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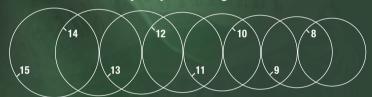
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THE OFFICIAL JOURNAL OF THE DEFENCE FORCE WELFARE ASSOCIATION

Vol. 54. No. 3 Third Edition 2023

PROUDLY SERVING MEMBERS OF THE ADF AND THEIR FAMILIES SINCE 1959



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Please do not contact the Editor for membership enquiries. Membership enquiries should be directed to your State Branch - see page 4.

Camaraderie is produced with the object of keeping members, their families and the broader ADF and veteran community informed of the issues being addressed by DFWA on their behalf.

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

Readers 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.

Readers 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 8 February 2024.

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

Another year has passed and another three editions of Camaraderie have hit the printing presses. I am always seeking advice on what you may wish to see in the magazine - drop me a line at any time (contact details on page 3). Les Bienkiewicz

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FRONT COVER

Royal Australian Navy sailor Marine Logistics — Support Able Seaman Tayla Pearson from HMAS Toowoomba repairs pipe at the forecastle as part of the damage control exercise during regional presence deployment 2023. bThe Royal Australian Navy is undertaking a regional presence deployment in Southeast and Northeast Asia. During the deployment, HMA Ships Brisbane, Stalwart, and Toowoomba will conduct training, exercises, and other engagements with Australia's regional partners.

Photo courtesy of Defence Media

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

Members from Tasmania and Western Australia are normally managed by the Victoria Branch, and members in the Northern Territory are normally managed by Queensland Branch. Residents in the ACT are invited to join the ACT Chapter of the NSW 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.

PLEASE DONATE TO DFWA

The DFWA needs your (tax deductible) financial support to enable it to continue its good works in supporting ADF members, veterans and their families. Donations can be made simply by going online to **dfwa.org.au/donate**

Our thanks to the following who donated online: Hayman Hailey, Mark Willis, David Johnston, Arthur Winkelmann, Michael Heydon, Ian Scott, Colin Hingston, Edmund Hungerford, Noel Fairley and Alison Rechner.

Donations can also be made to direct to your Branch, who will record your donation with their thanks.

CHANGES AT NATIONAL Introducing Chris Lowis

DEAR MEMBERS AND FRIENDS OF DFWA.

My name is Chris Lowis and I have recently taken responsibility for some of the National Office administration. I have been a reasonably active member of DFWA over the past five years and I was happy to put my hand up to assist National Office as Alf takes a step back from the Executive Director duties. With that I'd like to recognise and thank Alf for all the work he has done keeping National Office running over the last 10 years.

One of the projects that I've taken over has been the rewrite of the National constitution. There are a few aspects to the current constitution that had been identified as needing updating, and they have been incorporated into a new draft. In October, the national executive agreed to the draft and it has now been reviewed by solicitors to make sure DFWA meets all of the legal requirements. The constitution will be voted on at the annual general meeting in November.

One of the key changes is to re-establish a secretary position to look after the governance of DFWA National, separate to

role of an executive director/officer. All those governance tasks take time, but they are important and need to be done. Having a separate Secretary will allow any future Executive Director's time to be focused on advocating for ADF members, veterans and their families.

DFWA can only advocate for things that we know about. If you have had problems accessing services that you are entitled to, then let us know about it. The more information me have the better able we are to build up a picture and affect positive change.

Likewise, if you have hade a five-star experience, then let us know about that!

Lastly, DFWA is made up of volunteers. If you're interested in volunteering your time, skills or knowledge, then please get in touch. We recognise that the work is not for everyone, but it is important.

Chris Lowis

Facts & Figures – Don't believe all you read!

A WORD OF CAUTION FROM THE EDITOR!

WE OFTEN SEE OR READ IN THE MEDIA (and more so in social media) "facts and figures" that in reality may not always be right.

As a case in point, in a recent speech to the National Press Club it was claimed that DVA had a claims backlog of about 44,000.

Really ??

According to DVA website, in July 2023 the Department was working of 44,937 claims and also refers to a "backlog" of 30,108 claims not yet allocated to a Delegate.

Surely then to the average punter, there was in fact a total of about 75,000 claims still to be decided (ie, "in the pipeline"), not 44,000.

But it gets more confusing, as a claim can be for either just one or for several conditions, each of which has to be decided.

The lesson here? Always keep an open mind, don't blindly believe what you see or read in the media ... or what a politician may promise you!



FROM THE PRESIDENT'S PEN



I WAS TALKING TO

another Veteran the other day about 'married patches' and the plus and minuses of having lived in one. Everyone who lived in the street that I lived in Adelaide was a serving member of the ADF. The BBQs, childminding, sharing of water coolers in summer, amongst many things we enjoyed in that close knit community. Sometimes things got a little too

close and some felt that our personal space may have been invaded, but overwhelmingly there were more positives than negatives: there was always someone to help out when there was a birth or a death, to mow a lawn or mind a child in an emergency. I fondly remember others helping me out in some pretty rough times in my earlier life. I wonder how current serving members find this now, with private rentals, DHA houses spread throughout the communities and those separated from their families because they cannot reside together for a variety of reasons. I would love to hear from any serving members to see how they connect with others, or maybe it isn't necessary anymore?

Another area DFWA is interested in, is childcare. I am aware that for current serving families who are posted to a new area, often have to put down several non-refundable deposits for various childcare centres they *might be* living near. Non-military families often have to put their child's name down when the child is born and then they still may not get into their first choice, so for families continually moving around this can be very difficult for quality childcare let alone any childcare. I am aware of a married couple where both were serving, one had to go to SERCAT 6 as they could not get childcare on a Wednesday. Others have had to go to SERCAT 5 because of the lack of childcare services. If you know someone who has been affected by the challenge of finding suitable childcare, we would love to hear from you.

At the other end of the spectrum DFWA has concerns about My Aged Care and DVA for those who have turned 65 and have a gold or white card (with accepted conditions). We have received letters from both Veterans and War Widows about problems with services and the level of care they

receive when they turn 65 or they move into a nursing home. If this is something you or your loved one is experiencing, please let us know.

The thing that sets us apart for both the areas of childcare and aged care is the *Unique Nature of Military Service for our Veterans and families*. The recognition of the distinct needs of childcare and aged care for Veterans ,are some of the reasons why DFWA will continue to advocate on behalf of Veterans and their families.

Remembrance Day is upon us again. It was founded as a mark of respect to those who have died and suffered in WWI. On IIth day of the IIth month, the guns fell silent after 4 years of continuous warfare. The AWM website states that 'WWI brought about the mobilization of over 70 million people and left between 9-13 million dead – perhaps as many as a third with no known grave'. This day is to commemorate those who died in the conflict. With so much going on the world today, it is also an opportunity to hope that peace will prevail. For all those who are in the living hell of war, I hope and pray for peace.

I would like to thank Richard Usher OAM, President of Western Australia and his team for all that they achieved over the years for Veterans and their families. Western Australian branch will be handing over to Victoria to administer their members from January 2024. I know for some it has taken a personal toll, and I want to acknowledge the work they have done.

I have been in the role of President for 12 months -1 sincerely thank those who have helped and supported me in this role over that time. There is so much more we need to do to help veterans and their families in the welfare space. If you would like to help or become a volunteer with our organisation please contact someone in your Branch - contact details are in found in this magazine.

May I wish you and your family a safe and happy Christmas and all the very best for 2024.







DVA HAVE ADVISED THAT THE MYSERVICE CLAIMS ENHANCEMENTS PROJECT, being delivered under the Modernisation Program, delivered new capabilities for Initial Liability (IL) claims on 15 October 2023. The new capabilities in MyService will improve the claiming experience for veterans and their families and include:

- tailored messaging on the required supporting documentation needed for a complete claim to be submitted in MyService
- display of key information about all IL claims, irrespective of which channel was used for claim submission
- the display of a new status 'awaiting your information' to provide visibility to the veteran and their families when the department is waiting on information to progress the claim

- notification through myGov to remind claimants that there is outstanding information required to progress the claim and of tasks in MyService to request documentation
- improved document upload capability for all claims including those not lodged through MyService. This will enable veterans and their families to provide information using MyService rather than surface mail. This capability provides clients with a more intuitive document upload experience, including the ability to add 'Other' documents to their claim up until determination, and view all the documents uploaded in MyService against their claim at any time.

Further information has been made available for veterans and their representatives on the DVA website.

LETTER TO THE EDITOR



Dear Editor

At times I am dismayed by DVA decisions.

Recently I claimed reimbursement for a number of items including a Rapid Antigen Test which I was compelled to purchase as part of a DVA Medico-Legal examination.

Briefly, the claim was rejected by email as the test was not a DVA's responsibility.

I requested a review as I was compelled to purchase the test by the doctor conducting the examination and this was again rejected by email.

I requested that the original receipt be returned to me for possible further action.

A poor quality scanned document was returned to me by email.

I again requested the original receipt be returned and was informed by email that it would take about a week as the receipt had been stored off site.

The original receipts have now been returned to me by registered post in an A4 envelope.

All this for \$9.40.

Yours sincerely Peter Johnston DFWA Member, Merimbula.

ADF PAY – WTF ????

ADF members and their families will be aware that the Defence Remuneration Tribunal recently agreed to the (cosy) joint arrangement between the Commonwealth and ADF for ADF salaries to be increased over the next three years by 11.2%.

The DFWA was an approved intervener in the Tribunal's consideration of the matter (better known as the Workplace Remuneration Arrangement (WRA) 2023-2026). This involved us providing a written submission and then make an opening statement at the Tribunal's hearing (see photo below).



DEWA'S OPENING STATEMENT AND FOLLOW UP

WE ADVISED THE TRIBUNAL that we are an independent Defence Service Organisation that has earned respect by virtue of our forthright advocacy and apolitical lobbying at the national level, as well as more direct advocacy

and welfare support at the local level.

With regards to our involvement in past WRAs, we lobbied hard to convince the Government not to have members offset their pay rise by losing Conditions of Service. An appalling arrangement that has now been discarded. We were also instrumental in pursuing the concept of the Unique Nature of Military Service and also the adoption of a Defence Covenant (albeit it didn't pan out as we had sought!).

In our written Submission to the Tribunal, we made our disappointment in the 11.2% increase clear. Our position was supported by the results of the survey we made to ADF members, the results of which are detailed in our Submission.



In essence, we believe the 11.2%:

- will not make up for the increased Cost of Living being imposed on ADF Members and their families; and
- will do little to enhance recruitment and retention. Our simple assertion is that pay is a major consideration in recruiting and retention.

We note recent pay increases awarded to other deserving sectors of the community against which the proposed WRA (which equates to 3.8% per annum) compares unfavourably:

- SEEK advised advertised salaries in 2022 for trades and services was 6.2%
- NSW Government 8.5% increase to health workers
- NSW Government essential workers 4.5%
- and the NSW Government offer of significant rise to starting salaries for teachers quote "the offer recognises the value of work the NSW teachers do" unquote.

The complete DFWA Submission dated 27 September 2023, which included results of the survey we undertook, can be found on the DFWA website.

We also advised the Tribunal that we do understand that salary is just part an overall salary package and there have been many recent initiatives in respect of leave and other benefits, in particular the rationalisation of allowances. However many of our members commented that these alone don't impact equally on all members and that in any case, some benefits are not able to be accessed because of the tempo of operations - additional leave being the obvious. Members are working harder and longer and this ought to be reflected in salary.

We have also reflected on some related issues.

In particular we find it difficult to justify or understand the link between APS and ADF wage fixing arrangements. The two cohorts are vastly different and yet the ADF seem beholden to, or play second fiddle to, APS processes. For example, the delay in releasing the proposed Arrangement to the ADF was, we understand, attributable to the Commonwealth's timeframe in tabling a revised APS offer. Why so we ask?

The delay also impacted negatively on our ability to undertake a more extensive survey and Submission.

As another example, we wonder on what will happen on the proposed WRA increase should the APS then get more as a result of the currently reported CPSU opposition?

The intervention of the ADF in the past two years to provide two salary boosts suggests to us that additional funds - outside the formal WRA process - can be found when needed. We assert they are needed now.

We also placed on the table our view a. shorter WRA cycle - say two years - may provide a more nimble and flexible process in an era when the economy is becoming more volatile than in past decades.

In summary, we advised the tribunal that the ADF is a unique workforce that warrants their pay to be considered separate to the APS.ADF members and their families are astute enough to understand this. They are uncomfortable with the arrangement and are disappointed with the 11.2% proposed WRA.

