-all very experienced former military officers, and a second row of Doctors, Nurses, Psychologists, and Social workers who advise both staff and clients.

“... carers engaging ill and injured veterans in peer support, encouragement, holistic health education, and life coaching.”

Designed and developed by Michael Stone, VCA's Flagship activity is a 9 month "Timor Awakening" (TA) rehabilitation program, involving 3 months preparation, a 12 day immersion in Timor along with Timorese veterans and a 6 month follow up period. VCA have conducted five of these programmes with 125 participants and support of 20 veteran volunteer staff members, and are preparing for two more programmes in 2018. In Timor they get a "mountaintop experience" – a circuit breaker awakening that their lives can improve, and they find new purpose and identity.

The detailed evaluation data VCA have collected and had externally analyzed by clinical psychologists and medical officers, presents solid evidence that the program is significantly reducing symptoms of stress, anxiety and depression in all participants, and conversely improving quality of life. These results are being sustained over the long term, through regular follow up, and the participation by many participants in "Life Coaching" offered by veteran Michael Albrecht.

TA alumni are engaging and assisting with ESO (especially RSL) and are making positive contributions to the veteran community and society. Noteworthy is the case of TA 2 participant, 15 year navy veteran Kerri Howie who has recently given public testimony in the Catholic Leader newspaper (circulation 33,000 nationwide) of her coming to VCA in a state of deep depression and drug addiction, and subsequent to TA has been rehabilitated and has returned to Timor walking 160 km from Dili to Betano conducting a health clinic in every village en route. "Im now inspired. I have purpose. I feel alive and I look forward to many opportunities ahead"- Kerri.

Another significant outcome has been the mutual support given to the Timorese veterans and Government of Timor in progressing veteran support initiatives. The recently elected Prime Minister Mari Alkitiri hosted the TA5 group in his office, and heard first hand from VCA staff on what his Government could be doing to enhance veteran support. This occurred simultaneously with the Governments release of a 40 min documentary on the TA experience that has been shown nationally in Timor. VCA have produced the following short videos on Youtube and currently working on a professional documentary with interviews of participants.

- Timor Awakening Commandos Return October 2017 Introduction Video (2 Minutes)
- Timor Awakening 5 General Video (5 Mins)

VCA wishes to continue to offer TA experiences. They have more applicants than they can support, but their capacity for veteran support is significantly diminished by the time an effort they must put into fund raising. The programmes delivered to date have been made possible largely through the Sponsorship of RSL Qld and RSL Care – now known as Bolton Clarke. Further sponsorships and donations are most welcome.

Michael Stone says, "Defence has given many of us extensive training in leadership, training and development, to be able to design and deliver these programmes, and healing our struggling veterans is an honourable task for us veterans to be engaged in. Experienced veterans can care for younger veterans in ways that civilian clinicians can't. Younger veterans trust us and can be led into new lives because they know we understand them and we care. The deepest issues for veterans are not psychiatric- they relate to identity, dignity, purpose and connection. We can offer the empowerment for these to be rediscovered and realized."

Comprehensive information on this work is available at www.veteranscare.com.au

*Gary Stone
President
Veterans Care Association*

Editor's Note:

Gary served 25 years as an infantry officer in the Army, before ordination as a married Deacon in 1994. Since then he has served as an army and police chaplain, has led extensive humanitarian ministries in Timor Leste, and is now chaplain to the ex service community in SEQLD. Gary has been married to Lynne for over 43 years and they have four adult children and three grandchildren.

SOME INTERESTING WEBSITES

Your editor is often alerted to websites that may be of interest to our readers. A couple of recent ones are:

www.aussieveterans.com

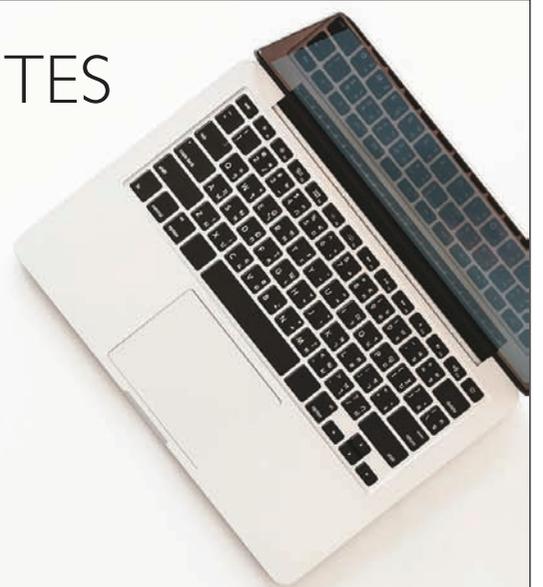
(Seems to be quite good as it list entitlements by card and state and not necessarily limited to DVA stuff).

www.aussieveteranscoffee.com

(Not sure if its genesis but if you look under coffee I think it started as an online coffee retailer run by veterans).

If you have other sites that you find may be of interest, drop me a line.

