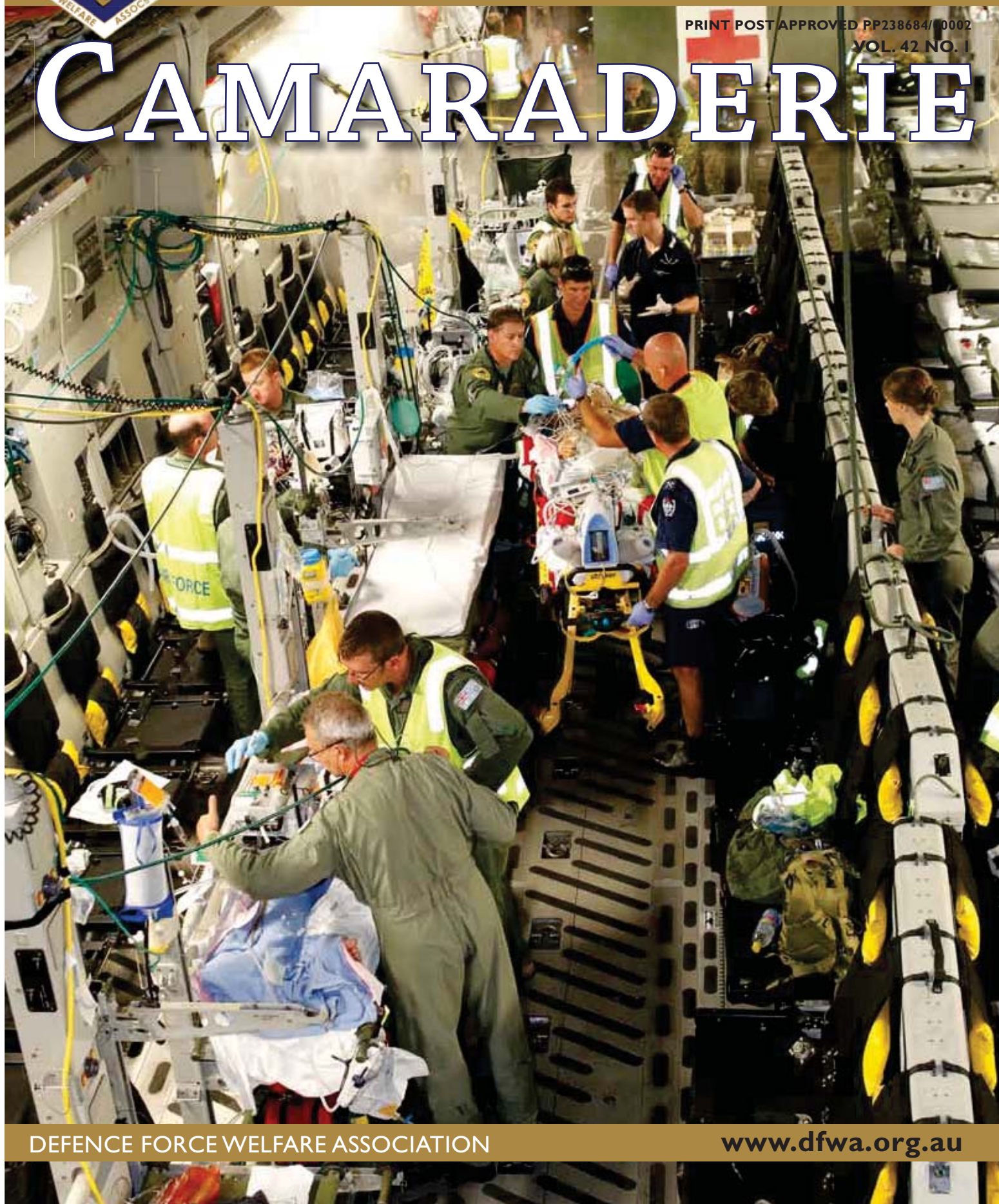




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CAMARADERIE



DEFENCE FORCE WELFARE ASSOCIATION

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THE OFFICIAL JOURNAL OF THE DEFENCE FORCE WELFARE ASSOCIATION

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CELEBRATING 50 YEARS OF SERVICE – 1959 - 2009

EDITOR

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Camaraderie is produced with the object of keeping every member abreast of the more important actions taken by the Association on behalf of its members, as well as keeping them informed about matters of interest. It is published three times a year and distributed free of charge to every member of the Association usually in March, July and December.

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

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

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

Material for inclusion in the next edition should reach the Editor at the above address, ideally as a MSWord document attached to an email, no later than 7 June 2011.

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

As editor of this magazine I rely heavily on the input of many others for the various articles and reports that are published. I am very grateful to them and special thanks especially go to Haydn Daw, Win Fowles and Jock Pope. . . as well as the DFWA Branches, Executive members and members who regularly send me articles and reports. Unfortunately I cannot publish them all due to space constraints, but rest assured all articles are gratefully received.

Les Bienkiewicz

CONTENTS

FIRST EDITION 2011

Contact Details	3
From the President's Pen	4
National Office Doings	6
Update on 'Fair Go!' Campaign	7
Obscure British Colonial Wars	10
Financial Planning: Household Budget	13
ADF Supports Natural Disasters	14
Fuzzy Wuzzy Angels Remembered	16
Improved Housing Assistance for Injured Members	17
Farewell Old Workhorse	18
Vale: Ted Lesh	20
Carry On (Victoria)	21
Help an RAAF Student	21
Meeting Your Local Politician	22
Supporting Partners and Bereavement	23
The Australian Vietnam Veteran's Health Study	23
The Relationship Between the Australian Government and members	24
World War 2 Bombing of Darwin	27
Clarifying Commutation	28
Federal Parliamentarians Military Service	30
Release of Service Records	31
Letters to the Editor	32
Defence Widows Support Group ACT turns 30	32
Donate to DFWA	32
New Galleries Tell Australia's Stories of WWII	33
Branch Reports	34
Membership Application Form	37
Touchbase Pilot Program	38

FRONT COVER

On the evening of Tuesday 1 February 2011 the RAAF conducted aero-medical evacuation flights from Cairns to Brisbane ahead of the impending arrival of Category 5 Tropical Cyclone Yasi in northern Queensland. Working with Queensland State Health Services, RAAF personnel used specially-configured C-130 Hercules and C-17A Globemaster aircraft to transport patients who had previously been admitted to Cairns area hospitals. Photo courtesy of Defence Media

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Welfare Trust Fund

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

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NORTHERN TERRITORY

Northern Territory members are currently administered by the ACT Branch, but are free to join any Branch they choose.

SOUTH AUSTRALIA

South Australian members are currently administered by the ACT Branch, but are free to join any Branch they choose.

TASMANIA

Tasmanian members are currently administered by the Victoria Branch, but are free to join any Branch they choose.

FROM THE PRESIDENT'S PEN



I am looking forward to 2011 and the opportunities this year will provide for us to capitalize on the Fair Go! Campaign started last year. I hope you have enjoyed your Christmas break and are refreshed ready for the challenges that face us. The recent run of natural disasters will produce complications for us in working to obtain fair outcomes but must not be allowed to be used to shelve long outstanding actions by the Government.

FAIR GO! CAMPAIGN

We need to keep our objectives for this campaign before us to ensure consistency in our message and to enable us to exploit every opportunity to gain support from both parliamentarians and the general public. The battle has been a long one but I have been encouraged because we have made some progress over the last year. In the coming 12 months we all have to contribute to the effort and work hard to turn promises into action so that the objectives of the campaign outlined here can be achieved.

1. Fair indexation of military superannuation pensions – because, unlike the Age Pension and other welfare and superannuation pensions, the purchasing power of military superannuation pensions is not protected.
2. Equitable treatment of veterans' disability pensions – because the pensions of men and women who were disabled in the service of Australia have lost their relative value.
3. Certainty in military compensation – because ongoing indecision and uncertainty is stressful, unnecessary and unacceptable.
4. Veterans' health care – because mental health and residential accommodation for younger veterans in particular are issues that are increasing in frequency and severity.