THE TRIBUNAL'S RESPONSE TO THE DFWA SUBMISSION

The Tribunal published its decision on 17 October 2023 and can be found on the DFRT website (dfrt.gov.au). Extracts from the decision include:

As an approved intervener in this matter, the DFWA made a written submission. The submission outlined feedback provided to the Association and, in summary, outlined that the Offer "falls short of CPI increases, does not meet the cost of living increases faced by members and will do little, if anything to enhance retention and recruitment".

The DFWA also stated it "grapples with the current ADF remuneration setting arrangements that are perceived to be linked to APS bargaining" and consider it "should not be so". In the hearing, Mr Bienkiewicz reiterated that the DFWA finds it "difficult to understand the link between Australian Public Service (APS) and ADF wage fixing arrangements". He stated the "two cohorts are vastly different, and yet the ADF seem beholden to or play secondary to the APS process" and that the "delay [in releasing the proposed WRA] also impacted negatively on our ability to undertake a more extensive survey and development of our submission".

In canvassing the views of ADF members, the DFWA published articles in its magazine 'Camaraderie', contacted all members of its membership database by email, through social media, and undertook a web-based survey from 18-26 September 2023. The survey asked both serving and former members opinions on a range of questions such as "how satisfied are you with the salary increases proposed?" to "what do you think is a reasonable salary increase over three years?" and "to what extent do you consider recruitment and retention initiatives influence you or your partner's decision to remain in the ADF?". The DFWA received 1654 responses, some of which were summarised in its submission.

We considered the submission of the DFWA and commend it for the extensive work done in developing a sound submission, coupled with the deep analysis of a targeted survey, and within 13 days, so as to represent ADF members. We considered its concerns with regard to Consumer Price Index (CPI) increases and links to the APS bargaining policy.

We accept that while the Government's Public Sector Workplace Relations Policy 2023 does not apply to the ADF, it has been used as a guide to inform the proposed salary increases, as it has in past WRAs. We agree that while the ADF is a unique workforce, there has historically been an industrial nexus between ADF general salary increases and APS general salary increases and expect this to continue.

WHATS THE NEXT STEP?

The WRA is now in place and the first tranche (4%) will be paid at the end of November. There is little scope - at present - to have the matter to be bought before the Tribunal again.

The DFWA however will continue to examine this matter. Should the APS be given a higher increase than that provided to the ADF (following any industrial actions / lobbying that is currently being undertaken by the CPSU and a number of Government agencies) we will take appropriate action to lobby for the WRA to be amended. We advised the Tribunal in our Submission that:

- We will always continue to support the principle of no loss any Conditions of Service (a principle we successfully championed in a previous WRA).
- Any changes to the Offer during the lifetime of the WRA must be subject to full submissions by the parties. In such a case we will seek to intervene in any consideration of any such changes during the life of the Arrangement.

An annual survey. The DFWA is considering undertaking an annual survey of ADF members seeking their opinions on their pay and conditions of service. Watch out for more on this later in 2024!

ADF members and their families are invited at any time to contact the DFWA on this matter. Drop us an email to wra@dfwa.org.au



Corporal Cosmo

HELLO FOR THE LAST TIME IN 2023, DEAR READERS.

Right off the bat, allow me to provide an update on the ADF Recruiting and Retention (R2) initiatives:

There's not much of substance included in the official Recruiting and Retention Updates since the last publication of this column – however there are a number of initiatives in train. The following list is indicative of initiatives implemented and underway:

- Defence Assisted Study Scheme (DASS)
 - Has increased the range of study fields and qualifications members can study
 - Simplified the reimbursement process
 - Re-jigged the application form members may now make one application (per qualification) for the entire calendar year; so long as it is received prior to commencement of study
 - Remember, reimbursement limits were substantially increased in 2022.
- Defence Housing Support Review Commenced in July and due for completion by the end of 2023, key questions of the review will consider:
 - Is the provision of Defence Housing support fit for the future?
 - How might Defence improve housing affordability for ADF members, including those transitioning to civilian life?
 - How might Defence incentivise home ownership for ADF members?
 - What improvements to existing Defence housing and accommodation policy might be considered?
 - How can Defence's housing support offer become a positive attraction and retention element in the Employee Value Proposition?
- ADF Remuneration Package Review to be delivered in Q1 2024, including:
 - An approach to benchmarking the ADF Remuneration Package that will allow Defence to review ADF salaries on a regular basis.
 - ADF Remuneration Package benchmarking outcomes that consider workforce segments, demographics, and international military forces.

- Options for a contemporary ADF Remuneration Package Framework that will support current needs and future growth to 2040.
- An assessment of the appropriateness of the current salary structures, identifying their ability to meet contemporary and emerging Service needs and deliver sustainable outcomes in support of military capability.
- A gap analysis between the current ADF Remuneration Framework and options for the future framework.

There are several other R2 initiatives being considered to improve retention and recruitment however these may be considered non-monetary in nature and I encourage all members to keep abreast of the changes by reading the Status Updates published on the R2 intranet page each month. Most importantly, if you have an idea or feedback for the R2 Team, drop them an Email at: r2t2.2022@defence.gov.au

Executive Vehicle Allowance (EVA) – Abolished (after being rolled into salary); EVA:

- was payable to one and two-star ranked officers only
- offsets the cost of purchasing and maintaining a private motor vehicle
- did not need to be utilised for the purchase, lease or maintenance of a vehicle
- was paid automatically into fortnightly pay:
- for one-star officers was: \$25,208 per annum
- for two-star officers was: \$26,298 per annum
- · was not a superannuable allowance

Another allowance bites the dust! But you won't hear anyone complaining about retiring EVA.

EVA was approved by the Defence Force Remuneration Tribunal (DFRT), to be rolled into salaries, on the 9th of Nov 23, the very same day that ADF members – including one and two-star officers – will receive the first (4%) instalment of the Workplace Remuneration Arrangement (WRA) 2023-2026.

Therefore, due to the rolling-in of EVA into salary, one and two star officers in the ADF will see a, approximately, 14% jump in their pay packet on the 23 November 2023.

Now to be fair, these senior officers were already receiving the allowance, which was a taxable allowance - now, it is just going into their pay. Right?

At the DFRT Hearing regarding this matter, the representative for the Commonwealth, in not opposing the ADF proposal to roll the allowance into salary, pointed out to Tribunal members, "... the long standing policy practice of the Commonwealth that ongoing payments may be restructured and consolidated without being regarded as a remuneration increase, so long as the following principles were adhered to:

- · the restructuring would generally only apply to employees who receive, or were eligible to receive the ceasing payment;
- · there is no net gain to individual employees; and
- · the outcome is at least cost neutral."

Now, without question:

- · there is a net gain to individuals; and
- the outcome is not cost neutral

However, perspective is everything...

Whilst principles b. & c. outlined by the representative for the Commonwealth, cannot be satisfied, the increased gain (to senior officers) and cost (to the Commonwealth) will not come from the Defence Budget; Presumably, that is what matters to the DFRT.

The net gain and cost is realised once the senior officer begins to receive their superannuation pension, from the Consolidated Revenue Fund.

Under the Military Superannuation and Benefits Fund (MSBS), to which the vast majority of the 209 senior officers belong, an increase in salary affects Final Average Salary (FAS) - a key component of the calculation to determine annual pensions under the MSBS. Simply, by rolling EVA into salary, FAS expands by around \$19K, per person. For the 209 eligible senior officers - assuming an average time-in-service of 35 years - this is an increase of about \$3.9M, annually, in MSBS pensions.

Finally, now that EVA has been abolished, one and two-star ranked officers become eligible to claim Motor Vehicle Allowance, just as all other ADF members can, when using their private vehicle to travel to new posting locations or for official duty travel.

WRA 2023-2026

You get what you get and you don't get upset!

These are the words ringing in my head uttered by one of my previous seniors many years ago, describing the pay-setting arrangements of members serving in the ADF.

While this may still be the case in 2023, the Agreed Arrangement, approved by the DFRT on 3rd Oct 23, will do very little to attract and retain ADF members and their families.

The paltry, below-CPI and below cost-of-living pay adjustments, (one cannot refer to them as a 'pay rise'), reflects the level of seriousness that the current Government places on the implementation of DSR recommendations.

When Dairy industry workers in Victoria are awarded pay increases greater than ADF members it is little wonder that the ADF continually fails to achieve its recruiting targets and families are choosing a lifestyle that can meet their social, career and financial needs.

At least the Agreed Proposal approved by the DFRT ensures that if Defence APS members receive a better pay outcome than 11.2% (over three years), ADF members will also receive an equal increase. (As detailed in paragraph 20 of Part I of the Joint Submission).

Please take care of your family, mates and yourselves this Holiday Season by showing kindness to others and yourself.

I look forward to bringing you better news about conditions of service in 2024.

Cheers for now.

- Corporal Cosmo.

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

LETTER TO THE EDITOR

As a regular reader of your fine journal and an interested observer of things military, I have been watching the recent initiatives the Defence bureaucracy has come up with great interest, concern, amazement and downright worry. I can only comment by agreeing with a recent article I read (I apologise for not having the reference) that said a focus on a warfighting military that pays no attention to every new 'woke culture" is what is required, no matter how much the "wokees" would like to make war a caring-sharing, stress free kumbaya picnic.

Keep up the good work.

Larry Podmore



SUPERANNUATION UPDATE - CSC ANNUAL REPORT 2023

Matters of interest to serving and retired members.

by WIN FOWLES NOVEMBER 2023

The Commonwealth Superannuation Corporation (CSC) annual report for I July 2022 to 30 June 2023 was released recently. While it includes nothing exceptional, an update on the report and the principal CSC super schemes may be of interest to Camaraderie readers whether serving or retired.

Most of the 313 page annual report is of necessity mindnumbing. Eight pages are particularly relevant to serving and former ADF members. The full report is available online.

CSC's Vision and Values

CSC's vision is *inter alia* to "always operate in the best financial interest of our customers", a laudable intention (page 6).

CSC's values include "Customer Driven – we care about our customers and seek to understand their needs", again laudable (p6).

Legislation Objective - Advice to Minister

CSC has a number of legislative objectives and functions. One is to "provide advice to the Minister for Finance on proposed changes to the scheme legislation or Trust Deeds" (p6).

Regulated and Exempt Super Schemes

Just two of the ADF super schemes, MSBS (MilSuper) and ADF Super, are regulated under the Superannuation Industry (Supervision) Act 1993 (p7).

The remaining ADF schemes, DFRB, DFRDB, DFSPB and ADF Cover are exempt (p7).

That's why the latter schemes were not, disappointingly for DFWA, included in the Financial Services Royal Commission whose final report was published in February 2019.

Investment Returns – Balanced Options

Investment returns to 30 June 2023 for CSC's CSS Default, PSS Default, PSSap Balanced, MilSuper Balanced and ADF MySuper Balanced scheme options are at p11. (CSS, PSS and PSSap are schemes for Commonwealth employees other than the ADF.)

In most years since CSC's establishment in 2011 the investment returns for the Balanced options in the two military schemes are below the investment returns for Balanced options in the other schemes.

For the one year to 30 June 2023:

CSS Default	9.4%
PSS Default	9.0%
PSSap Balanced	9.0%
MilSuper Balanced	9.1%
ADF Super	8.8%

For the five years to 30 June 2023:

CSS Default	6.0%
PSS Default	5.8%
PSSap Balanced	5.8%
MilSuper Balanced	5.8%
ADF Super	5.7%

And for the 15 years to 30 June 2023:

CSS Default	6.0%
PSS Default	5.9%
PSSap Balanced	5.9%
MilSuper Balanced	5.2%

ADF SuperN/A (established in 2016)

The lower returns for the military schemes may not appear significant but accumulation superannuation schemes are a long term investment. Even a seemingly small difference in annual etc. investment returns can make a significant difference to retirement income.

DFWA is unaware of the reason(s) for CSC's disparate investment returns for its various Balanced options.

Complaints

Complaint numbers for each CSC scheme increased significantly over the three years 2020-21 to 2022-23 (pp79-80).

CSC reports that most complaints relate to communication issues, including its online services portal and its Interactive Voice Response (IVR).

> MSBS (MilSuper) complaints rose from 140 (2020-21) to 1,724 (2022-23).

DFRDB (including DFRB) from 40 to 474.

ADF Super from nil to 33.

ADF Cover from 2 to 75.

CSC's non-military schemes had similar complaint rises.

Scheme Membership Data

CSC once presented comprehensive data on matters such as membership, pensions and contributions in its annual report. But for some years now, reduced data for all CSC schemes are placed close to the report's end - on just one page (Appendix at p296). Readers wanting to drill down must do their own sums and trust they are correct. DFWA is no exception.