Editor





Steve Lowe



Dual Identity Leadership Program graduates



Performance of South Vietnam National Anthem



This memorial built by the kind donations of the Vietnamese Community in Australia

Phối Hợp

Đứng Q

Brimbank Viet Nam Veterans War Memorial

A Country Town Remembers

I like to look at interesting names on a map and then, when the opportunity arises, I drive there and look around. There is no particular reason for this meandering and the majority of these out-of-the-way places are mostly just names on a map rather than the bustling communities they once were. Many years ago I detoured about 50km from the main highway to an isolated town with an interesting name. The main street was wide and clean, with gaps between the few remaining houses, the hotel and two or three shops. The 'town' was laid out in a cross shape with one major junction. On the roundabout was a typical war memorial of a WWI slouch-hatted soldier resting on arms-reversed.

Y first stop was on the park at one corner of the Main Street junction where I read a plaque giving the history of settlement in the area. I then crossed the deserted junction and read the names on the memorial of the soldiers from 'The District' who "Gave Their Lives for God, King and Country'. The town had boasted 4,000 people at its peak and the 'district' maybe another 2,500 more on the surrounding, but isolated farms. Gold mining had been the industry that had really sustained the area for its first 40 years before the Great War. Probably no more than 3,000 men of military age lived in the area, yet a shocking 62 had not returned from WWI

(and who knows how many more wounded and shattered men returned to blighted lives, but who do not qualify to have their names engraved and remembered on this plinth). On the reverse side were a further 23 names from WW2, and on the west side, none from Korea or Malaysia, but on the east side were two from the Viet Nam war).

I know of dozens of memorials to remember special war events, but apart from the unusual and impressive Viet Nam Memorial on Anzac Parade in Canberra I knew of none dedicated to the veterans of the Viet Nam War (yes, I know there is a museum on Philip Island and the OTU one at Duntroon, but they are not Memorials of the type I mean).

Brimbank Viet Nam Veterans War Memorial

In January 2018 I received an email that had been forwarded from recipient to recipient announcing the dedication of a memorial next to the Brimbank RSL that was dedicated specifically to the Viet Nam War. Some of the photos that follow are from that dedication ceremony and some were taken by me when I visited it a few days later.

It is an understatement to say that it is unique in Australia and that it is impressive!



Unveiling the memorial

It has some interesting features:

1. It has the names of all 521 Australians KIA or DoW in Vietnam engraved into a set of polished black granite walls (along the lines of the American one in Washington, DC).
2. It honours the five ARVN Generals who committed suicide rather than surrender in 1975.
3. It has an engraved timeline of the course of the war, including maps of the areas of deployment of both ARVN and international forces.
4. It is about the highest quality memorial I have seen for a long time, yet it was entirely privately funded by members of the Vietnamese community in Australia to thank Australia for its contribution to the war.

I strongly recommend that every veteran in Victoria should visit it and pay their respects, not only to our soldiers, but to the 250,000 ARVN soldiers who also died, but do not have their names engraved anywhere.

Photo Odyssey and Dedication Ceremony of the Brimbank Memorial

The following is an edited extract from the original email from Les Edis:

In honour of the fallen, the Vietnam Veterans, and the Vietnamese Veterans, the Ode of Remembrance was recited by Steve Lowe (Australian Army Training Team Vietnam), followed by a minute's silence, after which the Australian National Anthem was sung by the Dual Identity Leadership Program graduates.

Unveiling ceremony

The South Vietnam National Anthem performed by a group of ladies from the Vietnamese Women's Association of the Vietnamese Community in Australia, Victorian Chapter. A number of distinguished guests had been invited to officially unveil the memorial.

The memorial is made from polished black granite which consists of the following elements -

Central Memorial - the front face reads - "IN MEMORY OF THE 521 AUSTRALIANS WHO DIED DEFENDING THE REPUBLIC OF VIETNAM", and with the words "TỔ QUỐC GHI ÒN" engraved on the back, which means "Lest we forget" or "We will remember them" (The literal translation means - "The Nation pays tribute to the fallen").

Fallen Diggers Memorial (on the left of Central Memorial)
On the front is the inscription of the names of 521 soldiers who lost their lives in the Vietnam War. On the reverse is a list of major events that happened during and after the Vietnam War. On another side is the list of names (individual, family, organisation, ...) who have "sponsored" the 521 fallen Australians as a member(s) of their family.

History Memorial (on the right of Central Memorial)
on the front left is the map of South Vietnam with locations where the Australian advisors & army were present, and on the front right is the map of Phuoc Tuy province, showing where Long Tan is located. On the reverse left is a picture of an Australian soldier taking care of a Vietnamese baby girl (helping and building relationships with local people). On the right is the map of South Vietnam depicting where the ARVN operated throughout all Corps AO's.

On five slanted niche pedestals is engraved the portraits of five ARVN Generals who valiantly committed an honour suicide on receiving the order of surrender on 30th April, 1975.

Consecration and ancestral ceremony
Father Huy Hoàng proceeded with the consecration in memory of the fallen diggers and prayed for God's blessing on the memorial.