Elsewhere in this edition our campaign directors have provided an analysis of what we have achieved to date and an outline of our plan for this year. So far this year Les Bienkiewicz and I have met with advisers from the offices of Senator Wong (Minister for Finance & Deregulation) and Senator Sherry (Minister for Small Business and assisting in Deregulation and Tourism). During this meeting we yet again outlined our dissatisfaction with the confusing and constantly changing figures used by the Department in its submissions and reports on the costs of military superannuation pension indexation which make it well nigh impossible for us to understand what the government assessed costs really are or track from one set of figures to the next – talk about not leaving an audit trail! We also quizzed them on the Government's attitude to the private members bill being placed before the Senate. We got the clear impression that the Cabinet has yet to consider its response so the Government has not yet made its decision. Many of you will have seen the

Parliamentary Library "Bills Digest" on the "Fair Indexation" Bill. We have a number of problems with it so produced a "Commentary" on the Bill which we then distributed to all parliamentarians. We believe it provides an objective comment on the issue of indexation and particularly this Bill. We hope they will read it as part of their preparation for voting on the Bill.

Our discussions also covered the Governance of Commonwealth Funded Superannuation Bills. We reiterated our concerns on these as they are currently worded. The response to these has been promised but is still awaited. We will stand firm in our opposition to these until the safeguards we have asked are included.

2011-2012 BUDGET SUBMISSION

We believe two interconnected principles should guide the Government and form the philosophical context within which decisions on employment conditions for service men and women made. These are the "unique nature of military service" and the need to compensate members of the Australian Defence Force (ADF) for that uniqueness in their pay, superannuation, invalidity and death benefits, and other conditions of service. Within this context we, along with the Alliance of Defence Service Organisations, believe the following areas outline issues where not only are the above principles ignored but in some instances subject serving and former ADF members to discriminatory treatment at the hands of the Government.

1. Fair Indexation of all Military Superannuation Payments

The present military superannuation payment represents an unacceptable minimal level. Governments must maintain the real value of these payments by adopting an appropriate method of indexation. Because military retirement and invalidity pensions are still adjusted by the now superseded index for cost of living (CPI) they stand out as being more harshly treated than almost every other long-term Commonwealth payment that is subject to regular indexing to maintain its value.

The remedy we seek is adoption of the same community standard of indexation, as used for the Age and Service pensions to be applied to all components of DFRB/DFRDB/MSBS military superannuation pensions including the total reversionary pension for partners of deceased military superannuation pensioners and preserved employer benefits. The total estimated cost for this initiative for FY 2011-2012 is estimated not to exceed \$16M and an additional \$176M over the forward estimate period.

2. Abolition of MSBS Maximum Benefit Limits (MBL)

MBLs in MSBS are limits on the maximum amount that the military

superannuation fund will pay out. They should not be confused with Reasonable Benefit Limits which limited the amount that could be contributed and accumulated at concessional tax rates. RBL's were abolished in "Better Super" changes but MBL's were not. MBL's include the sum of both Employer and Employee benefits. The effect of the application of this measure is that many long serving ADF personnel are receiving no retirement income benefit for their final years of service. The Report of the Review of Military Superannuation recommended that MBLs be scrapped for the MSBS. The combined Ex-Service Organisations response supported that particular recommendation.

The remedy we seek is the immediate removal of MBLs in the MSBS superannuation scheme. The exact number of MSBS members affected by this initiative is not available to us at this time but is not substantial. The cost in FY 2011-2012 is estimated to be at best a minimal figure with the cost over the forward estimates an equally modest amount.

3. Adjustment of the Veterans Disability Pension Rates

Successive governments have stated they understand the impact of rising costs of living and the importance of ensuring that entitlements do not erode in value and is committed to making sure that our disabled war veterans have their pensions adjusted to take account of "not just of the cost of living but also the standard of living". However the adjustments made to other government pensions in the 2009/10 Budget to redress such erosion, was not extended to veterans disability pensions.

The remedy we seek is for all rates for veterans' disability pensions to be adjusted by the same increment that was granted at the time for the single rate of service pension in the 2009 Budget. The projected cost to implement this initiative in FY 2011-2012 is estimated to be in the order of \$164M with an additional estimated \$485M over the forward estimates.

4. Unfair Balance of Legal Resources at the Administrative Appeals Tribunal

Veterans, when appealing to the Administrative Appeals Tribunal against the rejection of a claim for compensation (or the Department is appealing against the acceptance of one) are entitled to Legal Aid funding. This funding covers the preparation of the case, one medical report, the appearance of the author of the medical report at the Tribunal to defend it, and a barrister to argue the case before the Tribunal for one day. But more and more cases are not conforming to these limits and departmental legal representatives do not operate within these limits and can take as many days as they like. To make matters worse, the best qualified doctors are

reluctant to provide reports for veterans because Legal Aid funding does not cover their usual fees and many law firms simply refuse to take on veterans' cases citing inadequacy of remuneration.

The remedy we seek is that in the interest of fairness, the Department of Veteran Affairs restrict itself to employing similar legal resources to those available to the veteran and observe the Model Litigant Rules. In this proposal we are suggesting a rebalancing of financial resources allocation rather than advocating additional funding to cover this proposal.

PROPOSED MILITARY COURT OF AUSTRALIA

I have serious reservations about the legislation to implement the proposed Military Court of Australia. In a court martial, decisions on guilt or innocence are made by ADF personnel with an understanding of military service and the nuanced and difficult moral and operational quandaries of warfare. Any punishment awarded, similarly, will be decided or mitigated by these professional peers, just as numerous Australian courts martial for more than a century have successfully balanced the rights of those charged with the need for justice, discipline and accountability in the ADF. In the proposed Military Court of Australia civilian federal court judges, sitting alone with no jury, and with no requirement for experience of military service or war beyond an undefined "knowledge of the Services", could try soldiers for serious offences committed in war zones. These offences would automatically require jury trials if perpetrated by civilian offenders in Australian territory. Despite lip service by governments of both political persuasions about the unique nature of military service and how they "stand behind our diggers", the proposed new Military Court of Australia seems to encapsulate the opposite of this. We have sought expert advice and our Honorary Legal Adviser is drafting a submission to the Government explaining our reservations.



THE AWARD OF THE VICTORIA CROSS FOR AUSTRALIA TO CORPORAL BENJAMIN ROBERTS-SMITH VC, MG

Corporal Roberts-Smith was awarded the VC for the most conspicuous gallantry in action in circumstances of extreme peril as Patrol Second-in-Command, Special Operations Task Group on Operation SLIPPER on the 11th June 2010. On your behalf I have expressed our admiration for his upholding the highest values of personal courage, teamwork and professional conduct under fire as a member of the ADF. I along with all of our members wish him every success for the future.

David Jamison



NATIONAL OFFICE DOINGS – December 2010 to February 2011

This reporting period is traditionally “slow” as it covers the traditional Aussie slowdown over late December and January. That has been compounded by the post election slowdown of activity. Things however have started to ramp up.

INDEXATION

A review of current Fair Go! activities is provided in this edition at page 7.

On 10 February 2011 the Senate scheduled debate on the Bill proposed by the Shadow Minister for Veterans' Affairs, Senator the Hon. Michael Ronaldson, to index military pensions in line with the Coalition's pre election commitment. If passed, the Defence Force Retirement and Death Benefits Amendment (Fair Indexation) Bill 2010 will enable DFRDB (and DFRB) superannuants aged 55 and over from 1 July 2011 to have their pensions indexed at the higher rate of the Consumer Price Index (CPI), Male Total Average Weekly Earnings (MTAWE) or the Pensioner and Beneficiary Living Cost Index (PBLCI).