Here are DFWA's sums from the broad data at p296 of CSC's 2022-23 annual report.

DFRDB still has 557 contributors with a total payment to consolidated revenue of \$3.92M, an average (mean) of \$7,037. Assuming contributions are 5.5% of salary, that means the average salary of contributors is some \$128,000. Of course salaries (and contributions) for admirals and generals and the like would be much more, with others much less. Averages can be deceptive.

DFRDB has 49,878 pensioners receiving a total payment of \$1,678.881M, an average of \$33, 659. Again, some DFRDB pensioners would receive far more, others far less.

MSBS (MilSuper) is a "hybrid" scheme with both defined benefits and accumulation elements. It does not compare directly with schemes that are either pure defined benefits (DFRDB) or pure accumulation (ADF Super). MSBS has 30,745 contributors who paid \$359.693M, an average of \$11,700.

Given that "employer" contributions to MSBS are notional and not real, DFWA assumes that these payments are the total of compulsory and voluntary payments by MSBS members.

MSBS has 29,459 pensioners receiving a total of \$1,583.676M, an average of \$53,758. That's far higher than pensions for DFRDB and higher than pensions for the mature non-ADF defined benefits schemes. The CSS average pension is \$48,288 while PSS is \$40,986.

ADF Super has 32,561 contributors with no pensioners. Both ADF Super and the non-ADF PSSap schemes are purely accumulation and cannot yet be sensibly compared with DFRDB, MSBS, CSS or PSS.

Comment

Over the years DFWA has engaged with CSC and parliamentarians on various superannuation issues. Success has been mixed.

The "employer" contribution rate to ADF Super upon the scheme's establishment in 2016 was a significant success for DFWA and a major win for ADF Super members. Parliamentarians and most public servants receive a 15.4% employer contribution while ADF Super members enjoy 16.4% because of DFWA lobbying. That does not seem significant at first glance but is very much so over a working life, thanks to compounding.

Interestingly, some public sector employees receive higher employer superannuation contributions. The remuneration package in a recent newspaper advertisement for a Deputy Commissioner job with the Queensland Police Service (QPS) included an 18% super contribution, falling to 12.75% after age 60. DFWA is unaware of any higher super contributions for very senior federal public service or ADF people because these matters are, unlike for the QPS, confidential.

Fair indexation for many – but not all – DFRDB pensioners in 2014 was a significant but partial success for DFWA.

The government's 'fee for no service' in regard to DFRDB members who chose to commute remains unaddressed despite DFWA endeavours.

Similarly, MSBS members continue to be disadvantaged in regard to indexation and MBLs (Maximum Benefit Limits).

Governments of both colours demonstrate no interest in these DFRDB and MSBS issues. And, regrettably, CSC chooses not to become involved despite its fine words regarding "always operat(ing) in the best financial interest of our customers" and "we care about our customers and seek to understand their needs".

Has CSC at any time "provide(d) advice to the Minister for Finance on proposed changes to the scheme legislation..." that is in the interests of its ADF customers? DFWA is unaware of CSC ever doing so, despite requests to go to bat on ADF members' behalf.

It seems to DFWA that CSC wants to "understand their needs" but then not do anything about those needs. The words "proposed changes" are vague enough to permit CSC to avoid proposing changes even if their customers have a case and want them to do so.

DFWA recognises that CSC is in a difficult position. It is conflicted because it is beholden both to the government and to members of the schemes it administers. But it is too constrained by government to perform both responsibilities independently, or at all. Customers come second.

Regrettably, DFWA does not believe that CSC is able to "operate in the best financial interest of (its) customers" because of its conflict of interests.

DFWA does not believe CSC will ever promote issues such as DFRDB commutation or DFRDB/MSBS indexation or MSBS MBLs that would benefit its customers but would require legislative change. DFWA would like to be wrong.

END OF AN ERA FOR

WA BRANCH

RICHARD USHER OAM, PRESIDENT WA BRANCH

FTER 64 YEARS, THE WA BRANCH is closing its doors, and the administration of our membership will be taken over by the capable team in Victoria Branch - the only Branch to volunteer. WA Branch has an aging membership, and our numbers are dwindling. The current Committee and office bearers have remained unchanged for more than a decade and despite calls for 'new blood', no new volunteers have come forward.

We'll continue full operations from our Karrakatta office until Christmas. The vast majority of assets will be given to similar organisations unless we are able to sell them. Our Constitution is quite clear that any residual money has to remain in WA and used for a purpose similar to our own.

The late Brian Cooper JP OAM - long serving Secretary and advocate.



Mr Mark Wainwright OAM
– TIP and ATDP advocate
over many years.

Our two large signage banners are going East as the National President wishes to use them.

Our last "fling", on Thursday 14th December, will be the Christmas Lunch to celebrate not only the festive season, but also a very successful Branch over many years.

Much good work has been carried on in the Branch since the formation of RDFWA in 1959. Over the last 64 years there have been many excellent people involved with the Branch in many capacities. No report from WA would be complete without reference to the late Brian Cooper JP OAM, our long-standing secretary for several years. Our advocates and welfare people have all done an amazing job assisting countless veterans and their families, particularly Mark Wainwright OAM who has devoted countless years to helping veterans. Over the years there

have been many Presidents, Treasurers and Secretaries and countless men and women serving as Committee members and everyone has done a great job. We've looked after many widows in their time of need, provided good advice to veterans and their families when needed and come to the financial aid of many families when they have been absolutely down on their luck. The Branch has been active in scores of different ways, representing DFWA wherever and whenever possible.



Richard Usher with Qld President at the Last Post ceremony, Canberra War Memorial, November 2015.



National President Del Gaudry with WA Committee members – May 2023.



Lou Halvorson, Richard Usher, Max Ball and Robert Potts receiving a BEST cheque from Julie Bishop MP.

The office holds an almost complete set of every edition of Camaraderie from 1978 to the current day. Perusal of these old magazines proves interesting reading and shows how the Association has changed with the times. The old magazines were in small format and all black and white. Ranks were used for everyone and it's amazing to see how two and three star officers took a leading role in our affairs. Today very few if any, star officers remain as members. Many pages of the magazines were devoted to advertising regional businesses. In WA ads were for Lyons & Peirce who were carbon steel pipe fabricators to the RAN in Perth, and | & W Bateman of Fremantle often wished ADF members their compliments as they distributed Scotch Whisky! 'Year One' in Guildford WA was advertising baby goods - so much for the young membership of our Association then.

Did you know that in the late 70's RDFWA had its own insurance scheme? You could insure a \$20,000 house in Perth for just \$38.70 a year. In May 1981 the TPI Special Rate was \$4.90 a week and the general Rate (100%) was \$1.85 and Kerry Mellor's brother, Major GT Mellor, was our Branch Treasurer! Move forward to 1987 and the annual subscription for members was \$10 and life membership was \$100 for anyone over 60 and members were encouraged to give life membership as a birthday or anniversary gift!

For over 25 years the Branch gave a prize to the student who excelled in air navigation during the RAAF Advanced Pilots' Course at RAAF Base Pearce. Graduation parades were always special events, and it was a privilege to present the DFWA Award.



Richard Usher presenting the DFWA Award at RAAF Advanced Pilots' Course - 2017.

The WA Defence Widows Support Group was formed by Mrs Betty Hunt- Smith in January 1998, but Mrs Shirly Mooney (now OAM) took over the leadership a year later. DWSG was a thriving group of ladies and their regular meetings normally ending with lunch. They took many bus trips, sometimes as far afield as Margaret River to sample the wineries. A few years ago, they collectively made a

wonderful large patchwork quilt, and so good was it that for a while it was exhibited in the foyer of Parliament in Canberra. Unfortunately, after 22 very successful years, the group disbanded in 2020.

Over the years our Christmas function has been a highlight. Thirty years ago, it was a formal dinner where ladies dressed up and the men wore suit and tie. We've moved to a Christmas lunch these days, attracting huge numbers





Mr Steve Lucks - the Christmas 'Raffle King'.

of members having a lot of fun in a much more informal setting, and never complete without a monster raffle run by Steve Lucks. The Branch has always had a social side and many well attended outings have taken place to military museums and bases around Perth, always ending with lunch or drinks somewhere. We'll long remember our visit to the top of the submarine escape training facility at HMAS Stirling, inspecting the SAS

Historical Collection at Swanbourne and even a visit to Pat Hall's private museum.



Christmas lunch at RAAFA Bull Creek- 2018.

Of course, we're not the first Branch to close. NT, TAS, SA and the ACT Branches have all closed before us, although SA has now reformed. YES, we're all sad to see our Branch close. Looking back at the proud service we have collectively given, we're satisfied that we have all done our very best for our members and for the wider veteran community, and their families.

Women Frontline Soldiers DESERVE BETTER RECOGNITION

by SARAH PERCY

Editor's Note: The following appeared on the ABC News website on 28 October 2023, A part of the ABC RN "Big Ideas"

THROUGH POETRY, MUSIC AND FILM, AND

IN STONE, commemorating those who have died in conflict and served in uniform is a crucial part of what makes for a reflective society.

We thank, we honour and we remember.

Strange then, that there is one class of combatant for whom historians have long held scant regard.

Women have led armies, sparked insurrections and successfully repelled invasions — yet their military contributions throughout history have largely been ignored.

University of Queensland associate professor Sarah Percy, an expert in women in combat, wants to correct the historical record.

"Women are absolutely part of this," she tells ABC RN's Big Ideas.

They have always been a part of the ebb and flow of battle – often at the centre and sometimes in the lead.

And, Dr Percy says, women's participation in conflict and security is only likely to increase.

ERASURE AND DENIAL

Dr Percy, the author of Forgotten Warriors: A History of Women on the Frontline, says the absence of women in the histories of conflicts around the world is no mistake.

"It really is an almost deliberate forgetting," she says.

Her book is a riposte to the likes of Sir John Keegan, the distinguished British military historian, who as recently as 1993 said:

"If warfare is as old as history and as universal as mankind, we must now enter the supremely important limitation that it is an entirely masculine activity.

"Women do not fight... and they never, in any military sense, fight men."

Dr Percy says that's an assessment used to downplay and marginalise the military contributions that women have made over millennia.

"Both the definition of 'combat' and the definition of 'battlefield' are manipulated to try and say that a proper battlefield is one that only has men on it, and other kinds... the ones with women on it, they're not serious or they're not real.

"You get these absolutely baroque definitions of combat ... where carpenters are considered to be combatants in the US Army, but a woman who's armed and driving a truck is not ... even though, if she gets fired on, [she] is absolutely going to have to fire back, otherwise she'll die."

The refusal to accept that women could be genuine soldiers persisted well into the 21st century, even as men and women fought side by side in Allied operations in both Iraq and Afghanistan.

But downplaying the contribution women made in conflict isn't just sexist, Dr Percy says. It has also proven to be militarily disastrous.

During the Vietnam War, for instance, repeated American efforts to harass and disrupt Vietcong supply lines along the Ho Chi Minh Trail failed because US commanders refused to recognise the large number of Vietnamese women who traversed and defended the track as enemy soldiers.

In fact, women were an essential part of the North Vietnamese fighting force.

"So, [the US] actually completely misunderstand the context, and they misunderstand who they were fighting against," Dr Percy says.

The experience in Vietnam was mirrored throughout the 20th century in various post-colonial liberation struggles as women



Vietnamese woman fought alongside men in the 20-year Vietnam War. (Getty: Sovfoto)

found a fighting role in guerilla movements across Africa, South-East Asia and Latin America.

By contrast, the major national armies of the world not only rejected the fighting skills women had to offer, but actively tried to keep them as far from the front lines as possible.

But it wasn't always that way.

A PLACE ON THE FIELD

For several hundred years between the 1500s and the mid-1800s, women were a common sight on the battlefields of Europe and North America.

"What happens in that period is that armies are very, very large. They're almost the size of full-sized cities and they move around. You then need a very large support train to help your military to be able to fight, and women are very useful for that," Dr Percy says.

They took on support roles like scavenging for food, pillaging and laundry duty.

And when required, they'd step into the breach.

"We have lots of accounts of men who are shooting large artillery pieces — the man gets shot [and] the woman stands up and takes his place."

While women through the ages served and fought in myriad ways, they were rarely allowed to take command.

Famous female leaders like Joan of Arc or Boudicca, who led a bloody and successful rebellion against Roman authority in ancient Britain, were dismissed as either witch-like or "exceptional".

And that language of exception was particularly pernicious, Dr Percy argues.

"When you say somebody is an exception, you are saying, well, most women don't have within them the capability to fight.