Father Huy Hoàng



The Vietnamese traditional ancestral ceremony



Ms Viv Nguyen



Mr. Minh Nguyễn

Father Huy was born and grew up in Nui Dinh village, near the rubber plantation of Long Tan, which can be found on the map of Phuoc Tuy. The Vietnamese traditional ancestral ceremony was carried out by Phong Nguyen with the help of two altar boys – Huy Bao and Tommy Nguyen.

Speeches

The emotional content of speeches delivered by community leaders, representatives of Vietnam Veterans, RSL, local and state governments convey their feelings and the deep meaning of the memorial.

Ms Viv Nguyen (President of Vietnamese Community in Australia Victoria Chapter – VCA VIC):

"... Today is especially dedicated to Vietnam Veterans, to the Vietnamese Veterans, your families, your comrades, those who are still living and those who are incapacitated. This memorial is dedicated to you. We are here today to pay respect to you. It's hard enough to serve your nation, it's even more of an honour for you to fight for freedom for us in another country that is why we are eternally grateful for your sacrifice, the living and the dead. To all of our Vietnamese Veterans, you did what you had to do for your country. Today Australia is your country, this is our country, this memorial is dedicated to you."

Mr. Minh Nguyễn (President of Vietnamese Veterans Association in Australia, National):

"... This commemorative park will have a historical value not only for us, the citizens of the Republic of Vietnam, but also for the generations to come to help them understand the true story of the Vietnam War. The invasion of South Vietnam by North Vietnam was the main cause of the war. The legitimacy of Australia's involvement in Vietnam was for a noble cause - protecting the South Vietnam against the invasion by the north (Vietnamese) communists. The heroic sacrifice of 521 Australian diggers is justified because we, the Vietnamese refugees and our descendants, will remember forever.

They shall grow not old, as we that are left grow old
Age shall not weary them, nor the years condemn.
At the going down of the sun and in the morning,
We will remember them.
We will remember them!"

Mr. Bon Nguyễn (President of Vietnamese Community in Australia, National):

"A hero dies, but heroism never dies. This memorial is dedicated to Vietnam Veterans and Vietnamese Veterans and your comrades who laid down their lives for the freedom of our people.

This project was started in 2015 on the occasion that the Vietnamese

Community in Australia would like to express our appreciation to those who made huge sacrifices for our people ... There are 521 sponsors, one for each of the 521 fallen Australians, whose names are inscribed on the wall. Because you had come from a distant country to fight for our freedom in Vietnam, you brought your love to us so you are now members of our family. So the meaning behind this is that every year we will remember you and we pray for you as you are now our family member, one that has passed away. That is the bridge that the Vietnamese community, Vietnam Veterans and Vietnamese Veterans would like to actually form that bond. I believe that bond has been very, very strong before 1975 till now, and I believe that bond will evolve beyond our generation. The establishment of this memorial park, no words can describe for the work of these men had done.

When you left your family here in Australia to defend a country that has nothing to do with you, Vietnam, you have indeed sacrificed your love, brought that love, to share that love with the value of freedom, and for that we thank you."

Mr. Bob Elworthy (President of Vietnam Veterans Association of Australia, Victoria Branch):

It's an extraordinary day! What an amazing memorial! Already as I said in this place, it stirs ... I extend congratulations to everybody involved in bringing this most remarkable memorial to reality. The elements of this memorial say much about the Australia-Vietnamese community and in particular the Vietnamese Community in Victoria. The memorial today represents the finest attributes of the Vietnamese people here in Australia - a deep and a binding connection to the preservation of their rich history, the reverence in which they hold their ancestors and their freedom fighters, and their wholehearted and uncompromising embrace their adopted Australian home and their genuine respect for the Australian Vietnam veterans. As one born in Australia, I cannot, for one moment, begin to imagine the trauma that the Vietnamese people felt and still feel at the loss of their beloved homeland. They struggle thereafter to simply survive ... Their determination and courage to strike out for the great unknown and to make a peril journey to Australia. I am so glad that they did. It speaks volumes of the dignity and resilience of the Vietnamese people that they've risen above such adversity and made Australia a much richer nation. And it says much that the Vietnamese people that they want in their own way through this very public memorial to display their respect and pride to their own heroes and their gratitude to the Australian Vietnam Veterans who died trying to protect their homeland. It's a level of honour and respect to others in this nation would do well to try to emulate. To the Vietnamese community, I say thank you for taking this nation to your heart and thank you for taking the Australian Vietnam veterans to your heart and into your home. Let us not forget!"



Mr. Bon Nguyễn



Mr. Bob Elworthy



Mr. Peter Smith



Mr. Đan Hoàng

Mr. Peter Smith (Victorian RSL State President's representative):

"...As we dedicate this provocative and special memorial, each of the names inscribed here belongs to a person who died in the service of this country while seeking freedom for another. They are a life not fully lived and perhaps a family not raised. They are known to us, and their names are known to many here today. We mourned their loss greatly but we also celebrate their life because they inspire us. Their inspiration is the ever-lasting gift to us all. This memorial is the most fitting tribute not only in design and construction but also in the origin and the generosity that made that happen. But instead of standing solemnly in this place as memorials often do, I hope that all who pass by here will stop, pause and reflect. I hope they touch the memorial, I hope they touch a name, and I hope they say that name out loud, because by doing so those names will live on. The RSL acknowledges and commends the generosity of the Vietnamese community and their beautiful expression of their gratitude for the service and sacrifice of those whose names are inscribed here. Lest we forget!"