The debate was delayed and has been rescheduled for debate on 3 March 2011. Unsettlingly, the Government has suggested that this Bill (along with a number of others) is “unconstitutional”, as it involves introducing ‘money bills’ in the Senate. The disagreement about this rages on between the Houses (s53 of the Constitution refers) and we shall see what transpires. A hung Parliament can toss up many conundrums!

During debate in the Senate on 10 February, the Greens indicated that they will not support any Bill that puts a burden on the budget without there being a mechanism for funding. Indeed if there is a reluctance to place any further “burden on the budget” then an analysis of the excess earnings of the Future Fund provides a strong argument for affordability at no conceivable extant cost to the “on-book” budget. The Association, in concert with the Superannuated Commonwealth Officers Association has made representations along these lines, providing an analysis of how the Future Fund could be utilised.

Finally, the Association was disappointed in the advice provided to Senators and MPs by the Parliamentary Library on the Bill in its Bill Digest #55, finding it flawed in many aspects. The Association has issued its own commentary on the Bill and this has been distributed to all Senators and MPs.

On a closely related matter, the Department of Finance and Deregulation continues to drag its heels by its delays in responding to the Questions placed by Senator Humphries on 16 November 2010 on matters relating to the flawed Matthews Report and other matters relating to indexation. To date, replies to just one question out of nine have been received, and that over two months after it was due.

Finally, we now have some written procedures to help us establish electorate based action groups to progress our causes. My sincere thanks go to Bill Lord for his hard work and initiative on this matter.

OTHER MATTERS

We recently met with senior members of the Minister for Finance and Deregulation staff and discussed our concerns about the amalgamation of the Military and Civilian Superannuation Boards. The Government's revision of the legislation is expected to reflect our concerns, but time will tell.

The Association was pleased to receive a detailed response from the Minister for Defence Science and Personnel to our concerns about the release of Service Records by the National Archives. The Minister acknowledged that the fairness of a particular decision to release information is not an issue that can be easily resolved. The Minister's response is copied in full at page 31.

Of specific interest was the Minister's advice that both the Administrative Appeals Tribunal and the Federal Court have determined that information relating to a person's professional affairs, including their employment performance, is not considered to be their personal affairs. The Association acknowledges this however suggests that ADF records are, by their nature, more detailed and contain more sensitive and personal information than any civilian employment record would contain!

The Minister also advises that the National Archives policy for the release of deceased members' medical information is that it will release information unless it contains information about medical conditions that are hereditary and that such release may constitute an unreasonable disclosure of a third party's personal affairs. However, the Association wonders whether National Archives officers are medically qualified to make such a decision?

Soldier On!

Les Bienkiewicz

An Update On The “Fair Go!” Campaign

You will recall that in previous issues of Camaraderie we advised you of our efforts relating to indexation reform and the Fair Go! Campaign. The campaign is an issue based apolitical campaign that seeks to correct the wrongs imposed on the defence community by successive federal governments in relation to:

1. Unfair indexation of military superannuation pensions – because, unlike the Age Pension and other welfare and superannuation pensions, the purchasing power of military superannuation pensions is not protected.
2. Unequitable treatment of veterans’ disability pensions – because the pensions of men and women who were disabled in the service of Australia are losing their value.
3. Uncertainty in military compensation – because ongoing indecision and uncertainty is stressful, unnecessary and unacceptable.
4. Deficiency in Veterans’ health care – because mental health and residential accommodation for younger veterans in particular are issues that are increasing in frequency and severity.

Overall the Campaign aimed to gain the nation’s support for our objectives so that they became unavoidable issues for all political parties to adopt them and for the next Government to implement them during the next government’s term. Those objectives were:

- All military superannuation pensions (DFRB/DFRDB/MSBS) to rise twice each year by the same percentage as the Age Pension, in order to provide equal protection for military superannuation pension purchasing power.
- Removal of the remaining level of erosion of the value of the Veterans’ Disability Pensions and adjustment of the Veterans’ Disability Pensions (including the general rate, EDA, intermediate rate, temporary special rate and the special rate) in light of increased community living standards since 1997 as has happened for Age and other welfare pensions.
- A single compensation regime for all serving and former members of the ADF that recognizes the unique nature of military service.
- Funding and DVA support for appropriate community accommodation in order to meet the needs of veterans with

mental health issues as well as younger veterans in need of care.

The Fair Go strategy involves two distinct phases:

1. Phase 1: The 2010 Federal Election
2. Phase 2: The Election Aftermath.

PHASE 1 – THE 2010 ELECTION

Through a partnership of major defence service organisations and ESOs including the Alliance of Defence Service Organisations (ADSO) we established an effective command and control network in all States/Territories and in 49 marginal seats.

In pursuit of our objectives we decided to concentrate our efforts on the major single issue: military superannuation indexation. The other objectives were to be raised in Phase 1 but were to be actively pursued in Phase 2.

Although we were unsuccessful in gaining the Labor party’s acceptance of our objectives, a number of government members came out in support of fair indexation. And we were successful in having the Coalition, the Greens and the Independents adopt our indexation objective. However the Coalition’s commitment was limited to DFRB and DFRDB recipients aged 55 years and older only and excludes MSBS members. We are working to get these exclusions withdrawn. (see more on this below).

There has also been some movement on two other objectives:

- The report on the Military Compensation System is now being considered by the Minister. We voiced our concerns on the makeup of the steering committee for this review and as a result representatives of the ex-service community have had regular briefings on the issues being considered and the opportunity provide input to the committee’s deliberations. However despite strong representations, we remain apprehensive about the outcomes of this review.
- The Government has announced a policy to provide additional housing and removals assistance to injured Defence Force Personnel who require a live-in carer to aid their rehabilitation. This will provide assistance to members who need a live-in carer, either on a short term or long term basis with domestic tasks, personal hygiene, mobility and feeding and to provide ongoing medical care. We are uncertain yet on how this support will flow on to these members after discharge but will press

for this to happen seamlessly and for the policy to be widened to provide residential accommodation particularly for younger veterans who need this support.

We have also had success in a number of other ways:

- Acceptance of our alliance of ESO partners as an effective representative of the defence community to the Parliament, political parties, media and the nation.
- Establishment of an effective national representative framework and defence community support network.
- Establishing a more effective data base of supporters. and
- Gaining valuable experience in conducting such campaigns.

PHASE 2 – THE ELECTION AFTERMATH

The election resulting in a “hung” parliament may be an advantage to us.

We prefer bipartisan solutions to all issues affecting the Defence Family and will continue to engage with all parties.

We believe that all parties and independents now acknowledge that the present indexation method is unfair. In saying that we note here that the Treasurer, Mr. Swan, only spoke about the cost, not fairness, when challenging the Coalition’s support position so it is more than reasonable for us to believe that Labor thinks the present method is unfair. Our challenge is to work with the Government to resolve the superannuation indexation costing issue as presented we believe, inaccurately and incompletely by Mr Matthews in his Report. We welcome the opportunity to present our financial data to the Minister for Finance and Deregulation.

In relation to the Campaign’s other three objectives that require resolution we look forward to discussing them with the relevant Ministers.

We thank the Coalition, the Greens, the independents and those ALP parliamentarians who publicly supported our objectives for their support and look forward to its continuance in Parliament.

In this phase we will continue the Campaign’s momentum to promote all our objectives by direct and indirect means through

our extended national support networks to the elected decision makers (Government, Parliamentarians) political parties, our own defence community and the electors through direct means; letters, representations, personal contact and indirectly through the full range of media sources and outlets.

We have strengthened the Campaign’s organisational structure with the formal establishment of The Alliance of Defence Service Organisations (ADSO) comprising DFWA, NAA, RAAFA, RAR Corporation and ASASA, who while continuing to be independent entities will increasingly work together. The Campaign will continue to be governed by the National Coordination Council, consisting of the Presidents of each ADSO member. The Council is responsible for initiating and representing ADSO at meetings with the PM, ministers, party leaders, shadow ministers and independent MPs (MHRs and Senators), government agencies and the National Media. The State and Local Area Action Groups previously active in Phase 1 in the marginal federal electorates are being expanded to all federal electorates.