"Yet, when they were given the opportunity, or occasionally when the opportunity was forced upon them, they excelled. They turned out to be really good at it."

A case in point is the era of siege warfare in Europe in the early modern age, where upper class women often found themselves leading the defence of castles and fortified country estates.

Dr Percy estimates that over a period of about 350 years, siege warfare was ten times more common than the pitched battles fought exclusively by formations of men.

Charlotte de La Trémoille, the Countess of Derby, was "absolutely in charge" of one such siege, Dr Percy says, the siege of Lathom House which lasted 18 weeks.

It was "the longest female-led siege of the English Civil War" and La Trémoille directed her soldiers throughout.

While on the other side of the conflict, another British noblewoman, Brilliana Harley, famously led the defence of Brampton Bryan House against Royalist forces.

There was also Lakshmi Bai, known as the Rani of Jhansi in India, who challenged British military might during the Indian Mutiny of 1857.



French noblewoman Charlotte de La Tremoille (1632—1682) is famous for leading a siege in the English Civil War. (Public domain)

"[Lakshmi Bai] ends up reinforcing her castle and pushing back against the British, and we have many accounts of her because the British soldiers were very fascinated to see this woman commanding troops on the walls of the castle," Dr Percy says.

A NEW ERA

Fast forward to 2023 and while some of the world's major militaries, notably those of Russia and China, still bar women from fighting roles, countries like Australia, the United States, and most NATO members now allow women frontline combatants — a change that was only fully realised in Australia in 2016.

Recent conflicts in Iraq and Afghanistan have propelled these changes.

"It became a bit of a problem to have women decorated for valour in combat, but not being officially allowed to be in combat," Dr Percy says.

And while there are still significant issues to be addressed in particular, the very high levels of sexual assault that exist within the armed forces across the world - there are signs that things have changed for the better, she says.

A woman now directs the US Army's Southern Command. A woman also heads the US Coast Guard, and another is the Vice Chief of US Naval Operations.

And in Australia in 2022, Major General Susan Coyle was appointed the Commander of Forces Command in the Australian Defence Force, with responsibility for all of the Australian Army's combat brigades.

Dr Percy hopes this progress is the marker of more positive change to come in recognising women's role in combat.

She says showing that women have the capability to fight is crucial to our wider understanding of gender equality.

"One of the things that I've come very profoundly to believe is that it really matters when people say women are equal in every respect, except for this respect. You can do everything you want, but you can't fight, you're not physically strong enough, you're not brave enough.

"I think being told that matters, and I think being able to undermine that, and change that, matters even more."

The Battle of Long Tan is part of the Australian Story

LONG TAN COMMEMORATION ADDRESS CAIRNS - 18 AUG 2023 LTCOL KEL RYAN (RETD)

OW, 57 YEARS ON THE BATTLE OF LONG TAN should resonate across all the veterans of the Vietnam War. All, whether you were in the Army, the RAAF, the RAN, or the Merchant Marine

It is also my story.

The events of Thursday 18 August 1966 tell the story of the early days of the Army's occupation of Nui Dat, which is in the geographic centre of what was Phuoc Tuy Province of South Vietnam.

Before the base was secured the surrounding area had to be cleared of the enemy. The enemy had to be made aware that the Australians had arrived and meant business.

5 RAR and 6 RAR did this by constant patrolling while at the same time establishing the Nui Dat Base which was to be our home until 1972.

In the lead up to the Battle both battalions, 5 RAR and 6 RAR were constantly on the move, patrolling, seeking the enemy by cordoning and searching villages to gain dominance of the Area of Operations. It was a constant struggle not only against the enemy but with the elements – the monsoons had arrived.

Thursday 18th August was no different.

D Company 5 RAR, of which I was a member, had arrived back at Nui Dat base on the morning of 18th August 1966 after many days patrolling.

After returning stores, cleaning weapons, and cleaning up there was the expectation of a day or two break. Though you who have lived in that environment will understand that a break meant digging pits, wire parties, sentry duty, close in TAOR patrols and duties of one form or another.

Little Patti and Col Joy were arriving on the first Concert Tour so there was the possibility of a lucky few getting a look in there.

All of this came to a halt when the guns of the NZ 161 Battery started firing. And the skies opened in true monsoon fashion.

The concert was cancelled and not long after 103 Field Battery, then 105 Field Battery also began firing along with the guns of an American 155 mm battery which was in support of the Australian Task Force.

In all 24 guns were firing. Firing to the east of the Task Force base toward the area we knew well as the Long Tan rubber.

We knew that something serious was happening. Towards last light D Coy 5 RAR was warned to move at first light on the 19th of August.

The Company, then the platoon and then the sections had received their orders late that evening amid a cacophony of noise so loud, so constant and so ominous that it was impossible to avoid the thought that we were heading into something serious. Being put on one hour's notice to move simply reinforced that there were interesting times ahead.

Before first light on the 19th of August 1966, D Company 5 RAR saddled up and moved down to the helicopter pad to be airlifted to the Long Tan rubber plantation.

It is history now that D Company 6 RAR had clashed with a large enemy force five kilometres to the east of the Nui Dat Base Camp. This clash became the Battle of Long Tan and was to result in the death of 18 Australians and over 240 of the enemy.

The Battle commenced when 11 Platoon 6 RAR had a minor contact at 3.35 pm. The Platoon was ordered to follow up the enemy which it was doing when it literally ran into an enemy force estimated to be between 2,500 and 3,000 strong. The battle raged for the next three hours amid torrential rain, shortage of ammunition, thousands of rounds of artillery and American jets overhead waiting for a break in the clouds to try to get in and ease the pressure on the soldiers of D Company.

At the time I was a recently promoted Lance Corporal and a Section 21C in I2 Platoon D Company 5 RAR and my



Credit: Department of Defence



Credit: Australian War Memorial

story of Long Tan is nowhere as inspiring as that of the men of D Company 6 RAR.

The Battle of Long Tan is rightly the story of the men of D Coy 6 RAR.

However, it is a story that will be familiar to all who served in Vietnam during the period 1962 and 1973. It is a story that lives with us constantly. Constantly however not for reasons of our choosing but because of the history of the Australian involvement in the Vietnam War and the on-going struggle many veterans live with.

D Company 5 RAR's mission on the 19th of August 1966 was to be the left assault company for the clearance of the battlefield and then to follow-up or pursue the enemy. I will always recall moving from the open country into the gloom of the old growth rubber plantation where the Battle of Long Tan had been fought just a short time before.

It was a mind focussing experience. The apprehension, the tension was almost hypnotic. The quiet was only broken by the noise of the armoured vehicles that were with us. Yet and despite these vehicles we all heard the quiet, the stillness of the plantation where fellow Australians had just recently performed a magnificent feat of arms.

The results of the battle were there for us to see. Carnage was all around us, rubber trees destroyed by the artillery fire, discarded weapons everywhere and death. It is said that only God can explain why such events happen, why men do such grim deeds to each other.

War is a funny game. At the same time, it is a serious endeavour. The grimness of it is often pushed back into the dark recesses of the brain.

50 years on it is fair to ask what it was all about and more importantly what are the lessons that we as a nation should take from the Vietnam experience and from all subsequent military deployments.

The soldiers, sailors and air men and women who served in Vietnam did the nation proud. Sadly, many of the nation's political leaders did not reciprocate that pride.

It was left to the broad Australian community and the families of the veterans to embrace and welcome them home just as families have always done through the years.

Returning veterans were not received as their fathers and grandfathers were from the then recent world wars. The political environment encouraged an anti-Vietnam campaign that ran rampant through many of our universities, much of the media and the political establishment.

The political leaders of the time stood mute in the face of the abuse of the veterans. They did not know how to develop a winning narrative at a time when the veterans and their families sought clear national support.

That should not happen again. Ever!

Is it worth fighting for? This is a question we all should ask. If it is, then we fight to win. That may sound grim but that is what veterans, and their families want – that their efforts will make a difference.

War and a commitment to war requires a commitment by the nation to share in the sacrifices, to share in the resolve it entails.

Seeking to limit casualties as our political leaders did limit the options of the military leadership. Rather it simply inspired the enemy which became more determined to win.

Again, we as a nation must demand total commitment to support the men and women it sends off to war on the nation's behalf.

To the veterans of Long Tan and all those who served in Vietnam I say, 'Well done'.

Thomas Mordaunt, a British general and poet wrote during the Seven Years War in the 1750s:

"Sound, sound the clarion, fill the fife!

Throughout the sensual world proclaim,

One crowded hour of glorious life

Is worth an age without a name."

Vietnam was your crowded hour. It has earned you a place in the Australian Story. For the rest of your life, you will be able to recall that when called by the nation you stepped forward and did your duty. Your crowded hour!

Be proud that you are a Vietnam veteran. Well done! Kel Ryan



I WRITE THIS AS A VETERAN CONCERNED, genuinely concerned, for all embroiled in the war crimes drama playing out, starting with allegations of misconduct in Afghanistan, but now among the broader community that has formed opinions, or taken sides in most complex and puzzling developments. I am concerned for alleged perpetrators, witnesses, victims and all their families, as well as the honour of our veteran community. While few of us know all the historical facts, many sideline critics fan flames of angst on social media. I search for a better solution to approach these matters, rather than ongoing adversarial combat amongst ourselves.

Most of us have served with honour and done our best to help bring peace to a troubled world. But we have been bewildered by the allegations and revelations of the alleged behaviour by some operators, the subsequent actions and/ or inactions of people within our military chain of command since then, and many point also to alleged strategic failures by politicians and our ADF higher command. But to have any opinion on these matters is met with vitriol.

We yearn to know the truth, the whole truth and nothing but the truth, in these matters.

On I June 2023, a judge of the High Court made findings that a number of allegations were true, and moreover that a number of current and former serving personnel were lying, perjuring themselves and perpetuating the grief, revulsion and moral injury that witnesses to events still struggle with. Some will dispute this finding. But as a chaplain supporting people affected, it's clear that enormous harm has already come to so many. I witness symptoms of anger, guilt, shame, betrayal and distress - all elements of moral injury - and contributors to suicidal ideation and ill health.

There are those calling that we should now wait for criminal trials, before passing any comment on these events. Surely some will proceed over the coming years. But my particular concerns are for the earliest intervention and healing of those involved, including alleged perpetrators, and witnesses in this saga, not just in the field in Afghanistan, but in the ongoing wrestling match amongst our own community. A

Justice process needs to proceed, but healing also needs to proceed lest our appalling statistics in veterans' suicide do not increase, because of the despair, guilt and shame and alienation that is being experienced by people involved.

A new starting point for any veterans involved could be to accept that the truth will eventually come out, and the best outcomes for all involved now will be achieved by showing the moral courage and integrity in telling the truth, admitting to what really happened, and what they did or didn't do.

We have been going through an extended grief process involving shock, disbelief, denial, anger, and wrestling with the incongruities, but now are in a position where we can come to acceptance of the realities, however ugly they may be, deal with them, and move on. For most of us, the biggest issues are not now the historical events in Afghanistan but current matters of integrity, moral courage, moral injury and the health and safety of all concerned.

In my almost 48 years of military service, the most fundamental value that those of us in uniform were expected to show, was that of integrity - to tell the truth, the whole truth and nothing but the truth, no matter what the circumstances. Good commanders in the military have always emphasised that if you've done something wrong, it's better to face up to it, than to lie about it, because eventually the truth will come out.

If any of us are to get healing or find peace and consolation, for what we have done or failed to do, in this case or any other, can I appeal to people to now own up - to tell the truth, because only the truth will set you free - a bodyguard of lies will only make the situation worse. Absolutely we all deserve to live happy and peaceful and purposeful lives, and even perpetrators, or accessories to criminal or inappropriate behaviours, should be able to find healing too. We don't want any more veteran suicides. Equally those that have given evidence that has confirmed inappropriate behaviour should be treated with honour and respect, and feel honour and respect.

Members of the Australian Defence Force have an extraordinary track record of doing the right thing of

showing moral courage, and of bringing hope and help to all those in need. Resolution of the present situation will require more moral courage than has been shown up to this date, but it will be better than any other strategy.

The lesson of these tragic events is that we best live as people of integrity. We must have the moral courage to not only try to do what is right, but when we do the wrong thing, or witness things that are morally wrong, then we must show the moral courage to see that the truth is brought to light, and confess to our behaviour. To continue to live with lies.

sees us living in prisons of our own making, when we have the keys of truth to find resolution.

And only then, as Jesus said, "the truth will set us free" John 8:32.