Mr. Đan Hoàng (President of Vietnamese Veterans Association Victoria Chapter):

"... In 1962, the first group of Australian advisors arrived in Vietnam. In 1973, the last Australian unit withdrew from Vietnam. During those years thousands of Australian soldiers served in Vietnam to support the Republic of Vietnam in its fight against the Vietnamese communists' invasion. There is no dispute about the bravery, experiences and discipline of the Australian soldiers. The Long Tan battle is a perfect evidence of this. Sadly, 521 Australian soldiers did not come home. The creation of this memorial park by the Vietnamese community is our dedication to those 521 fallen soldiers. This is also a reminder to our next generation that all Australian soldiers will always remain in the heart of the Vietnamese community forever."

Tommy Nguyen played a very heart touching song - the Exodus Theme

(This land is mine) that touched the heart of those who have been displaced, misplaced, and longing for their mother land.

Adding to the emotional atmosphere, Huy Bao (second generation) and Mr. Long Nguyen (first generation) performed the song "Cảm Ơn Anh" (Thank You) to express (on behalf of the Vietnamese community) our deep gratitude to those who laid down their life so others may live in freedom. Where the last line of lyrics goes – "Thank you, thank you, thank you the Unknown Soldier!"

Channel 7, ABC and SBS Radio were there for news reports.

SBS reported the event with a heading: "Thousands of guests and Vietnam War veterans participated in the opening of the Australian-Vietnam War Monument at Kevin Wheelahan Park in Sunshine Victoria" - <https://www.sbs.com.au/yourlanguage/vietnamese/en/audiotrack/launch-memorial-australian-vietnamese-soldiers-sunshine-victoria>

"Thousands of ..." is a bit of an exaggeration when actually there were from 500 to 600 guests.

However, spiritually, there would be thousands of spirits – 521 fallen Australians and two hundred and fifty thousand ARVN soldiers standing with us today, smiling with pride.

Lest we forget!

Melbourne
16th December 2017

Alistair Pope

Editors Note: Vietnam or Viet Nam? the author tells me that the correct name is Viet Nam (two words), just as Saigon is actually Sai Gon, Ha Noi, Ba Ria, Da Lat, etc



Tommy Nguyen



Huy Bao and Mr. Long Nguyen



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.



Men'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.

\$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:/...../.....

Defence Transition Support Services

Between five and six thousand Australian Defence Force (ADF) members transition out of their military career each year. Around 70 per cent of these people leave voluntarily with the view to gaining employment outside of the ADF. However, changing careers can be challenging for members and their families.

As a part of the Prime Minister's Veterans' Employment program announced in November 2016, Defence has improved its transition support services to empower ADF members to achieve their goals after military service and transition to civilian life as smoothly as possible.

Defence now offers ADF members and their families, coaching and education services to help them understand the administrative requirements of separation, and get ready for employment outside of the ADF.

Members and their families can access free transition seminars throughout the year, where they can learn about the process, future employment, finance and superannuation options, veteran and family support services. Dates and locations of 2018 transition seminars are now available on the Defence Community Organisation website and can be attended at any time during a member's career.

ADF members have a unique mindset, skillset and experiences that make them valuable employees for any workplace. Defence also provides members with guidance to translate these skills into other workplaces through its Career Transition Assistance Scheme (CTAS).

All permanent members of the ADF and eligible reserves can access CTAS at any time in the 12 months before and 12 months after they leave the Defence. CTAS benefits are determined by the members' length of service and reason for leaving the ADF.

CTAS gives members access to:

Job Search Preparation workshop - a two-day workshop covering all aspects of applying for a job. Members can also access up to two hours of individual coaching to prepare for real-life job interviews and reinforce the skills they've learned at the workshop.

Approved absence - leave for all career transition activities including job interviews, appointments and on-the-job experience (includes weekends and public holidays).