COALITION’S ACTION

In line with the Coalition’s pre election commitment the Shadow Minister for Veterans’ Affairs, Senator the Hon. Michael Ronaldson, on 18th November 2010 tabled a Bill in the Senate to index military pensions.

If passed, the Defence Force Retirement and Death Benefits Amendment (Fair Indexation) Bill 2010 will enable DFRB/DFRDB* superannuants aged 55 and over from 1 July 2011 to have their pensions indexed at the higher rate of the Consumer Price Index (CPI), Male Total Average Weekly Earnings (MTAWE) or the Pensioner and Beneficiary Living Cost Index (PBLCI).

**The Opposition has also advised us that they will move to include DFRB recipients as well.*

The Association is pleased with this important initiative as it marks the first time legislation has been placed before the Parliament on the matter and therefore the first time our Parliament has been given an opportunity to indicate its support for our now well known position. This action is only a first step: proper indexation must be provided to all, especially those under 55 on disability provisions.

We have written to all elected Senators and Members of

Parliament explaining our understanding of the Opposition's bill and called on them to show their support for the defence community by supporting this legislation. We have called for further legislation to ensure all military superannuants are included. In particular, we have called on those independent members who have recently re-affirmed their support for the provisions contained within the legislation, to vote for it.

THE MATTHEWS REPORT - LABOR'S SILENCE CONTINUES

During the Campaign's Phase I we were disappointed with the responses from Government Ministers seemingly hiding behind the Matthews Report's recommendations which the defence community and federal public service contend lacks credibility in its conduct and content. The then Minister of Finance and Deregulation had declined to respond to our written questions sent on the 21st September 2009 on the matter.

Since the 2010 Election we have written to the new Finance Minister, Senator Wong about the matter but still have received no written reply. Perhaps Senator Humphries questions on the Matthews Report's data to the coming Senate Estimates Committee hearings this month may expose some startling revelations.

We believe that the Government is working towards a new indexation formula as recommended in the Matthews Report's Recommendation 4:

That, if a robust index which reflects the price inflation experience of superannuants better than the CPI becomes available in the future, the Australian Government should consider its use for indexing Australian Government civilian and military superannuation pensions.

If this is so, we have not been included in any discussion of it but would welcome a dialogue with the responsible minister and her department to help resolve our long standing concerns.

For updated information on the Campaign's progress visit www.dfwa.org.au

HOW YOU CAN HELP THE "FAIR GO!" CAMPAIGN

Crucial to the success of our "Fair Go!" campaign is your support in any one or all of three ways:

1. **DONATE** While volunteer workers are vital to the campaign, significant funds are needed to fund travel, postage, administration, photocopying and the like. Donations can be made by:

- Cheque or Money Order to the DFWA at PO Box 4166 Kingston ACT 2604. A receipt will be sent to you.
- Bank transfer to the Defence Force Credit Union BSB 803205, account 20656807. If you require a receipt, email the National Treasurer at national@dfwa.org.au advising of your deposit and address details.

2. **VOLUNTEER** to join your Local Action Group (LAG) that may be established within your electorate or in one nearby. Please advise Kel Ryan (email [Kel at fairgo@dfwa.org.au](mailto:Kel@dfwa.org.au) and / or telephone the National Office on 02 62659530) if you can help.

3. **SPREAD THE WORD** to your family and friends, whether they are ex-service people or not. Encourage all of them to submit their email address to fairgo@dfwa.org.au so that we can keep them informed of progress.





OBSCURE BRITISH COLONIAL WARS: THE MAORI WARS NEW ZEALAND; 1845-1866

By Lieutenant Colonel Alistair Pope, psc (Retired)

THE TREATY OF WAITANGI: 1840

In 1840, despite some internal dissension, the Maori tribes of the North Island of New Zealand accepted British sovereignty under terms of the Treaty of Waitangi in return for protection of their tribal lands and their way of life. However, the English settlers ignored these terms and continued to violate the boundaries when founding their settlements. To be fair it should be stated that, because of the fragmented nature of tribal land ownership it was not clear which chief or tribal leader had the authority to agree to the terms of the treaty in the first place. In 1844, Hone Heke occupied the illegally established town of Russell in the far north of the colony and forced the settlers to abandon the town. This was seen by the British as an act of war!

THE FIRST MAORI WAR: 1845 - 1847

In 1845 New Zealand was administered as part of the Australasian colonies. It appealed for military assistance and elements of three British regiments stationed in Sydney, Australia, were dispatched to New Zealand to deal with the uprising. The single major engagement took place at the strong defensive fortress (or "Pa") at Ruapekapeka in 1845. While most of the defenders were attending Sunday church (many of the Maoris were devout Christians) the British attacked and captured the Pa. However, the few remaining Maori warriors picketing the stronghold were not the usual unsophisticated 'natives' of so many British colonies, but were brave, well organized and skilled fighters. The resolute defenders managed to inflict heavy casualties on the attacking forces despite their inferior weaponry. Nevertheless, with the loss of their strongest base the Maoris soon sued for peace. However, the problem of the ongoing breaches of the Treaty by settlers was unresolved and violent incidents continued.

THE SECOND MAORI WAR: 1860 – 1861; THE TARANAKI UPRISING

The gradual loss of their territory reached flashpoint with the sale of part of the tribal lands on the Waitara River, in contravention of the Treaty and against the wishes of some of the traditional Maori landowners. One of the issues was the different cultural interpretation of 'ownership' and therefore who had the right to sell the tribal lands. Once again six Australian based regular British regiments were dispatched to New Zealand to suppress any uprising that may occur among the Maori tribes and to defend the settlers in both their legal and illegal activities.

Although they were brave, resourceful fighters the Maoris social structure was tribal and had no central command. This meant the tribes would not rebel en masse, although their grievances were similar. Each tribe made its own decision as to why and in which battle it would fight. There was an attempt to create a single war leader as part of a 'King' movement, but it had limited support from the tribes, few of whom were willing to give up their independence for the greater communal good. This allowed the Maoris to be defeated in detail and after the battle of Mahoetahi the rebels once again sued for peace.

THE THIRD MAORI WAR: 1863 – 1866; THE WAIKATO RIVER WAR

By 1861 New Zealand became a separate military command from the Australian colonies. However, the situation in New Zealand continued to deteriorate due to the Government's policy of building roads into Maori lands, irrespective of the wishes of the tribal landowners. These roads, for which the Maoris had little need, fueled Maori suspicions that their lands would be taken from them. Finally, they warned that the latest plan of providing a steamboat service on the Waikato River would result in a full-scale uprising. Governor Grey would give no undertaking that he would cancel his plans for this service and skirmishing broke out once more with desultory fighting taking place throughout 1862 and into 1863. In 1862, the powerful Waikato Tribes had had enough and ordered all British/European ("pakehas") to abandon their settlements and leave their tribal lands. When this threat had little effect they gathered in force. This was a good enough excuse for the Empire to bring 15,000 British and colonial soldiers into the conflict, with 2,500 coming from Australia, lured by promises of land after the expected quick defeat of the Maoris. This was the first formed body of Australian soldiers (rather than British regiments based in Australia) to engage in a foreign war, though they were representing the colonies of New South Wales and Victoria. Expectations ran high and over 400 families accompanied the troops with a view to settling on captured Maori lands. Additionally, as many as 2,000 individuals and small volunteer contingents traveled to New Zealand to take part in another 'small war of the British Empire'.

In May 1863, eight soldiers of the 57th Regiment were ambushed and killed. In July 1863 General Duncan Cameron retaliated by crossing the treaty boundary between the 'pakeha' and Maori lands with a large force of regulars and militia.