Chaplain Gary Stone OAM, served 24 years as an infantry officer and a further 24 years as a military chaplain, including many deployments overseas in seven different conflicts. In 2014 he founded the Veterans Care Association, offering Heath and well-being support to wounded ill and injured veterans and their families.



VALE

O216044 Air Vice-Marshal EDWARD ARUNDEL RADFORD AO BSc psc, qfi 31 DECEMBER 1935 - 16 AUGUST 2023

DFWA VICTORIA BRANCH PRESIDENT 2012 - 2018

It is with sad hearts that we advise that Ted Radford passed away on 16th August 2023.

Edward Arundel Radford "Ted", in a group of 32 successful entrants, joined No 6 RAAF College Course on 26th January 1953. They undertook a four year course formed to provide initial and postgraduate officer training for the RAAF. The new cadet training course had the character of a modern university education, lasting four years and aiming to provide graduates with a thorough grounding in the principles of air power and the art of leadership, as well as theoretical and practical flying training.

Ted sailed through the four years to the point that, at graduation in December 1956, Ted topped the course and won the three major trophy prizes, namely the Queen's Medal, the Sword of Honour and the Flying Trophy.

He went on to have an exceptional military career and then served the Association well as Victoria Branch President 2012 - 2018, during which time he generously shared his wit and wisdom, his experience and knowledge, and provided the Branch with the 'steady hand on the tiller'. Ted's contribution was vital as the Association adapted to numerous political and social changes affecting the interests of all current and former



members of the Australian Defence Force and their families.

By any measure, Ted Radford was a true gentleman. In addition to his dedication to the Association, and the energy and wisdom with which he applied it, he was what may be termed a High Value Asset. In meetings and discussions with fellow members he was unfailingly courteous, calm and rational. On social occasions, such as the dinners that members of the National Executive attended when they met in various parts of the country, he was a delightful companion.

To find oneself sitting next to, or across the table from, Ted on such occasions, was

to be assured of an evening filled with good fellowship and interesting conversation. His vast experience as an aviator and his ability as a raconteur made him the most desirable of dinner guests. Never seeking to dominate, modest and engaging, he told tales of his experiences, of the many aeroplanes he had flown - from Spitfires and Mustangs to Mirages and Hornets. It was not unusual, over Port and coffee for Ted and his circle to be among the last to leave, most of them wondering where the time had gone.

Australia has lost a true patriot.

FIRST ACTION OF THE PACIFIC WAR:

7TH DECEMBER 1941

ALISTAIR POPE

FIRST BATTLE OF THE PACIFIC WAR

Because of the International Dateline the first action of the Pacific War occurred at 04.15am when 17 Japanese bombers met no resistance when attacking Singapore, killing 61 civilians but causing no damage to the naval base. Thirty minutes later, the first shots on land were fired at 04.45am when Japanese troops stormed ashore at Khota Bharu in Northern Malaya. This was several hours before the Japanese attack on Pearl Harbour. Twelve hours later Admiral Phillips sailed north with the modern battleships HMS Prince of Wales and HMS Repulse to deal with the invasion fleet and their escorts.

The Pacific War had begun.

PRELUDE TO THE PACIFIC WAR

In Europe the war between the sole remaining democracy (Britain and nominally its Empire and the Commonwealth) was entering its third year. Ten countries had been subjugated, with others such as Finland, Hungary Bulgaria, Albania and Rumania joining the Italo-German-Japanese Axis, while Switzerland, Sweden, Spain, Portugal, Eire and Russia walked a tightrope and remained cautiously neutral. The Fascist Axis juggernaut appeared to be unstoppable. On Sunday, 22nd June 1941 the German Army launched Operation Barbarossa against Russia, with more than three million men attacking along the 2,900 km front, making it the largest military invasion in human history.

When the French and Dutch had capitulated, their Asian colonies became subject to the orders of their collaborationist governments in Europe. They were therefore vulnerable to coercion by their German masters or the aggressively militaristic lapanese as the core third member of the Axis powers. The Dutch in Indonesia and Timor decided to determine their own future, but the French colonials in Indochina (Cambodia, Laos and Vietnam) acquiesced to hosting Japanese military bases. Without firing a shot, the Japanese were already within striking distance of the key

British military base of Singapore and the essential raw materials of Malayan rubber and tin and Indonesian oil.

Australia had belatedly begun to prepare for war by raising four Infantry Divisions permitted to serve overseas. The first three fully equipped and trained AIF Infantry Divisions (the 6th, 7th & 9th) were sent to the Middle East to fight the Italians, Vichy French and the Afrika Korps. Yet, Australia was not oblivious to the Japanese threat, so our sole remaining internationally deployable 8th Division relinquished one of its Brigades to set up a 'tripwire' of three reinforced infantry battalions to occupy defensive positions in Portuguese Timor, Dutch Ambon and Rabaul in the Australian administered League of Nations Mandated Territory of New Guinea. The remaining two brigades were deployed to reinforce the British primary military and naval base in Singapore, with some elements of both the Army & RAAF occupying forward bases in Malaya.

PREPARATIONS FOR THE PACIFIC WAR ARE FINALISED

In the 1920's & early 1930's, Lord Forbes-Sempill advised the Japanese to become a first-rate naval airpower nation. Forbes-Sempill enlisted another British aviator, Squadron-Leader (Major) Frederick Rutland, a highly decorated naval aviation pioneer in WWI, to accept a high-paying consultancy to assist Japan develop their Naval aviation arm. Forbes-Sempill treasonably gave the Japanese designs of the latest aero engines, weapons and equipment for aircraft carriers, while Rutland's extensive knowledge of the Royal Navy's carrier's capabilities greatly assisted their carrier development. As a result of their input the Japanese carrier fleet rivalled the British in aircraft carrier operations in just seven years.

In Europe and North Africa, WW2 had seen regular Wehrmacht victories - and commensurate Italian defeats being bailed out by their German Axis partner! Despite good intelligence, when Operation Barbarossa was launched on 22nd June 1941, it surprised the Russian border forces. This frontier tripwire was quickly overrun with almost 800,000 killed or captured and with whole armies destroyed. Churchill rejoiced at the Russian entry into the war, while the Australian political and military hierarchies were relieved that lapan, which appeared to be fully occupied in China, made no apparent moves to invade the Philippines, though their presence in nearby Indochina continued to pose a threat to Singapore and Malaya.

In October 1941, the unimpressive RAF Air Chief Marshal Brooke-Popham arrived in Melbourne to brief our new Prime Minister, John Curtin. Curtin could afford to be blunt, now that any threat of a German invasion of Great Britain was no longer an option. "What's happened to the 336 aircraft London thought would be vital to defend Burma, Malaya and Borneo?" he asked. Curtin was reportedly unconvinced when Brooke-Popham blandly replied that: "There are 180 aircraft in hand, including seven Catalina's in Ceylon." That Singapore could be successfully attacked - and defeated - was left unsaid and therefore did not enter into their talks as even a remote option.

The military headquarters in Singapore had war gamed the lapanese ability to invade the east coast of Malaya and had pre-positioned some forces to defend likely landfall beaches, including the potential necessity of launching Operation Matador, a pre-emptive strike into neutral Thailand to prevent any Japanese forces capturing Songkhla and outflanking north east Malaya.

Both sides were now ready. Only the timing of the Japanese decision to launch an invasion of the Philippines and Malaya was unknown to the Allies. In fact, initiating the war was a fait accompli as the Japanese Carrier Force was already well on its way to attack the American fleet in Pearl Harbour.

THE JAPANESE INVADE & THE BATTLE OF KHOTA BHARU, 7TH DECEMBER, 1941

On Saturday, 6th December the credit for first spotting the invasion fleet 400km from the Malaysian coast goes to Flight Lieutenant Jack Ramshaw leading a three-plane reconnaissance flight of Hudson Bombers from 1st Sqn RAAF. Their intelligence report was sent to Singapore, who concluded that this invasion force was intending to land in Thailand. If they were correct, then this should have triggered Operation Matador, but Brooke-Popham and his advisors equivocated and did nothing. Consequently, the Japanese did land a force in Thailand where they occupied Songkhla. As had been predicted, this allowed the Japanese fighters and bombers to then operate against Khota Bharu and the other Australian advanced air base at Kuantan.

On 7th December the invasion force was detected again just 170 kilometres north of Kota Bharu with three large Japanese transports, protected by two battle cruisers steaming towards Kota Bharu. Informed of this incontrovertible evidence, Singapore high-command remained indecisive and gave no instructions to its frontline airmen and troops. At midnight, Flying Officer Peter Gibbes finally made it to bed, having arrived just hours before after a long train journey. He was assured that some firing that had broken out near the beach was just an exercise. Unconvinced, he went to the Squadron Operations Centre where he was allocated a Hudson and a crew and was told to ready the plane for action against the invasion fleet.

At 02.20am I Sqn took matters into their own hands and set off to attack the landing force. Minutes later one of the RAAF bombers, piloted by Flight Lieutenant John Jones was lost with Jones and his crew becoming the first Australians to die in the Pacific War. I Squadron launched repeated attacks on the enemy's landing craft and transports headed for Kota Bharu, scoring a direct hit on the 9,800-tonne transport Awagisan Maru — which became the first Japanese merchant ship sunk in the Pacific War.

It was immediately noticed that the timing of Japanese Air Raids on the Allied airfields was impeccable and always occurred at the worst possible time for the defenders. Although the recognition codes were changed every 24 hours the Japanese appeared to know them. It was soon discovered that a British officer, Captain Patrick Heenan was a spy and was transmitting operational information to the Japanese. Heenan, was arrested, court-martialed and executed in Singapore just before it capitulated.

The defenders of northern Malaya had fought well, but by nightfall 8th December 1941, they had been defeated having lost 60 of their 110 aircraft. The 13-remaining aircraft from the four forward deployed RAAF squadrons were withdrawn to Singapore. The first skirmish of the Pacific War for Khota Bharu was over.

On December 10th, 1941, the two capital ships of the Singapore based British fleet (HMS Prince of Wales & HMS Repulse) were sunk by the Japanese naval air forces Lord Forbes-Sempill had helped to create and led by a pilot trained by Rutland.

AFTERMATH AND ANALYSIS

There are many lessons to be learned from the prewar preparations as well as the actual conduct of the engagements. The most important is one that the courage and determination of frontline soldiers cannot compensate for a lack of foresight, poor strategic leadership, inadequate and substandard resources and the indecisiveness exhibited by senior officers.

Two British traitors did immeasurable harm at a strategic level and Heenan at a tactical level. In addition, a Japanese spy, Mr, Kawasaki also operated in Khota Bharu and a popular Japanese barber plied his trade inside the Singapore Naval Base for years. There is no doubt their combined Intelligence gave the Japanese a tactical advantage in the opening stages of the war.

When RAAF aerial reconnaissance twice reported the size, speed, composition and direction of the invasion force, Singapore preferred to assume an unlikely interpretation as they did not like the implications of the obvious one: that Khota Bharu was about to be invaded. It is almost a parody of the Groucho Marx joke when he quipped:"Who are you going to believe, me or your eyes?" That intelligence should have triggered Operation Matador and would have deprived the Japanese of air cover and air support for several days.

Receiving good Intelligence is one thing, correctly interpreting it and decisively taking appropriate action is quite another. That maxim continues to apply to this day.

REFERENCES & ENDNOTES

Extracts from "On Our Doorstep" - by Craig Collie (2020) provided by Geoff Pickering.

Australia's first action in the Pacific in World War II - a valiant catastrophe: (F) Australian Military Aviation History https://www.youtube.com/watch?v=ulBMyxP5YxA battle for Khota Bahru 1941 - Search (bing.com) Note the different Spelling of 'Bharu'. http://www.dutchsubmarines.com/boats/boat kxii.htm By coincidence, a Dutch submarine was in the area, but did not participate.

What Use Is The VETERANS' COVENANT?

Australian Veterans' Recognition (Putting Veterans and their Families First) Bill 2019



by JOHN LOWIS

T SEVERAL HEARINGS of the Royal Commission into Defence and Veteran Suicide and in written and oral submissions, there has been occasional reference to the Veterans' Covenant, mainly in the context of how useless it was and how it did not address the urgent pressing issues. The Covenant was not binding, had no teeth and it provided no benefits other than a discount card, some divisive Veteran badges (Regular and Reserve) and just token words. That opinion is often expressed in the Veteran community. It was also expressed by Senator Lambie, who would not agree to vote for it unless it contained a real target for addressing the unacceptable MRCA processing times – albeit knowing that the provision had no legal coercive effect to address the immediate problem.

DFWA, with support of ADSO, commenced lobbying for an Australian Military Covenant in about 2012.