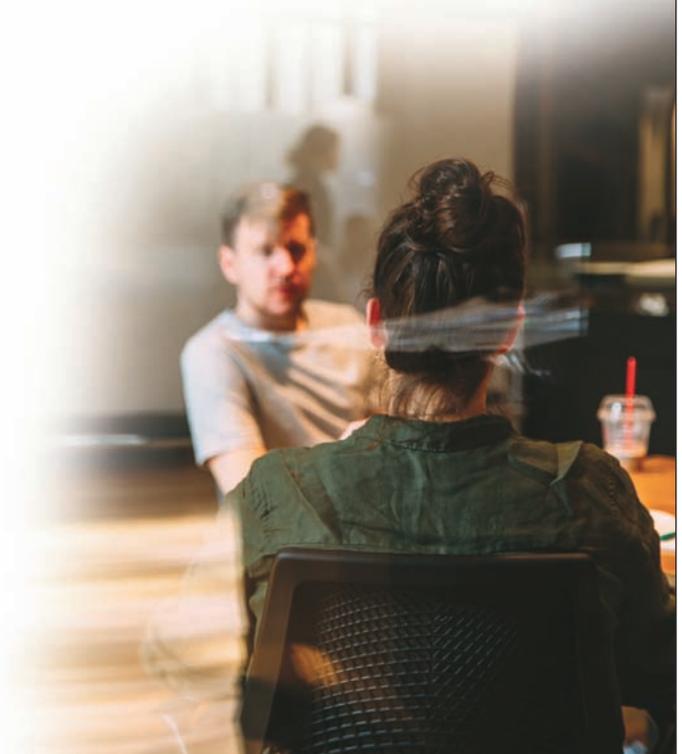
Career transition training - access to vocational education and training to support members' to gain work in their chosen field. Financial assistance is also available, depending on the members' length of service.

Career transition management coaching - up to six career coaching sessions to help members articulate their career goals and integrate them into new work environments. Members will be coached to identify their skills, career aspirations, develop an employment plan and learn effective interview and job hunting skills.

Curriculum Vitae (CV) Coaching - professional coaching to help members develop and maintain a CV.

DCO encourages members to speak with their family, Unit, and ADF Transition Support Services when they decide to leave the ADF. Members can get in contact with any Transition Centre around Australia to speak to a Transition Officer.

For more information, members and their families can visit the Defence Community Organisation website or contact the all-hours Defence Family Helpline on 1800 624 608.



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.dfw.org.au)

Signature Date: / / 20

ANNUAL MEMBERSHIP	FEES
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

COMMONWEALTH SUPERANNUATION CORPORATION (CSC): improving processes for exiting ADF members

Editors Note: The CSC has been invited by DFWA to present to Camaraderie readers articles of interest. This is their first article.

Commonwealth Superannuation Corporation (CSC) has been working with the Australian Defence Force (ADF) and Department of Veterans Affairs (DVA) to improve the experience for members who are exiting from their Defence Force service. Through improving processes and enabling better information sharing the collaboration has seen positive results which have made a noticeable improvement to the experience of members and their families.

CSC has recently been working closely with the ADF in designing and trialling changes to improve the exit process for ADF members. Included in these changes, and regardless of the mode of exit, members have all of their medical appointments and documentation completed prior to discharge which enables CSC and DVA to make any required determinations before exiting the Defence Force. CSC is involved in the assessment and evaluation of these changes, including the provision of data and feedback from member's experience.

In October 2017 CSC commenced priority processing of escalated initial invalidity cases. The Army flagged members to CSC who require more urgent action due to the uncertainty of their post-discharge financial situation or their medical circumstances. CSC works directly with the Army and the member to ensure that these members receive an initial invalidity classification decision as promptly as possible - often between one to four weeks - prior to their discharge. CSC has just commenced this same process with RAAF and Navy, with the first group of escalated cases from RAAF and Navy receiving decisions in January this year.

Information and assistance for members, including face-to-face services

CSC provides information and assistance to members in relation to their superannuation entitlements to ensure they are best equipped to understand the schemes they are members of and how CSC can provide them with support. CSC is committed to ensuring members have enough information to maximise their benefits and always works in the member's best interest.

Throughout 2017, CSC staff conducted 72 group sessions on Military Super, DFRDB and ADF Super/Cover and in excess of 2,800 one-on-one consultations with ADF personnel transitioning from the Defence Forces. Tailored sessions on topics such as medical separation are also delivered to ADF personnel and their families. CSC presents at ADF Transition Seminars nationally as well as on-base sessions by request. These sessions deliver general information on the various military schemes and discuss topics such as how benefits are calculated, scheme rules and investment options, when and how members can access their super, and how super is taxed.

CSC offers one-on-one consultations on bases around Australia to ADF personnel who are seeking to understand more about their superannuation benefit administered by CSC. Members who find this service most beneficial are those nearing retirement or who are due to separate from the ADF on medical grounds. These one-on-one sessions provide members with an opportunity to go through their annual member statement with an education officer, discuss how super is taxed and what their pension amount may look like on separation.

CSC staff care: supporting deployed troops

In November 2017, one of CSC's Senior Assessors within the Scheme Administration department rallied her peers together to supply care packages to Aussie troops who were deployed overseas. The team donated their own money to assist and a group of staff purchased various goods including protein bars and lollies, deodorants, and socks and organised for these to be sent to the troops. Along with this, cards were written and signed by the team with messages of support and recognition of their service. The letter in the picture next to this story was received in early February 2018.

CSC is committed to continuously review our processes to ensure we provide the best levels of service and a high level of engagement to all ADF members. Engagement from members, the ADF and advocacy groups is always welcomed.

HELP WANTED

The DFWA National Office in Canberra is seeking the following:

a. Secretarial Support.

Able to provide secretarial, basic administrative support for one day a week.

b. Economic Adviser.

Able to analyse, comment on/or and draft responses to DVA/government financial costings as they affect the veteran community.