On October 23rd, 1863, a party of Australians attacked about 150 Maoris at Maukau, south of the city of Auckland. Seven Australian soldiers were killed in this minor contact, the first of whom, LT J. Percival, was killed holding his post and has the dubious honor of being the first Australian to die in a foreign war.

THE BATTLE OF RANGIRIRI; NOVEMBER 20TH, 1863

The Maoris were intelligent warriors (ethnically similar to the Hawaiians) whose ancestors had crossed the trackless Pacific Ocean to reach New Zealand. Before the arrival of the British, the Maori tribes fought vicious battles among themselves and had developed weapons, tactics and defensive techniques suitable to their circumstances. However this was not capable of withstanding the firepower or numbers of the British Empire. But the power of the Empire was unknown to the tough Maoris and they were not deterred from fighting the British. The Maoris had learnt to construct clever and complicated defensive earthworks and just such a position was built at the Pa at Rangiriri on an isthmus protected by the Waikato River and Lake Waikare. General Cameron intended to turn this apparent strength into a weakness by attacking simultaneously by land and from four armored gunboats on the lake. However, this also meant that it would be necessary to annihilate the Pa as the defenders could not withdraw.

Cameron bombarded the earthworks for two hours before attacking the landward side with 600 men from the 12th, 14th and 65th Regiments. They soon overran the two outer trench systems and reached the inner redoubt. In one of those 'farces of war' it was found that the ladders brought for scaling the ramparts did not reach the top! This only left the option of storming the redoubt along the parapets in attacks on a narrow front. Gunners of the Royal Artillery tried, then Captain Mayne and 90 cutlass wielding sailors from the Royal naval detachment attacked and finally a third naval party also failed. As night was falling the battle was called off. The next day the Maoris surrendered having lost 36 KIA while the British force had lost 38 dead and 92 wounded (several of whom later died). The Maoris had proved their prowess.

Cameron cleared the remainder of the south and then turned north to Gate Pa, near Tauranga in the Bay of Plenty region where 600 Maoris were entrenched.

THE BATTLE OF GATE PA; APRIL 29TH, 1864

Gate Pa was an extraordinary defeat for the soldiers of Queen Victoria's Empire. Knowing that they would soon have to fight the advancing British, the Maoris had built an exceptionally complicated

defensive maze and issued a chivalrous challenge to the British beginning with the salutation "Friend"! in which they stated that no unarmed, fleeing or surrendering soldier or any of the wounded would be killed. Likewise, women and children would also be spared. War was indeed a sport to the Maoris!

Gate Pa appeared to be a standard Maori defensive position on an isthmus. Again this meant they must fight hard as no escape route was available to them. Gate Pa was larger and more complex than the defenses previously encountered by the British troops. Unfortunately for the trapped Maoris few of the other tribes who had promised their support arrived and the Pa was defended by only 240 warriors facing 18 guns (including a 110 lb howitzer) and 1,300 soldiers and sailors.

Cameron bombarded the Pa for most of the day with a barrage that was reputed to equal in ferocity those of WWI! Finally, at 3 pm a corner of the wall was breached and the first 300 assault troops surged through the gap under the command of LtCol Booth. Two further waves each of 300 troops followed on. The Maoris apparently attempted to flee, but were cut off and reentered the complex. Inside the labyrinth the British regiments became confused in the narrow a passageway in which fighting was still going on between small bands of Maoris and detachments of soldiers. The noise, smoke and cries of the wounded added to the confusion and gave rise to panic as nobody knew which way to safely turn. Suddenly, the Maoris who had been unable to escape reappeared and were thought by the British to be reinforcements! By now all three commanders of the assault waves had been killed or disabled, along with a high proportion of the regimental officers. At this point a nearby redoubt of about 40 Maoris poured fire into the leaderless soldiers. Panic set in and the British retreated in disorder leaving behind their dead and wounded. They had been soundly defeated and it was only with some difficulty that General Cameron managed to stop their flight. As it was late in the day, a defensive position was dug and preparations made to resume the assault the next day, but a dawn reconnaissance revealed that the defenders had slipped away during the night leaving 25 casualties behind. British losses exceeded over 100 dead and wounded. The Maoris had accomplished an amazing feat of arms by steadfast courage and a thorough knowledge of the killing ground into which the British troops had stormed.

But every warrior lost to the tribes was irreplaceable; whereas every British casualty could be replaced many times over. On June, 21st 1864, the last major battle was fought between 500 Maoris and

600 soldiers at Te Ranga, just four miles (7 km) from Gate Pa. This time the British charged the Maori line in relatively open country and, after an initial volley, bayonet and sword met tomahawk and club in what was almost a rerun of medieval hand-to-hand combat. A third of the Maori force was killed and within a month the Maoris surrendered. The New Zealand wars were formally over.

AFTERMATH

Although the third war officially ended in 1864, after the fall of the Maori strongholds, a guerilla war continued for a further eight years under the leadership of the merciless Maori leader, te Kooti. Twice te Kooti successfully ambushed parties of pakehas massacring all of them, including the women and children. Organised Maori resistance was essentially broken by 1866, though it was not until 1872 that the last of the rebels was killed.

General Cameron retired in 1866 and became a critic of the war and its objectives, which he now considered to be nothing more than a grab by colonial farmers. However, as a result of his defeat at Gate Pa, when commanding a vastly superior force, Cameron had little credibility. Gate Pa remained the worst defeat of the British army at the hands of natives until Isandhlwana in South Africa in 1879 (See S&T Nos. 95 & 162). However, Gate Pa remains a far greater achievement because the Maoris were heavily outnumbered by the British, whereas at Isandhlwana sheer numbers won the day.

The devoutly Christian war leader of the Maoris was killed at Te Ranga, in July 1864, the last major battle of the wars and was buried at Tauranga Cemetery next to his foe, Colonel Greer, who had been killed earlier at Gate Pa.

The chivalrous Henare Taratoa, who had drafted the Maori rules of battle and who had brought water to his wounded enemies was also killed at Te Ranga. Henare is remembered in a painted window installed in Litchfield Cathedral in England installed in 1867 by Bishop Selwyn who had educated him.

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AUTHORS PROFILE

Lieutenant Colonel Alistair Pope retired from the Australian Army in 1986 after 20 years, serving on the Army Reserve until 1991. He retains a keen interest in current military matters and military history. He graduated as 2nd Lieutenant from OTU, Scheyville in 1967 and served in various postings in Australia, Vietnam, Indonesia and Papua New Guinea. He is a frequent contributor of book reviews, short stories and the occasional article to several journals. He is self-employed as a project manager and as an accredited PRINCE2 Project Management Trainer and has worked internationally as a project manager and trainer in Australia, Vietnam, Russia, England and Ireland. He also trains Project Managers via the Internet, in addition to presenting on-site courses. However, the main business remains Project and Program Management consulting.

File: Personal; Writings; Strategy & Tactics; Minor Articles Obscure Colonial Wars; The Maori Wars.doc

If you have an important point to make, don't try to be subtle or clever. Use a pile driver. Hit the point once. Then come back and hit it again. Then hit it a third time with a tremendous whack.

– WINSTON CHURCHILL

FINANCIAL PLANNING: THE HOUSEHOLD BUDGET

While I have used the heading 'financial planning' for this article it is really about the budget, the household budget that is. Some readers may have a budget and stick to it, others may have one and not stick to it and I am sure there will be others who don't have a budget at all. Some may have a mental budget and others may have a written budget and these may be precise or 'rough' in terms of detail.

My own experience is that I generally have gone the mental budget way and I am sure that I could have done much better at times if I was more systematic and had a written budget that all members of the family were aware of.

The main reason that I have used 'financial planning' as the title is that someone (I forget who) defined financial planning as simply spending less than you earn. It is like the old Dickens' saying:

'Total income one pound, expenditure nineteen and sixpence, result happiness.

Total income one pound, expenditure one pound and sixpence, result misery.'