INTENT OF THE AUSTRALIAN MILITARY COVENANT

There was never an intent by DFWA or the supporting ESO, for the Covenant to provide an immediate benefit to the veteran community. It had a long-term strategic purpose. It was intended to be similar, in part, to the recently introduced UK covenant. In pursuing the Covenant, DFWA sought:

- Official and enduring recognition of the Unique Nature of Military Service (UNMS) and consequent government obligations to consider these; and
- Adoption as a principle that ADF members and their families should not be disadvantaged compared with other Australians in provision of services and support.

The main of purpose was to get government, bi-partisan political, bureaucratic and community support of the two key strategic principles that assessments of new legislation, regulation or procedure and changes to old – the tactical level - could be consistently assessed by legislation endorsed strategic criteria.

Why?

DFWA main purpose since formation in 1959 has been in lobbying and influencing policy and legislation in the interests of current and former ADF members and families. In addressing introducing new or changes to legislation and regulations, e.g., for military superannuation and rehabilitation and compensation legislation, and when presenting cases for ADF Pay and conditions of service, there has been a constant battle against the cabal who deny military service is unique or not sufficiently unique and that veterans should not get special consideration. Any disadvantages should just be "sucked up" as

that was how it was when deciding to enlist. There have also been considerable efforts to "normalise" ADF conditions of service to the employment conditions of public servants. This has continued in many forums.

Having these principles recognised in legislation aimed to reduce the need to repeatedly to make the same arguments and justifications against those who oppose special consideration or just the military in future policy and legislative battles.

The "no disadvantage" clause was dropped due to opposition by Defence, and DVA bureaucrats and probably Finance. Discount cards, badges etc were added by bureaucrats and politicians. Only the unique nature of military service made it through to the current Bill - Australian Veterans' Recognition (Putting Veterans and their Families First) Bill 2019

THE UNIQUE NATURE OF MILITARY SERVICE (UNMS)

There has now been acceptance of the principle of UNMS.

- It was specifically mentioned in MSBS legislation and was taken into consideration with the significant incremental increase of the employer benefit with years of service.
- It was a factor that supported the Superannuation Guarantee of 16.4% in ADF Super compared with 15.4% for public servants.
- The beneficial intent of VEA and MRCA legislation is unique to the military.

NO DISADVANTAGE – ADF MEMBERS AND FAMILIES

Obviously, serving members voluntarily give up of certain rights when choosing to enlist. Voluntary acceptance however, does not remove, but reinforces the consequent reciprocal obligation of the Commonwealth "to do the right thing" by ADF members. This is an obligation whether enlistment is voluntary or not.

Current and Former ADF Members. Some disadvantages are experienced which do not seem to be related to unique needs of military service. They would not be acceptable to the bulk of other Australians, and there seems no justification for these.

Hearing Aids. For the period that ADF Members
were covered the Safety, Rehabilitation and Compensation
Act (SRCA) ADF members were provided with hearing
aids that met wellbeing rehab needs. When DVA took
over administration of SRCA converting to Safety,
Rehabilitation and Compensation (Defence-related Claims)
Act (DRCA) for veterans, DVA increased the bureaucratic

hoops for veterans to obtain the new and replacement aids. About 80% of claims are now denied. Veterans disadvantaged.

- Representation of Interests. Commonwealth Superannuation Corporation (CSC) legislation ensures civilian employees and former employee interests are represented by directors nominated by the Australian Council of Trade Unions. The CDF, dual-hatted as an "employer" and ADF member/veteran rep, nominates two directors. There has been no input from or consultations with ESO regarding the nomination of a director to represent current and former members' interest, as was promised when the legislation was introduced. Current and former Members and Surviving Families disadvantaged.
- Financial Advice (Approx 58,000 veterans). The Military Superannuation Benefits Scheme was replaced by the new ADF Super scheme in 2016. Existing ADF members had a choice whether to switch to the new scheme or remain in MSBS. All were strongly advised to seek professional financial advice before deciding. Business practice is that members' existing superannuation scheme funds this advice. No funding for ADF members.
- **MSBS Employer Benefit Not Able to be** Accessed Until Age 55. This earns the CPI. Other Australians can move the employer contributions to a different fund if they wish and over the long term, get better returns. That can't be done with MSBS. The ADF member disadvantaged.

However, if subject to Family Court asset split, the member's ex-partner's share is moved and earns the long term guaranteed government bond rate (historically about twice the CPI) until the member turns 55 when it is accessible. The difference can be many thousand of dollars. The ADF member or veteran is disadvantaged compared to the ex.

(As an aside, for a married ADF couple, it would be financially beneficial to separate and transfer their full Employer Benefit in MSBS to the other. Both would gaining the higher interest rate of an ex! Please do not construe this as financial advice or marriage guidance!!)

Families. We have moved on from the early 1970s, when spouses accompanying ADF Members posted to ANZUK force in Singapore were denied an absentee vote in Federal elections as they were regarded as "camp followers." Posting disruption to family member employment, education are well documented. However, there are many issues which are simply result of state legislation, rules or business practices that assume a stable population, not a transient one. Representative examples of family disadvantage due to ADF member compulsory transfer include the following:

· Family member on waiting list for medical treatment, disability support or appliance subsidy, being treated for medical condition, or receiving a disability support service in one state goes to the bottom of a waiting list in gaining state.

- · Professional and regulated employments require registration in the state. Family dependents relocating to a new state with the ADF members compulsory posting has to register in gaining state often starting at bottom – on probation, regardless of qualification or experience or prior lapsed registration in that state. Alternative is to maintain expensive registration in several states to avoid reverting to probationary status in each new state posting. [ADF Allowance does not cover all situations]
- ADF family purchases a home in original state (with Stamp Duty discount) and then the member is compulsorily posted at short notice to another state. Member cannot afford house repayments in old location and rent in new. If the member does not occupy or rents out home or sells it within 12 months, the member has to repay the Stamp Duty discount.
- · Family member on apprenticeship in original state, while able to get an apprenticeship in gaining state, cannot get total recognition of previous technical training or job experience in the gaining state.
- Often due to posting at Christmas, the childcare places in facilities nearest to family accommodation in new location are already fully booked.
- Defence Families Australia (DFA) has also identified numerous areas of advocacy for the serving ADF families.
- The UK Covenant "no disadvantage" principle actively encourages regional service providers to give priority to service families, including health, education and employment.

SO. TO ANSWER THE OUESTION: WHAT USE IS THE VETERANS' COVENANT?

It is understood DFWA is going to campaign for inclusion of a "no disadvantage" clause in the Covenant. It should be backed up by supporting state and territory Veteran Charters. This would help address equality of access issues in with interstate postings and raise awareness of these issues going forward.

The Royal Commission Interim Report recommends legislative changes, and these will include "grandparenting" of some benefits in the harmonising process.

The government, unsurprisingly, has enunciated a principle of "cost-neutral". ESOs should state their principles of acceptance.

While the legislation only covers one principle at present, it is now time to use both Covenant principles to the full extent as a consistent yardstick to assess any proposed legislation changes.

ESOs, using the principle of "no disadvantage" compared to other Australians, should use the tests available to all other Australians under the Fair Work Commission in assessing changes to benefits

"Better Off Overall Test" - BOOT. See https://www.fwc.gov.au/better-off-overall-test

DEFENCE FORCE WELFARE ASSOCIATION

MEMBERSHIP APPLICATION

DID YOU KNOW YOU CAN JOIN ONLINE? SIMPLY GO TO dfwa.org.au/join AND FOLLOW THE PROMPTS.

ALTERNATIVELY, PLEASE COMPLETE THE APPLICATION BELOW AND FORWARD IT TO YOUR NEAREST DFWA BRANCH:

Mr/Mrs/Ms/Rank	Family Name	•••••		••••••	
Given Names			Post Nominals		
Address					
Contact Telephone			Year of Rirth		
Email				•••••	
	[] Retired [] Navy [] Ar			/A	
PAYMENT: [] I hav	ve made a direct deposit to the .		Branch	(see bank acco	unt details below)
[] I end	close \$as my	Annual / Li	fe Membership subscription	on (mail to you	r Branch address below)
	ANNUAL MEMBERSHIP	\$40.00	LIFE MEMBERSHIP	\$560.00	
	SPOUSES, WIDOWS and \	WIDOWE	RS of FORMER ADF N	MEMBERS:	
	ANNUAL MEMBERSHIP	\$20.00	LIFE MEMBERSHIP	\$300.00	

DFWA NSW BRANCH and ACT CHAPTER, Bldg 96, Victoria Barracks Paddington. PO Box 154, Paddington NSW 2021 (T) 02 8335 5447 (E) nswbranch@dfwa.org.au BANK DEPOSITTO: BSB 062-220 Acct 10266228

DFWA QUEENSLAND BRANCH, RUSI Bldg, Victoria Barracks Brisbane c/- Enoggera Mail Centre Qld 4051 (T) 07 2102 9879 (E) qldbranch@dfwa.org.au BANK DEPOSIT TO: BSB 124-185 Acct 10480398 (Queensland Branch also administers NT membership)

DFWA VICTORIA BRANCH, Victoria Barracks Melbourne (H Block), 256 - 310 St Kilda Road, Southbank VIC 3006 (T) 03 9282 4959 (E) vicbranch@dfwa.org.au BANK DEPOSIT TO: BSB 833-205 Acct 20700279 (Victoria Branch also administers TAS membership)

DFWA SOUTH AUSTRALIA BRANCH, PO Box 573, Stirling SA 5152
(T) 0419 858 774 (E) sabranch@dfwa.org.au BANK DEPOSIT TO: BSB 833-205 Acct 20374231

In addition to individual membership, CORPORATE SPONSORSHIPS and CORPORATE Subscriptions are available by contacting DFWA NATIONAL at national@dfwa.org.au Phone 02 6152 9162

OPPORTUNITIES IN SOUTH AUSTRALIA FOR A NEW CAREER IN CONSTRUCTION

SA BRANCH REPORTS

OUTH AUSTRALIA IS AT THE BEGINNING of a significant construction boom in civil Infrastructure with an estimated \$24b in projects over the next 10 year, and the demand for workers over the next 3 years is projected to reach 5000.

The opportunities for veterans transitioning out of Defence, as well as their partners, are endless and the skills of veterans are well regarded. Ex-Service people arrive with a wide range of sustainable skills and resilience. Their personal discipline is admired and their ability to train others through qualifications gained in the ADF make them valuable assets.

Civil infrastructure includes roads, bridges, airstrips, pipelines, drainage, ports and utilities. Along with government funded projects, there are also land developments and earthmoving that underpin the residential and commercial building construction industries and the provision of services which all households and businesses rely on like power, water, communications and gas.

While not often considered an option for veterans, the recent announcement of \$2.29b into Vocational and Educational Training for 150 000 new training position in South Australia is a positive opportunity for transitioning veterans and their families seeking a career change into well-paying jobs in the very liveable city of Adelaide.

DFWA-SA and Open-Door, the veteran and family wellbeing focus of Flinders University, has a growing relationship with Civil Contractors Federation in SA as a key pillar of our strategy to ensure veterans transition into civilian life and adapt easily through employment, housing and maintaining a positive connection to their ADF service.

Rebecca Pickering, the CEO of the Civil Contractors Federation CCF-SA) in South Australia, said during a meeting DFWA-SA in August "Veterans bring experience and maturity to a team; they are used to working in teams and their instructional skills are second to none. We have six veterans in our instructional team — we need more like them". Rebecca emphasised that the money on offer in the construction industry is good and the work is rewarding; "They can see the results of their work in the buildings and infrastructure that we use every day".

She also emphasised the flexible work arrangements that were suited to partners of veterans as well. If both the veteran and partner are trained, then shifts can be arranged

so that one can start early/finish early which the other can start late/finish late, enabling one partner to be with the family at all times.

Matt Blackborough, a RAAF veteran of 7 years is now the Executive Manager – Trainers, Delivery, and Product at CCF-SA. He now has 15 years' experience in vocational training sector and 7 years in civil construction. His roles have included civil supervision, co-ordinating training, plant training, soil technician, dogman, rigger, and plant operator.

Mat is also a member of DFWA-SA and now a member of the Industry Advisory Group to the Federal Government's initiative to improve safety skills - Public Safety Australia. Reflecting on the transfer of skills from the Service to CCF-SA, Matt said "Its been a great fit for the instructional skills I learnt in the RAAF with my own desire to teach others how to work safely with the equipment on a construction site. My work is a combination of classroom teaching and field work, so it's similar to service life and made the transition really easy".

DFWA-SA can work with veterans who are considering transitioning back to a civilian life or looking for work in South Australia; we are already connected to opportunities in the State and ready to assist. The CCF exists in each State so there are opportunities wherever veterans exit the service.