If you can assist the DFWA in these positions, please contact:

DFWA National President -

Ph: 0418 759 120 or

Alf Jaugietis, Executive Officer DFWA -
Ph: 0438 282 284.



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
34A Moore Park Road,
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

A report of NSW Branch activities to NSW Branch members is provided 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 October 2017:

Mr K Gautam, Mr John King, Mr D C Miller, Mrs B E Parker, PTE G Rodriguez Llamas.

VALE

We deeply and sincerely regret to report the death of the following since our last issue:

Mrs M Bell, LT I W Boyd, Mrs L J Cox, CDRE J D Goble, CMDR R M Jessurun, Mrs P Law, Mrs M M Lewis, Mrs D E B McLoughan, Mrs T L Neilson, CDRE J O'Farrell AM, LTCOL W J Parker, Major R W Russell-Smith, Mrs D M Worth.

ACT BRANCH

President: Les Bienkiewicz

Vice President: Trevor Goodhew

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.

DEFENCE WIDOWS GROUP – NEW PHONE NUMBER

The ACT DWG has a new phone number (answering machine only) – (02) 6265 9776.

VALE

LTCOL Phillip Harrington and Mr G Kilby

NEW MEMBERS

A welcome to Mrs B Earle, Mr A. McCormack and Mr T Bridge.

QUEENSLAND BRANCH

President: John Lewis

Exec Vice President: Robert Shortridge

Vice President: Pat Jackman

VP – Far North Qld: Ray Martin

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..

While we have been active on several fronts, a major focus was on the Qld State Election due to the prominence of “veteran” issues.

DFWAQ produced a “Political Parties’ Policies Status Card”, rating each party as Red, Amber or Green in key policy areas that had been raised by the Qld Veterans’ Advisory Council and ESOs to the

government and political parties during the year. The ratings were based on the parties' responses to issues (below) and made no recommendations regarding how to vote:

- Published Qld Veteran Policy or statements?
- Appoint Qld Minister for Veterans
- Continue support for QVAC
- Provide a "Qld Veteran's Card" providing transport concessions.
- Charter for Veterans. Veterans/families should not be disadvantaged, compared with other citizens of Qld, by legislation or regulation, in access to state provided services.
- Transitioning Veteran should not be put on a waiting list for any state services.
- Establish Ex-ADF Community Support Services Hub in Townsville - The Oasis Townsville.

We had responses to our questions from LNP, Labor, Greens and One Nation. The Katter Australia Party did not respond. The card was circulated by email to all DFVAQ members, all other Qld ESOs, and, courtesy of DFVA National, all our ADF virtual members in Qld. Many forwarded the email over their own network and social media. Unfortunately, due to time constraints, it was not possible to contact our DFVAQ members without an email address. The LNP and Labor rated the same green score in all areas, except establishing a "Veteran's Card" and, probably critically, the Oasis in Townsville, where LNP was amber compared to Labor green. The Townsville Defence Community, including all ESOs, were strong supporters of the "Oasis" initiative.

Doubtless, the various parties will analyse the election outcome and influencing factors. The 3 Townsville seats results were close but eventually went to Labor. (In the last Federal election, the LNP lost its Herbert (Townsville) seat by 37 votes. There had been residual ill-feeling with the LNP response to the earlier ADF Pay Deal protests.) Clearly in some areas, especially a garrison city like Townsville, the Defence Community votes (20% of the electorate) are a significant factor. Whether the DFVA Status Card had an effect on voting decisions, we cannot measure.

Our activity did provide a service to the Defence Community in Qld and we had positive feedback from our members and other ESO. It was promising that the political parties did respond quite quickly to our specific questions to compile the status card, recognising veteran issues as state issues for the first time. While feedback from our members regarding the status card was all positive, it was mixed with bit of cynicism regarding "promises" by political parties wanting votes.

On keeping "promises", the delivery so far:

- A week before the election, Labor promised to formally appoint the Premier as Minister for Veteran Affairs. This was a surprise as previous representations to the Premier to appoint a Minister for Veteran Affairs had been rebuffed. First actions by the government immediately after the election - Ministerial appointments - were to appoint another MP as an Assistant Minister for Veteran Affairs. We wrote to the Premier mid-January requesting an explanation for reasons for the change to a policy announced three weeks earlier. We will advise of the reasons when a reply is received.
- The Translink 50% concession fares were extended in early

February to holders of DVA White Card (Specific Conditions) affecting about 19,000 Veterans. The White Card number must have a "Q" prefix indicating Qld residency. It is uncertain if Veterans issued with White Cards for Non-Liability Health Care are covered.

- Work on The Oasis Townsville, a services hub for serving, transitioning and ex-service ADF members and families is progressing well. The Qld Department of Communities has engaged a project manager and architects for the refurbishment of the old DPI building to be converted to the "Oasis".

DFVA will be producing a "Status Card" for future Qld elections, with annotations regarding the government's performance against election promises.