So what needs to be done if you feel you need a budget particularly if your situation is approaching misery? It is really a problem solving process. First you need to analyse the problem by establishing where you are. What are your assets and liabilities (balance sheet) and what is your income and expenditure (statement of cash flows). Some people will have the records required to construct these tables and others may not. If not, they may need to be estimated.

Secondly there is a requirement to agree on goals and/or objectives. I think there is an advantage in making these as clear and precise as you can. As an example, 'To retire by age 60 with assets of \$1m and a military pension' is pretty clear. For many, this would perhaps be a long term goal; other readers may have achieved this goal or a similar one already. This example may have been a long term goal at the time it was formulated. We may also want to have shorter term goals which might involve saving a certain amount, going overseas, buying a car or boat, or a multitude of others.

You should then create a plan that enables you to achieve the goals and objectives. This will tell you how you are going to reach these goals. It may involve income enhancing actions and it may include expenditure reduction decisions. It may involve further study to enhance earning capacity over the long term. It may involve

a decision to seek help with investing or debt counselling if the situation is more desperate. Even simple things like shopping with a list and recognising the difference between needs and wants can help here.

It is in the execution of the plan that most come unstuck. That may be something simple like being too optimistic or it may be an unexpected event which produces a financial cost, some Queenslanders may have faced some unexpected costs this summer. Discipline, perseverance and self control are required in this phase. It is so easy to slip into bad habits if these qualities are not present and brought to the fore. Of course half hearted budgeting is always doomed to fail. A mentor can sometimes help. It might be a friend, perhaps older, who is a successful financial manager or it could be your financial adviser who helps you keep on the straight and narrow path required.

Like all problem solving exercises it is important to regularly monitor the budget plan and make adjustments if required. It is not just the establishment of the plan that is critical but also the act of checking against the components of the plan to see if you are on track and then to adjust as required.

Of course if you always seem to have pressing financial demands then it is even more important that you have a strict plan that you follow seriously. You will note that I haven't mentioned many other things that you will need to consider along the way. Adequate protection of breadwinners and assets through insurance is important. Early thought about estate planning can also be useful, there is no escaping death; we can only hope that it comes later rather than earlier.

As I look back over my life I think I have been fairly much oriented on the investing or saving side rather than consuming. I grew up with the messages like 'save for a rainy day' and have always tried to follow them. Occasionally I think I have been a touch too focussed on them but as I review my share portfolio I am very grateful that I saved hard when I was working. I guess as we all operate under many uncertainties it is important to try and find the correct balance. I suppose that at the end of our working lives we want to have enough financial assets for a comfortable retirement and also to believe we had a good time along the way.

Haydn Daw

ADF SUPPORT TO NATURAL DISASTERS

The DFWA joins with readers of Camaraderie in expressing our support and sorrow to the victims of the recent natural disasters that have plagued our country.



As is so often the case, the ADF has been quick to respond and deserve our gratitude.

Operation Yasi Assist, the Australian Defence Force contribution to the whole-of-Government effort in response to the impact of Tropical Cyclone Yasi in far north and central Queensland, involved with hundreds of soldiers already involved in the clean up effort. The ADF response involved more than 800 personnel undertaking a wide variety of tasks in consultation with Emergency Management Queensland and other disaster coordination authorities. These tasks included debris removal and road clearance, air and road movement of critical stores and equipment, damage assessment on buildings, reconnaissance and patient transport.

ADF liaison teams worked with civilian emergency management authorities in Townsville, Cairns and Innisfail. In Townsville for example more than 100 soldiers helped residents clear debris and reopen roads closed by fallen trees.

RAAF C-17A Globemasters ferried tonnes of equipment and supplies including tents, mattresses, stretchers and beds, as well as rations and water, to be then shipped throughout cyclone-affected areas.

The ADF is continually reviewing the situation with Queensland and Federal Government agencies and scoping options for assistance as the situation evolves while, on the ground, ADF liaison officers are working closely with emergency-management coordination authorities.

Operation Queensland Flood Assist was the response to the devastating Queensland floods and the mission has now transitioned to one of recovery. Established on New Year's Day at the request of Emergency Management Australia, the ADF support to the flood response involved efforts in various areas throughout the state.

Approximately 1900 ADF personnel completed tasks ranging from general clean-up operations, search and rescue tasks and liaison duties during the operation,

The tasks performed by our ADF personnel were many and varied. In addition to ground clearance and recovery, ADF aviation units flew about 470 hours and evacuated more than 300 residents, while fixed wing and rotary aircraft moved 1.5 million kg of cargo, enabling vital food and personnel transfers. ADF sea-going units surveyed the channels and anchorages of Moreton Bay as well as the Brisbane River, enabling vital commercial shipping to re-enter the waterway.



FUZZY WUZZY ANGELS REMEMBERED IN BRUCE ROCK REUNION

MORE than 3000 Vietnam veterans and their friends and families, including Mrs Shirley Mooney of the VVA Branch, flocked to Bruce Rock in early November 2010 to celebrate the 10th annual Back to the Bush Vietnam Veterans Reunion. Shirley is also the VVA President of the Defence Widows Support Group.

Bruce Rock is a tiny Wheat belt town just over 250 km east of Perth (nearly half way between Perth and Kalgoorlie). It has a normal population of some 700 people, but in the first week of November each year, the population more than quadruples.

The little town started hosting what has now become the largest known gathering of Australian war veterans outside of Anzac Day, 10 years ago. The week-long 'meeting' is the biggest reunion of Vietnam veterans in Australia, with many veterans making the annual pilgrimage by motorbike, car or caravan from all over Australia.

The week-long celebration offered a host of activities for everyone, ranging from seminars on veterans health issues to shooting competitions at the rifle range, from golf and bowls to dancing and entertainment, and from the Bruce Rock District High School concert to Saturday market stalls.



The official party consisting of a Fuzzy Wuzzy Angel (his son in the white shirt) and three Australian WWII diggers approach the dias for the unveiling of the Fuzzy Wuzzy Angel memorial. The MC (on the left) is Mr John Schnaars, who is President of "Honouring Indigenous War Graves, Inc".

The main event, the parade, took place at 3pm on Sunday 7th November with the biggest turnout of spectators in the 10 year history of the event. The march, accompanied by brass bands, featured all the various units of the Vietnam War displaying their banners, followed by the 10th Light Horse brigade and vintage military vehicles. It was really good to see many young people involved and enjoying themselves too. Cadets from the Navy, Army, and Air Force also marched in the parade.

The parade finished at St Peter's Anglican Church where a ceremony was held at the Vietnam Veterans Memorial Peace Window, a stained glass window designed by locals to commemorate those who lost their lives in Vietnam. A ceremonial lighting of a candle concluded the ceremony.

Last November's gathering of Vietnam Veterans at Bruce Rock was special for another reason. The Fuzzy Wuzzy Angels were officially recognised. On Sunday morning a two metre tall granite memorial was unveiled: the world's first memorial dedicated to the Fuzzy Wuzzy Angels from Papua New Guinean. These were the brave people who helped Australian diggers fighting the Japanese during World War II. This tribute has come more than 60 years after the fighting along the Kokoda Track in 1942.



Some of the 3000 Vietnam Veterans marching at the parade at Bruce Rock (Central Wheatbelt, WA).

Many Australian soldiers who fought against the Japanese forces invading Papua New Guinea in World War II owe their lives to “fuzzy wuzzy angels”. Affectionately dubbed the Fuzzy Wuzzy Angels – they were local Papuan tribesmen who carried injured diggers to safety and provided them with food and water. A fuzzy wuzzy angel from PNG travelled to Bruce Rock to attend the ceremony.



Mrs Shirley Mooney (pink top) and Mrs Pam Bell marching in the Bruce Rock parade, proudly wearing their late husbands' medals. (Shirly's husband John (Jake) and Pam's husband Frank (Dinger) were both Vietnam Veterans.