BRANCH REPORTS Around Australia

NFW SOUTH WAI FS BRANCH

Patron: Governor of New South Wales

Her Excellency the Honourable

Margaret Beazley AC, QC
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): Rod Halliday
Treasurer: Ralph Hannaford
Secretary: Alan Hind
Assistant Secretary: Meg Green AM
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SANCTUARY POINT NSW

WELCOME NEW MEMBERS

The President and Committee offer a warm welcome to the DFWA family to the following new members who have joined the NSW/ACT Branch since the previous Camaraderie issue:

WO2 BR BAKER, I/CPL JW BAKER, CAPT C CASHEL, Mr E EDWARDS, MR J. C. MACDONALD, Ms D MANTAN, MRS N STOCKTON and Mr AB WILLIAMS

VAI F

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

MR R R BURNS, MR N R HILL, LCDR I W IRVING, MAJ J JEANS, MRS M E McALEER, BRIG J F McDONAGH (RTD), MRS P. M. PAGE, CDRE G A ROSE AM RAN (RTD), MRS E P SHOTTON, MR IT STEWART, SQNLDR M D STOCKTON, MRS M TAYLOR, MRS P WATSON, MR H. CAMPBELL and JUDY RULE

2023 AGM

The Branch successfully held its AGM on 3 November. Reports were tabled and accepted (including the audited FY Financial Report) and Committee positions were filled as indicated above.

THE PRESIDENT'S REPORT TO THE 2023 AGM

In writing this summary of the year's proceedings, I am aware that everyone on the NSW & ACT (Chapter) Executive Committee have done such a splendid job, ensuring the Branch and its operations have run smoothly and without too much consternation. Of course, we were all saddened with the passing of Mrs Joy Jobbins, such a committed and gracious lady and wish to reflect on the wonderful contribution she made to the Branch and to DFWA National as well. My learnings from her spirited dealings are that we can all play a part in advocacy for Veterans' issues; you need not have served, just have the enquiring mind into the world of the 'Military Family' and the commitments made in serving.

The Suicide Royal Commission (SRC) has also reminded us that the machinery of Government sometimes lacks balance and Departments need to formulate ways to better understand the needs of those who serve and those who have made their sacrifices in the service of the Nation.

Help DFWA Do Its Work For You CONSIDER DONATING!

Online at: dfwa.org.au/donate



A number of known DFWA Cases of members have gone before the SRC for deeper consideration and reflection, in the hope that policies and processes are supported with humanity in mind. Some of these Cases were most ably handled by Alan Hind and Dr. Barry Wright in their respective roles as Secretary and Advocate.

BRANCH ACTIVITIES

Please accept my thanks for your patience in allowing me to maintain the President's mantle while dabbling in a range of military and ESO pursuits! Joy's absence was ably filled through Alan, Ralph and Les' diligence, with Alan and his partner Liz working many hours to cover the Raffle receipts and Office Administration tasks with great zeal and application. Of course, the highpoint for fundraising revolves around the Raffle, so intricately constructed and executed by the two Ralphs (Ralph Derbidge and Ralph Hannaford), an incredible team dedicated to ensuing the Raffle is run transparently and expertly (Ralph H will provide the details separately as part of his Treasurer's Report). Suffice to say that the Raffle's administrative burden on our Branch has been considerable and both its continuance and value remain questionable. Most likely we will develop an approach to raise funds on an annual basis without the ongoing administrative overheads.

So, what of the specific Branch outputs. There are many, if you count our support of the National Office in my role as Deputy National President and in the wider debates that have ensued. Meg Green has contributed her wealth of experience to DVA and other ESO Forums, assisting me in formulating national DFWA Objectives and contributing to the National Constitution, while Les Bienkiewicz has, as ACT Chapter Convenor and Camaraderie Editor, framed the work for the Defence Remuneration Tribunal in our work as Intervenor.

ACT Chapter. The ACT Chapter has continued to operate as a separate entity, albeit under the administrative umbrella of the NSW Branch. The Chapter has an active Committee with a focus on supporting the continuing good works of the ACT Defence Widows Group and providing advocacy advice to members as required. Individual Chapter committee members are also active in supporting a number of DFWA National activities.

STRENGTHS AND RESOURCING

Over the last year The Finance Committee headed by Treasurer Ralph Hannaford have steadied the NSW Finances and made provision for both Capitation to National Office and to the ongoing and emerging Projects. We are in the fortunate position to be able to support some National administration costs from time to time (Travel for other States) and have been strong supporters of the broader efforts of the National President, Del Gaudry as she shapes our future. We have also seen a small growth in Membership of the Branch to 1042, a pleasing sign! Our Executive Committee has grown with Rod Halliday taking-up the Vice President Army role along with the Membership task and we expect to be joined by a serving Major from Forces Command, Victoria Barracks as well.

The Branch continues to deliver Level 2 Advocacy support, through the diligence of Dr. Barry Wright, and we are pleased to also announce that Ms. Nicci Jones Ex-RAAF will also be assisting in the future once she has completed the ATDP Course run through DVA. Aside from some research and work I am doing on the QANTAS 'Skippy Squadron' Vietnam experience, our key Projects remain:

The ongoing funding of PTSD Assistance Dogs under the Defence Community Dogs Program in collaboration with the RAAF Assoc. NSW Branch (currently costed at \$12,000 towards two Dogs),

Financial support of two Aust. Veterans' Children Assistance Trust (AVCAT) Scholarships for Relatives of ADF members undertaking Tertiary studies commencing in Q1 of 2024, costed at approximately \$5,000 each plus administration fees per student each year. The two Scholarships will be named in memory of Joy Jobbins and Colonel John Haynes in recognition of their legacy to DFWA (NSW and ACT Chapter).

RECENT INITIATIVES

Meg Green and I recently met with MAJGEN Susan Coyle AM, CSC Forces Commander and Army Patron of the Branch to discuss how she might be able to support us in the future. It came as a surprise to discover that she is on the Board DEFBANK's Defence Community Dogs of which we have as our lead project, so she was keen to hear about our collaborative initiative with RAAF Assoc. NSW. We were extremely grateful for the time given to us talking about ADF Conditions of Service and the Attraction and Retention challenges being faced. No doubt, this will be a focus in the future!

OUEENSLAND BRANCH

President: John Lowis Vice-President: Rod Murray

Vice- President

Sunshine Coast: Win Fowles Vice-President NQ: John Wilson Secretary: Michael Hughes Walter Buldo OAM Treasurer: Membership Officer: Neville Madden Communications Officer: Deb Keir

Administration Officer: Sharyn Hughes IT Officer: Neville Madden

Advocates: Wally Buldo, Clem Russell Welfare/Funerals: Harry Mee, Pearl Mee

Hon Solicitors: Cleary Hoare

Office Address: RUSI Building, Victoria Barracks,

Petrie Terrace, BRISBANE.

Postal Address: RUSI Bldg, Victoria Barracks

Brisbane,

c/o Enoggera Mail Centre, ENOGGERA, QLD 4051

Telephone: (07) 2102 9879 E-mail: qldbranch@dfwa.org.au Office Hours: Tue - Wed: 1000 to 1400 hrs

FROM THE PRESIDENT

My personal thanks to all Committee members who collectively have kept the Branch going. I would like to express my appreciation to VPs Rod Murray, Win Fowles and John Wilson for their input and support especially in relation to National activities. I thank Chris Lowis, IT/Project Officer, and his contemporary veteran contribution to our input into National activities and keeping our IT systems going. I also thank Secretary/Treasurer/Advocate Wally Buldo for the huge work contribution in meeting the bureaucratic requirements of an incorporated association and providing direct advocacy support up to Veteran Review Board level. There is constant work for our Welfare Officers, Harry and Pearl Mee, conductors of Poppy Services and welfare visitors extraordinaire. The work by Sharyn Hughes our Admin Officer, keeping the office open and functioning, and the DFWA shop stocked and going. Deb, our Hotline compiler, usually given last minute notice to put Hotline together, and newcomer Neville Madden who has been enthusiastic in taking on Membership management with our new system. The efforts of all, including Claire Shortridge in the envelope stuffing and mailing of Camaraderie and Hotline and notices - keep the communications going. The support from Rod Murray and Michael Hughes running the DFWAQ stalls at ADF Transition Seminars in Brisbane and Ipswich respectively, helped raise DFWA profile with serving members preparing for discharge, with most who had never heard of DFWA.

Annual General Meeting. The meeting was held at Victoria Barracks on 29 September. 13 Members attended and 44 Apologies received, along with their proxies.

Finance.

- Total Income was \$48,748, down from \$50,551 from last year, however we had not yet received the grant from the QId government ANZAC Day Trust, which has been about \$4,000 in previous years.
- Income from member subscriptions, donations, shop sales and the raffle was \$21,939, up from \$14,145 last year.
- Expenditure this year was \$37,063 compared to \$17,903 last year. The increase was due to expenditure of \$12,963 on podcast equipment for which the grant from the Qld Community Fund had been received and increase in travel from \$18 last year to \$6500 this year due to late receipt of last year's bills.

Overall:

 we had a surplus of \$11,685 this year compared to \$32,648 last year.

- Current cash assets are now \$154,171, up from \$146,889 last year.
- We are in sound financial position.

Committee Changes. I thank all committee members who have agreed to continue in their roles from last year. We especially welcome Michael Hughes stepping in to take over the Secretary role from Wal and Neville Madden taking on some IT aspects previously covered by Chris Lowis who is now focussing his involvement in National activities.

DFWAQ FUTURE

With the filling of the DFWAQ Secretary position by Michael Hughes, some very welcome relief has been provided to the Committee. If the position had not been filled, DFWAQ would have ceased as a separate Branch next year. However, there is a continuing need to recruit more general committee members and plan for replacement of current require office-bearers- particularly Treasurer and President. This will be my last year as President. General committee members provide input at meetings, assist in other tasks, e.g., assist in manning DFWA stall at Transition Seminars and ADF events at Ipswich/Amberley and Enoggera. Even a few hours a couple of days a year helps. There are meetings a couple of times a year at Victoria Barracks and can also be on-line meetings. We can provide computers and general training for those unfamiliar with computing.

We welcome the progress now being made at National level with a re-write of the constitution to provide flexibility for the future. There was no need to immediately address Qld constitution changes or closure of Qld Branch at the DFWAQ AGM as was being contemplated earlier this year.

SOUTH AUSTRALIA BRANCH

Patron Her Excellency the Honourable

Frances Adamson AC
President Brigadier Mick Burgess

Past President Lee Bowes

VP Navy Aaron Hannam

VP Army Mark Freer

VP Air Force Taylor Harcourt-Heron VP Wellness David Everitt

Secretary David Helman OAM
Treasurer Mark Evens
Membership Secretary Gavan Phillips

 $Convener\ Women\ Veterans\ Charmaine\ McClouman$

Committee Member Lee Bowes
Committee Member Jodie Clark
Committee Member Ben Wadham

Contact: 0419 858 774 or Email: sa.admin@dfwa.org

Past Presidents Lee Bowes and David Everitt in Invictus attire "walking the talk" on benefits of physical activity on mental health.





Jodie Clark (DFWA-SA) laid a wreath at the Australasian Soldiers Dardanelles Cenotaph Commemorative Service in September.

DFWA-SA has continued to work on the ways that we can support the policy objectives of the National body and deliver meaningful outcomes at the State level. Our aim is to connect with contemporary veterans to understand issues affecting them, so that we can advocate on their behalf now and into the future. To achieve this, we have continued to:

- Grow brand awareness through engaging with veterans personally and via our social media presence, engaging with local politicians and actively supporting the wellconnected Ex-Service Organisations in South Australia.
- Support the transition of veterans from the ADF, and their families, by providing pathways to education, accommodation, and civilian employment.

Our central theme, that "the veteran is a sovereign asset", has assisted us in integrating our building blocks to improve the social, physical, and mental welfare of veterans. Employment to assist transition is one area which has not been addressed in SA, while in some others states such as WA and NSW, the RSL has established itself as the central agency for these areas. Given how we have successfully shaped these key elements in SA, it is an area DFWA-SA will continue to pursue in the future. Our engagements with the Civil Contractors Federation of South Australia have been promising and a pathway we will continue to champion for soldiers.

Key elements in this strategy, which have been achieved by DFWA-SA during this period, include:

Revised and re-written our own Constitution so that we can finally become an incorporated entity and enjoy the freedom and protection that such incorporations provide.