OTHER ACTIVITIES

Qld has been very involved in two other activities, effectively acting on behalf of DFVA National. DFVAQ initially raised the issue concerning DVA miscalculations of Incapacity Offset payments following a Family Court asset splitting order with DVA mid 2017 and has largely been responsible for following through to resolution of the issue. Also, DFVAQ initially raised the issue of the exclusion of CSC from the TOR of the Royal Commission into Banking and Superannuation. Separate reports on these are elsewhere in Camaraderie.

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	David Lyas
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 sabran@dfva.org.au

FROM THE PRESIDENT

This year starts off with the good news that our Secretary David Lyas, was awarded an OAM and Dave Helman State President of RAAFA and a member of DFVA also received an OAM. We will wish them both well at a lunch on 21 Feb which will be held in the Ex Services Combined Mess.

The Branch also had its first meeting for the year on Thursday 22 Feb and could have a couple of new starters for the committee.

The Election. South Australia is having its State Election next month. We have sent all parties a list of questions regarding their policies and intentions regarding serving members, veterans and their families. Thanks to John in the Brisbane office for his assistance in framing

those questions.

DVA Meeting. DVA had its first meeting for the year and apart from a de brief by the new Medical Officer nothing of significance was mentioned.

Farewell to John Wilson. We will be loosing our past President John Wilson and his wife Audra who are moving to Cairns and the warmer weather. John was paramount in getting this office off to a great start and they will be both missed. We wish them all the very best.

Finally, I expect this year will be similar to last: supporting the Association, getting new members and raising finances to support our operations !

Lee Bowes - President

VICTORIA BRANCH

Patron:	The Honourable Linda Dessau, AC, Governor of Victoria.
President:	Stephen Turner
Vice President Navy:	Shaun Rodenburg
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

FROM THE PRESIDENT

I trust all Victorian members have enjoyed a safe and happy Christmas season and that 2018 will be a very good year. The Branch remains financially stable although there continues to be a slow decline in member numbers. I encourage all members to look around their circles of relatives, friends, colleagues and acquaintances and, if any are, or have previously served in the Army, Navy or Air Force, please talk to them about the Association and encourage them to join. Not only is maintaining healthy membership numbers critical to the future existence of the Association but it is the key factor in ensuring the Association is able to get our foot in the door of the political, military and bureaucratic decision-makers both at Federal and State levels.

VICTORIAN VETERANS COUNCIL

In the last Camaraderie I highlight the initiative taken last year by the Council and the Victorian Government to facilitate improved cooperation between the Victorian Ex-Service community. Following on from last year's workshops a small Steering Committee has been formed to follow up on the agreed outcomes of the workshop. I am happy to advise that one of our member, John Scully, kindly agreed to participate on the Steering Committee and through John we should remain both well connected to the work to be undertaken within the

ESO community and well informed of progress in this needed initiative.

DVA DEPUTY COMMISSIONER

A change in the Deputy Commissioner Victoria occurred at the start of February with John Geary moving on to a First Assistant Secretary role in DVA. John's replacement, Leonie Nowland, has extensive administrative experience having previously held senior roles in the Department of Immigration and Border Protection and SA Health. On behalf of all Victorian DFWA members I express our thanks to John for his work as Deputy Commissioner in Victoria and, having met Leonie at the recent Deputy Commissioner ESO Forum, I am confident that her contributions to veterans' health and well-being will be of a similar high standard.

NATIONAL DFWA RAFFLE

Last year's raffle take up was less than anticipated and following consultation it was decided to change the timing of the raffle to deconflict it with the annual membership fees process. DFWA Victoria relies of three income streams to fund our continuing work on behalf of our membership and the greater well-being of the veteran community – annual membership, donations and Victoria's share of the National Raffle proceeds. As our membership consists of about half annual members and half life members, the membership fee proportion of annual revenue is limited. Donations are, of course, very welcome but it would be irresponsible of the Committee to commit expenditures based on any expectations of receiving certain levels of donations. Therefore, the raffle revenues have, as membership numbers slowly decline, become a critical component in funding the branches activities.

I encourage all Victorian members to continue to support the DFWA National Raffle to their fullest extent possible - any future decline in this revenue stream will impact adversely on the Branch's capacity to continue our efforts to maintain and improve veterans' conditions and support.

Of note, our Branch had two winners in the 2-017 DFWA National Raffle with Mr Richard Bahnsen taking out the 2nd prize of \$1000 and Mr Russell Rachinger the 3rd prize of \$500.

VICTORIA CROSS AUSTRALIA REMEMBERS

At the February DVA ESO Forum, the TPI representative highlighted the availability of a new limited edition that records the story of all 100 Australian Victoria Cross recipients. The book was compiled by Michael C. Madden and provides personal records from family members and other people who were close to the 96 recipients who have passed away and talks directly provided by the 4 Australian living VC winners. All profits from this book will go directly to supporting the ongoing work of the Victorian TPI Ex-Servicemen and Women's Association. Further information regarding the book is available by calling TPI Victoria on 1800 774 900 or on www.tpivic.com

DVA LEGISLATION

Late last year DVA in Canberra convened a number of workshops with the ESO community to explore and identify possible changes to the legislation the Department administers. DFWA's National

President, Kel Ryan, led the Association's participation in the workshops and, in January, our National Office provided each Branch with a list of about 80 possible improvements identified through the workshop process. Each Branch was asked to review the list of possible improvements and to provide their top 20 back to National Office. After further consolidation at National Office, the Association's top twenty will be fed back into the legislative change process.