The new memorial for the Fuzzy Wuzzy Angels at Bruce Rock

IMPROVED HOUSING ASSISTANCE FOR INJURED MEMBERS

Additional housing and removals assistance will be available to injured Defence Force Personnel who require a live-in carer to aid their rehabilitation. Prior to 1 February 2011, the need for a live-in carer was not recognised and no provisions were made to assist personnel with housing to include a live-in carer.

From 1 February 2011 new policy has been introduced which will allow members without dependants who need a live-in carer greater access to Defence residences or additional rent allowance to accommodate the carer and their rehabilitation needs. This will provide assistance to members who need a live-in carer, either on a short term or long term basis with domestic tasks, personal hygiene, mobility and feeding and to provide ongoing medical care.

The new policy arrangement delivers on a commitment made in the Defence White Paper 2009: Defending Australia in the Asia Pacific Century: Force 2030 to develop a simple, transparent and flexible package of housing and accommodation assistance options.

Also, members who need to move to a new home or location to assist in their rehabilitation can also be provided with a Commonwealth funded removal. Removals assistance may be provided for a live-in carer on a case-by-case basis.

Members who have dependants may also access housing with an additional bedroom to accommodate a live-in carer.

For further information visit: www.defence.gov.au/dpe/pac

FAREWELL OLD WORK HORSE

THE BEST AIR INTERDICTION AIRCRAFT EVER BUILT, THE GENERAL DYNAMICS F-111

At 13:30 on the 3rd December 2010 the last aircraft, A8-125 landed ending Australia's 37+ year involvement with the aircraft. Witnessing the event were current crews, family, RAAF officers, many former RAAF crews, people who loved the aircraft and even quite a few ex-USAF aircrew that came down to see for themselves the last flight of the type.

When it was purchased, the F-111 was controversial, it came with some teething problems, but since their delivery in 1973, they have been the greatest asset in the region. Nothing could come close. It was fitting that the first aircraft that arrived at RAAF Amberley, the home of the F-111, A8-125 was also to last to land. Six aircraft were launched for the 'Last Hurrah', a flight over Brisbane, the Gold Coast and the Sunshine Coast, the region where the F-111s roamed.

The people of the region love the 'Pig', an affectionate nickname highlighting the type's ability to fly low with its nose in the dirt. Of course the last flight would not be complete without the trade mark "dump and burn". No other aircraft has such a unique party trick, raw fuel is dumped using the emergency fuel release, and then the afterburner is lit, and you get a 100-300 foot flame that comes out of the rear of the aircraft. A Hornet driver could beat himself silly pulling Gs all over the sky and the Pig would come and do the dump and burn, and to all air show crowds, that was the highlight of the whole day. Locals have enjoyed this spectacle at the annual "Riverfire" fireworks display, where the finale of the display was a dump, lighting up the whole city as it flew over.

After a vigorous aerial display, five other F-111s did an airfield attack and then they formed for a final six ship fly-past. Then they landed. One by one they taxied to the hard stand, and were directed to stop, and at 13:35 the air around Amberley became quiet, never again to have the high pitched whine of the F-111.

Two aircraft are to be kept in flyable storage should there be a

momentous wartime need for them, and right now 4 are to be kept in museums, but the fate of the rest is uncertain. Many will meet their demise, the victim of a political decision to save money over capability, the same death that befell the US versions. Sadly this is the way of many a great warrior; many of the best types have fallen to the stroke of the pen.

I hope that you enjoy the photos of the F-111 finale, as you too can see the end of an era, the last tier one aircraft that Australia ever owns.





VALE

Commander Rohan Edwin (Ted) Lesh RAN Retd

21 May 1925 – 28 November 2010

The ACT Branch DFWA lost one of its stalwarts with the passing of its Hon Treasurer, Ted Lesh, late last year.

Ted was a soft touch for voluntary organisations needing a Treasurer (he undertook Accountancy studies from 1961-64 whilst in the RAN). "Are you sure that you can take this on Ted?" various Committees in Canberra would query. "As long as I can", would be the immediate response from Ted, known to all in Canberra as the gentleman officer.

Academically Ted Lesh was amongst the top of his class. On graduation from the RANC in 1942 he was awarded "maximum time" for promotion and the prizes for Physics and Chemistry and that for Navigation. During 'Subs' courses he was awarded a prize of £10 and the Ian Macdonald Memorial Prize (IM), now the Prize for the most improved trainee during the Junior Warfare Application Course (JWAC) at HMAS Watson; and later the Jackson-Everett Prize (JE) for topping his Communications qualification course in England.

After graduation, from 1942 to 1945 as Midshipman and Lieutenant, Ted served in HMS Devonshire (Heavycruiser), HMS Renown (Battlecruiser), HMAS Quickmatch (Destroyer) and HMS Emerald (Lightcruiser) before proceeding on Courses in May 1944. On completion he was appointed to HMAS Norman (Destroyer) for a short period and to HMS Wessex (Destroyer) in January 1945, in which ship he was serving off Japanese coasts at the conclusion of hostilities.



Of all his naval postings, Ted had most pride in his work as Director of Naval Communications 1959-1965. During this time he studied to become a Chartered Accountant and passed with an Australia-wide prize for an essay on Inflation Accounting. Then he was posted as Commanding Officer at HMAS Rushcutter (and RANEL) and later to the Joint Staff Communications Directorate, from where he retired.

During his second career in accountancy Ted eventually became the Chief Internal Auditor of the Australian Industry Development Corporation (AIDC) from 1983 to 1990; and the Institute of Internal Auditors 1991-2002. Ted and Jill retired to Canberra in 2002, where he voluntarily became the Treasurer for four local organisations: ACT Legacy, the ACT Defence Force Welfare Association, the Friends of the ANU's School of Music and the Naval Officers Club ACT Division.

Ted and his wife Jill married in 1952. He is survived by Jill, their four children, 10 Grandchildren and two Great Grandchildren. The Grandchildren have been the source of immense pride to them both. "My word - I'm proud of them all", he would often say.

His many friends, colleagues and family remember Ted as a self effacing, modest and loving man. He will be missed by many.

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Access the DFWA pages on these sites at DefenceWelfare.

CARRY ON (Victoria)

A Victorian ex-Service Welfare Organisation

CARRY ON (Victoria) has been operating in Victoria since July 1932. In the early days it was mates helping mates who were down and out – finding a job; cutting wood; providing food relief; providing a sympathetic ear etc. As we became more established a number of specialist ventures were also undertaken to assist the veteran and/or his family – a boys home to look after the youth of the day who needed a place to live; a respite care facility allowing young mothers some “time off”; and more recently the provision of small Independent Living Units (ILUs) for veterans and/or their surviving spouse. All the time this work was carried out by dedicated returned servicemen under the motto “do good by stealth”.

Some time in the late 1930's there was an attempt to establish a similar organisation in New South Wales but correspondence found in our archives has left no information as to the reason that this failed. There are many aspects of our operations over the years that are pertinent to all Australian veterans and it seems a pity that we were unable to nationalise this concept.

Over the past 25 years we have consolidated our operations into the following areas:

- General Welfare to those veterans and their families who (for whatever reason) have found it difficult to make ends meet in their chosen vocation away from the ADF.
- Education Grants to dependants of veterans who would otherwise find it financially difficult to complete their education. This covers both Secondary and Tertiary students.
- Provision of ILUs for use by veterans and their spouse or the widow/widower of a veteran. Currently these are one bedroom

units clustered together in villages of from 6 units to 18 units.

The current Board (and staff) at Carry On is moving the organisation out from under the mantra of “do good by stealth” into a more publicity friendly area of “do good, but let everybody know about it” – hence this article. We have forged alliances with a number of ESOs because we feel that the future of the ESO community in Australia is to band together and work more with a single voice for the betterment of our constituents. At this time we have alliances with DFWA, Partners of Veterans Association of Australia (PVA) and ex-Prisoners of War and Relatives Association (exPOWRA) Victoria and work closely with other Victorian ESOs including the TPI Association, Legacy, RSL, Peacekeepers and Peacemakers Veterans Association, RAASC Vietnam Association, VVAA.