- Conducted an audit of our membership to gain a better view of those we are serving and to improve our understanding of our financial position going forward.
- Trained a social media manager and established a presence through our own website and social media accounts.
- Explored opportunities to engage with other organisations and to assist veterans.
- Strengthened our relationship with Open Door in Flinders University, for both the Military Academic Pathways Programme and the Warhorse Project.
- Established a relationship with Adelaide Workers Homes to support veterans requiring housing.
- Established a relationship with Lives Lived Well, who are likely to develop the Northern Adelaide Hub - a 'one-stop shop' for veteran's support in the North.
- In collaboration with Open Arms and RSL Henley Beach, conducted presentations on the benefits of physical health on mental health to groups of veterans.
- Developed working relationship with the Civil Contractors Federation and the ADF's Transition Cell to explore assistance for veterans transitioning to the civilian workforce.
- Continued growing our relationships with other ESOs, including our support of The Consortium ESO group, as well as speaking regularly with elected representatives in both the Federal and State Governments.

DFWA-SA and Open Door, the veteran and family wellbeing focus of Flinders University, is developing a new Military Employment Pathways Program (MEPP) to compliment the highly successful Open Door Military Academic Pathways Program (MAPP) for transitioning veterans to enter University via the MAPP. DFWA-SA believes that MEPP will be another positive step in supporting veterans and families with a successful transition into civilian life.

- See related article "Opportunities in South Australia for a new career in Construction" in this edition

Importantly for the organisation, DFWA-SA has increased its membership during the year as our strategies for improved connections with veterans begins to bear fruit.

DFWA-SA looks forward to the next 12 months as we continue pursuing our plans in further detail and we wish everyone a joyous holiday period and a Happy Christmas to all of the Christian faith.

VICTORIA BRANCH

Patron: Her Excellency Professor the

Honourable Margaret Gardner, AC

President: Daryll Topp
Vice President Navy: Shaun Rodenburg
Vice President Army: Stephen Grainger
Vice President Air Force: Mike Gahan
Secretary/Treasurer: Greg Powell

Location: Victoria Barracks Melbourne (H Block)

256-310 St Kilda Road SOUTHBANK VIC 3006

Telephone: (03) 9282 4959
Facsimile: (03) 9282 7089
Email: vicbranch@dfwa.org.au

Office Hours: Tue and Thur 0900 to 1500 hrs

On 6 October 2023 the Branch received advice from Government House Victoria that our application for Vice Regal patronage had been successful. The incoming Governor of Victoria, Her Excellency Professor the Honourable Margaret Gardner, AC has accepted the appointment of Patron of Defence Force Welfare Association Victoria during her term of office.

On 10 October 2023 the Secretary and Immediate past President attended the Deputy Commissioner Victoria DVA ESO consultative forum. The following presentations were delivered at the forum:

- JTA Priorities and Projects
- ADF Member Support Coordinator
- DVA Veterans Support Officers

On 10 October 2023 the Vice President Air Force, Mike Gahan, represented DFWA Victoria at the National RSL ESO forum held in Canberra.

I attended an ADF Transition Seminar in Melbourne as a stall holder and it was an opportunity to chat to any Air Force members contemplating discharge. These seminars are now set-up in an expo style with stall holders from a variety of ESOs including DVA, Soldier On, Open Arms etc.

Our VP Air Force participated in a Legacy fund raising drive called Scootaville, his experience is below.

RELFLECTIONS ON SCOOTAVILLE

Having read about the previous jaunts by the Scootaville crowd I decided to join them this year – not to ride a bike/scooter or whatever but to experience the camaraderie and see parts of Queensland I'd not seen in my 71 years on the planet. I was also interested to see and hear first hand the veteran issues in regional areas.

What is Scootaville? It's a group of veterans organised by the School of Radio Association to ride small scooters (this year 100/115cc) in a fundraiser for Legacy. The group this year included a retired Queensland copper, a couple of ex ARA folk, a civilian and ex RAAF (a couple still in the Reserves) and several partners – 30 in all, 18 of whom took turns riding the 9 scooters over 3000km.

We assembled at the Kedron Wavel RSL on a sunny Tuesday and 18 days later I left the Scootavillians (not scootavillains) having experienced camaraderie I'd only seen in my RAAF days and certainly impressed by our tour of western Queensland.

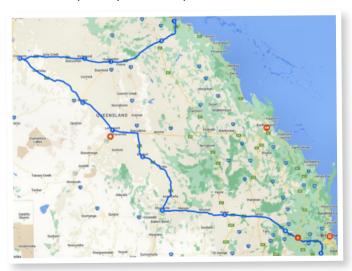
The tour commenced at Boonah where we assembled and were issued with "kit" for the ride and started the community engagement and fund raising which continued throughout the tour. We raised over \$30,000 for Legacy as well as visiting a number of small schools where we handed out out "show bags" of goodies and presented the schools with a rosemary plant to add to their memorial garden – a common feature of all the schools we visited. I have an enduring memory of the look on the face of a grade 3 kid at Augathella when I handed him his show bag and another of the grade Prep girl at Julia Creek. Country kids leaning in multi year classes and looking forward to the prospect of completing their education in boarding school.

In most towns we were greeted enthusiastically and provided with a social event to help raise money for Legacy: street parties, pub raffles; a chicken race (you need to see the video!) and BBQs and sausage sizzles too many to mention individually.

We were joined in Charleville by Merv Hughes who stayed with the tour for 5 nights leaving us in Longreach after signing mini cricket bats, posing for selfies and joining in the domestic tasks at the night stops... Oh and also contributing to the overall fun of the tour. He has remained part of the group, contributing regularly to the Messenger banter even almost two months later. He has agreed to join the ride next year and has encouraged lan Healy to also join in.

The only mechanical issue we had was a flat type on a support vehicle – a bolt in the tyre.

Accommodation each night stop was in showground pavilions and PCYC halls. All bunked in together with CPAP machines plugged in, air beds inflated and sleeping bags rolled out. Average age of the group was 67 and there were few, if any inhibitions, probably a result of past service life.



ADF support was provided by way of deploying the 100SQN Balloon from Canberra to Boonah where most of the local kids were able to go aloft in the tethered balloon, a troop from 49 FNQR who travelled from Mt Isa to mount a display as part of our visit to Cloncurry, the Toowoomba element of 9RQR who hosted lunch for us and Lavarack Barracks where we stayed for three nights at the end of the ride.

Some observations:

- [Except for one (small) example in Charleville, none of the memorials in the towns, and regional centres we visited exhibited any signs of vandalism or graffiti. All were in good repair and obviously well cared for by the community and local councils.
- [Veteran's issues are well understood in rural areas and we spoke with a number of veterans who had been greatly assisted in overcoming post service issues with the help of those communities.

- Legacy does great work and is well known and respected in rural towns and communities where locals are more than willing to "dig deep" to donate. In Blackall a man bid \$700 for a Merv Hughes signed cricket bat and then donated it back to be auctioned again.
- |Pies cooked in small town bakeries are much better than those we get in the city.

Will I participate next year? No way I'd miss it!

PASSING PARADE

The following Branch members have become known to have passed away since my last report:

AIRCDRE Ted Radford AO; GPCAPT Donald Mazlin AM; WGCDR Leslie Sullivan; Mrs Joan Sullivan; Mrs Mary Bugg and SONLDR Kent Page IP

Daryll Topp President DFWA VIC

WESTERN AUSTRALIA BRANCH

The administration of WA Branch members is in the process of being transferred to Victoria Branch. Queries can be directed to Richard Usher on 0404 979176

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

VALE

With deep sadness we note the passing of Mrs Janet Venus, Mr Arthur Shelton, Mrs Rita Cooper, Mr Kevin Scammell and Mr David Watson.

David Watson. We were sad to hear of the passing of David Watson recently. Many will remember David from not only his lengthy service in the Army but also from his role a Secretary of the WA Branch over many years. David contributed much to our Branch and for several years was the graphic designer of the Branch newsletter, The Western Front. RIP David.

Remembrance Day function at Government

House. Several members of WA Branch were invited to attend 'Remembrance Reflections', in the Government House Ballroom on the 11th November. 'Remembrance Reflections' is a program of words and music honouring Remembrance Day that the Governor, His Excellency Chris Dawson AC PSM and Mrs Dawson hosted in conjunction with the Government House Foundation.

Christmas lunch. The final social event for our Branch will be our annual Christmas lunch being held at RAAFA Bull Creek on Thursday 14th December. Numbers are already building for this big celebration of our successful Branch over many years. It promises to be a big event.

Closure of WA Branch. Elsewhere in this edition of Camaraderie is an article on the closure of WA Branch at the end of the year.

The Branch is indebted to Victoria Branch for volunteering to take over the administration of our membership and adequate financial resources will be transferred to allow the Victoria Branch to continue to provide services to our life membership, and to our annual paying members for the remainder of the financial year.

LETTER TO THE EDITOR



Dear Editor

Good morning and most certainly we (I) happen to be constantly open to errors (OOPs says the Editor – Camaraderie Second Edition 2023) - they just happen.

Without wishing to be anyways further critical of the same article, I noticed that the abbreviation used for Pilot Officer is unfortunately not correct- it is PLTOFF, not PO which I

believed to be a common terminology in the Navy for Petty Officer.

Pleased don't shoot the messenger - I thoroughly enjoy the publication.

Regards and with good wishes. Tony Moy SQNLDR (Ret'd) Port Macquarie

THE BRADFORD EXCHANGE WHERE PASSION MEETS ART

2023 will see The Bradford Exchange reach an important milestone: our fiftieth anniversary. Since 1973, we have been the world's largest and most trusted authority in the dynamic field of fine art collectables.

In over a dozen countries around the world, we serve millions of collectors with editions which are consistently the best in the world. As we continue evolve and grow with the changing times, our enduring heritage is based on an appreciation of the passion that drives people. We are particularly proud to connect with those who have an interest in Australia's military heritage. Through the decades, we have seen that the ANZAC spirit runs deep in Australian families. Our military-themed editions are consistently amongst our most popular. From minted coins, to gallery-quality prints, fine jewellery and more, each edition resonates profoundly with Australians seeking to strengthen their connection to a family member who served our nation with honour.

As its major sponsor, we respect and support the sterling work done by Defence Force Welfare Association of Australia in providing its own voice for our military personnel. The sacrifices they make for Australia in war and in peace is truly

deserving of recognition.

In 2022, The Bradford Exchange joined with its clients in commemorating significant military anniversaries throughout the year. The Battles of El Alamein, Tobruk, Ypres, Bullecourt have been represented in editions which have become best sellers. Of particular note was our Vietnam Gratitude of a Nation Gold Coin launched in August in tandem with Vietnam Veterans Day. The response from veterans and their families was heartening as we recognised the special place our Vietnam veterans hold in the ANZAC legend.

Now, as we begin 2023 and The Bradford Exchange's fiftieth anniversary, we can proudly say that the best is yet to come. We will continue to support the men and women of our defence force whose duty and service to our nation represents the best of what it means to be Australian.

To see our diverse range of military-themed editions, go to www.bradford.com.au/lwf or call 02 9841 3311



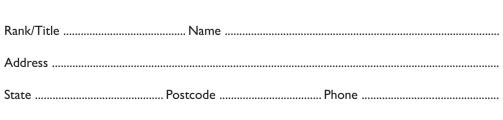


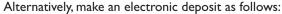
Defence Force Welfare Association

The Association does much work on your behalf - from lobbying Government to improve conditions to assistance to individuals. We cannot do it without financial and human resources. Your tax deductible donation will help us continue our good work. If you are able to help us financially you can make a donation at **dfwa.org.au/donate**. Alternatively please detach the form below and send it along with your tax deductible donation. A receipt will be issued to you.

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To The National Office, DFWA PO Box 4166, KINGSTON, ACT 2604
Please accept my donation of \$ to the Defence Force Welfare Association
Your donation will go towards the daily operating costs of the Association.





Account Name: Defence Force Welfare Association BSB: 833 205 Account Number: 20656807

You can also make a credit card donation:

Go to **dfwa.org.au/donate** and follow the link.





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



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

\$45.00 including postage



Women's Bisley Shirt

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

\$55.00 including postage



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

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

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Attractive enamel finish with single pin attachment.

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DFWA Cloth Pocket

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On a navy blue background.

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Navy blue with DFWA embroidered badge.

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DFWA Shop Order Form

ITEM	SIZE	QTY/SIZE	UNIT PRICE	TOTAL
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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		\$40.00	
9. DFWA Zip FrontVest	XXL, XL, L, M, S		\$35.00	
		ТОТА	L DUE \$	

Notes:

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- 2. All prices include postage.
- 3. Please specify the size required (where applicable) in the quantity column

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