Of interest, in reviewing the 80 "thought bubbles" that came from the workshop process, a number of the proposals would not require any change to current primary legislation – rather they could be implemented through DVA changing its operational policy. For example, one suggestion was to have only one application form that covered a number of the legislative schemes. This would be a particular benefit where a veteran's claim required consideration under two or more of DVA legislation. Rectifying this is within DVA's operational policy without, in my opinion, any need to seek a change to legislation (which can be a long and painful process).

Further information on the progress with this DVA initiative will be provided in future Camaraderie editions.

MEMBERSHIP RENEWAL GIFT VOUCHER DRAW

At the Branch Executive Meeting in November the committee decided to introduce an annual Membership Gift Voucher Prize to recognise the continued support of our Victorian members. Two gift vouchers to the value of \$100 will be awarded each year - one voucher to an Annual Member and one to a Life Member (who has contributed via a donation during the preceding year). Recipients are selected randomly from all annual members who are financial at the end of the year and from all life members who have donated during the year.

For 2017 the two recipients were Mrs June Leatham and Mr Ray Magilton.

IMPORTANT DATES FOR 2018

Executive Committee meetings:

22 February at the Mail Exchange Hotel, cnr Spencer and Bourke Street Melbourne

24 May (Executive Meeting and AGM) venue TBC

23 August at the Mail Exchange Hotel, cnr Spencer and Bourke Street Melbourne (TBC)

22 November at the Mail Exchange Hotel, cnr Spencer and Bourke Street Melbourne (TBC)

National Executive:

14/15 May in Canberra

19/20 November in Canberra (includes National AGM)

All Victorian members are most welcome to attend the Branch Executive Committee meetings with the request that members intending to attend to please let the Branch Secretary know prior so that adequate seating is available. The preferred method for contacting the Branch Secretary is by a short email to vicbranch@dfwa.org.au

All members are strongly encouraged to attend the Annual General Meeting in May – a notification regarding timing and venue will be sent out to all Victorian members nearer the date of the meeting.

FEEDBACK AND SUGGESTIONS

Any suggestions and comments on ways your Committee could improve support to the DFWA Victorian membership are always welcome and can be sent via snail mail to :

President DFWA (Vic)

Victoria Barracks Melbourne (H Block)

256 – 310 St Kilda Road, SOUTH BANK VIC 3006

Or email to vicbranch@dfwa.org.au

Stephen Turner – President DFWA (Vic)

WESTERN AUSTRALIA BRANCH

Patron:	Her Excellency the Honourable Kerry Sanderson AC
President:	Richard Usher
Vice President:	Max Ball
Secretary:	Allan Austin
Treasurer:	Lou Halvorson
Convenor DWG:	Shirly Mooney OAM
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 March edition of Camaraderie.

NEW MEMBERS

The President and members offer a warm welcome to Flt Lt John Stewart (Rtd) (life member) and LCDR Vic Jeffrey RAN Rtd

VALE

It is with deep regret that we note the passing of Mr Brian Cooper OAM JP. Brian has been a stalwart of DFWA for many years, Branch Secretary for 28 years and a passionate advocate helping hundreds of veterans for more than 30 years. He will be greatly missed. Please see the obituary that is printed in Camaraderie.

TRANSITION SEMINAR

Representatives from the Branch attended the November Transition Seminar in Rockingham – this is the second such seminar that we have attended. There was huge interest in our stall, and many questions about DFRDB/MSBS as well as advocate matters, particularly in gaining assistance with future claims on DVA. The interest shown in DFWA, and what DFWA does, is yet to convert into new members.

Continued overpage

ANNUAL RAFFLE

The timing of DFWA's annual raffle has changed in order to avoid raffle tickets being sent to members at the same time as the annual membership renewals in July. You will find books of raffle tickets with this edition of Camaraderie.

The AGM door prize (a beautiful set of drawings of Military buildings around Australia) was won by Maryvonne Holister.

CHRISTMAS LUNCH

The 2017 Christmas lunch was extremely well attended with over 80 members and guests present, including National President Kel Ryan. Thank you to everyone who donated prizes for the raffle-



2017 Christmas Lunch

\$516.40 was raised. The 2018 lunch will be held on Thursday 13th December 2018.

RAAF ADVANCED PILOTS' COURSE

The President attended 249 RAAF Advanced Pilots' Course graduation in December 2017 and presented the DFWA award for air navigation to Pilot Officer Jeremy Robinson. The Reviewing Officer was Air Commodore Mike Kitcher AM.

SOCIAL OUTING

At the time of printing, the Branch is planning a social outing (with lunch) to the SAS Historical Collection in Swanbourne. More details will be posted/emailed to members when dates are confirmed.



Pilot Officer Jeremy Robinson receives his 'wings' from Air Commodore Mike Kitcher



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