Whilst we have some in-house sources for funding and some philanthropic trusts etc. are most generous to our cause, we feel that continuing to provide ILUs for the veteran community is the way we can provide a valuable service to the ex-Service community and also ensure ongoing income to fund our Welfare and Education projects. These projects are quite substantive and although we are second to the RSL (Victorian Branch) and Legacy in providing Welfare relief (as it should be), we feel that there is still much that needs to be done to give the veteran that little bit of extra help over the rest of the community for the commitment he/she gave during their time of service.

Enquiries from Victoria are welcome on (03) 9629 2648 (Tues, Wed, Thurs) or to carryonvic@bigpond.com.

HELP A RAAF STUDENT

Do you know of any RAAF families - your own or others - who might be eligible for student financial assistance from RAAFWA Educational Patriotic Fund?

Eligibility as a ‘RAAF family’ requires only that the student has a parent, grand-parent, or other close family member (living or dead) who is serving, or has served, in the RAAF.

There is no specific income limit but, of course, grants are decided

on actual circumstances and are limited to those families most in need.

If you think that such a student might be eligible for financial assistance, contact:

The Secretary
RAAFWA Educational Patriotic Fund Inc.
PO Box 117
Jamison ACT 2614 or phone 02-6251 1994

MEETING YOUR LOCAL POLITICIAN:

A brief guide

Readers are always encouraged to approach the local Members of Parliament on issues that affect them. Indeed our recent successes with the Fair Go! Campaign were very much the result of constituents knocking on individual MP's doors and raising issues directly with them. That's one way issues are raised on the Party Room floor.

The following guide has been developed to assist you in preparing you when meeting your elected representative. It has been developed from the experiences we have had in our various meetings.

Remember we live in democracy and you have every right to approach your elected representative...so go for it!

1. DEFINE THE ISSUE.

- a. Clearly define the issue you intend to put to the politician.
- b. Write down the points you wish to make. Use them as a guide to ensure you will cover all that is intended.
- c. Highlight the important points.

2. ARRANGE THE MEETING (By phone, formal letter or email.)

- a. Clearly state the issue to the politician or a member of his/her staff.
- b. Ideally, one meeting, one issue.

3. THE DELEGATION

- a. Should consist of no more than three people.
- b. Clearly identify the:
 - i. The Leader or the 'Talker'.
 - ii. The Listener – be alert to all that is being discussed and to prompt the Leader as required, watch the body language of the politician.
 - iii. The Note Taker – He/She should concentrate and notate the questions, the answers, the "I will get back to you!" commitments, the promises, the words of support or rejection.
- c. Gather 20 minutes prior to the meeting for final preparation and confirmation of roles.

4. THE MEETING

- a. Be assertive but courteous, never aggressive.
- b. Do not attempt to record the meeting in any overt detail or manner. Doing so will discourage the politician from being frank and open. If necessary, ask if you can "jot down some points" during the meeting.
- c. Explain clearly and simply why the subject is important to you and your members.

- d. Do not waffle but get straight to the point. Do not be intimidated by the politician or the surroundings.
- e. Use the points you wrote down earlier as a guide to ensure you cover all that was intended.
- f. Emphasise the important points you highlighted earlier. If necessary keep coming back to them.
- g. Seek a response from the politician. If necessary ask directly, "Do you support ----?"
- h. Ask if there is other information that the politician needs to advance the issue.
- i. Before leaving, confirm what the politician has agreed to, what additional information has been requested and/or any follow-up action on your part.
- j. Do not linger or overstay your welcome.

5. REMEMBER:

- a. Take the initiative and start the conversation. Do not be distracted from the points you wish to make. If necessary say "Can we get back to the point here!"
- b. If necessary keep coming back to the issue until you get an answer or an agreement for action by the politician.
- c. Do not be sidetracked into local issues or deliberate attempts to change the subject.
- d. Do not identify your personal political preference. You will not win any favours by expressing either political support or opposition.

6. DEBRIEF.

- a. Find a coffee shop and debrief immediately after leaving.
- b. Write down all the salient points then and there.
- c. If the matter has relevance to issues being pursued by the DFWA, forward these to National and State Branch Offices for their information.

FINALLY, BE PREPARED!

Before your meeting research the issue you wish to raise so you are knowledgeable and confident. Find out what impact it has on the MPs electorate; for example, how many DFRDB recipients are in the electorate (or whatever is relevant); what percentage swing is needed for the electorate to change hands, etc. Your MP will be more responsive if he/she realises an issue affects many in their electorate and the impact it may have on voting! DFWA can provide you with some electorate information.

GOOD LUCK!

SUPPORTING PARTNERS AND BEREAVEMENT

The death of a partner is a stressful time. Unfortunately there are many things that need to be done very soon after the death and, if not done properly, can have a lasting effect upon a surviving partner and any other dependants. There are also many actions that can be taken before a death, regardless of age or circumstance that will make it easier for those left behind.

The DFWA has built upon the work already done by the ACT Defence Widows Support Group and has attempted to provide some guidelines for putting ones affairs in order as well as providing some guidance in the event of the death of a partner either in Service or as an Ex Service ADF member.

This information can be found on the DFWA website under the link for "About Us". There are three articles:

- Supporting Your Partner - information about how to get your affairs in order to lessen the impact of your death upon your partner.
- When a Serving ADF Member Dies and there is a Surviving Partner.
- When a Recipient of a Comsuper or DVA Pension Dies and there is a Surviving Partner.

We hope that the information provided on this site will be of particular assistance to family and friends who may not be familiar with the various organisations associated with a military death.

Two short articles developed by the Defence Widows' Support Group ACT are also available. These are particularly useful for printing and distribution.

- What Happens to Your Partner When You Die.
- Meeting the Challenge - Helpful Advice for the Newly Bereaved.

DFWA members are encouraged to provide feedback and to pass on the website information to others who might be interested.

THE AUSTRALIAN VIETNAM VETERANS HEALTH STUDY

The Australian Vietnam Veterans Health Study, headed by Dr Brian O'Toole from the ANZAC Institute, is an epidemiological cohort study of a random sample of 1,000 Australian Army Vietnam veterans, examining the long term health effects of war zone exposures and experiences in combat veterans. Based at Westmead and Concord Hospitals, the study began in the late 1980s and the first wave collected data from veterans from 1991-1993. This current wave interviewed veterans during 2005-06 right across Australia, with fieldwork completed in November 2006. The study is concerned with all aspects of health, and is using assessment instruments that are standardized and that have national norms to allow comparison of veterans with the background male population.

Dr Brian O'Toole is an epidemiologist with a long interest in the health of Vietnam veterans and the health consequences of war service. He has worked on the Australian 'agent orange' scientific studies, was a member for 18 years of the NAC to the Minister for Vets affairs on the VVCS, and conducted the first cohort health study of any returned service group in Australia, the Vietnam Veterans Health Study. He has conducted this longitudinal study over two waves of assessments, 14 years apart, of a random sample of Vietnam veterans, making the study unique in Australia and one of only a few such studies worldwide. He has recently conducted a companion study of veterans' wives, and is one of the few people in Australia with an expert knowledge of the long term effects of war service on veterans and their families.

The article and further information can be found at www.anzac.edu.au



A STRATEGIC RECALIBRATION OF THE RELATIONSHIP BETWEEN MEMBERS OF THE AUSTRALIAN DEFENCE FORCE AND THE AUSTRALIAN GOVERNMENT

By Marcus Fielding

The relationship between the Australian Government and members of the Australian Defence Forces is one that has evolved over time. Are we at a point where that relationship needs to be fundamentally reviewed?

People are a vital component of the capabilities produced by the Department of Defence (DoD) for the Australian Government. The role performed by members of the Australian Defence Force (ADF) is unique and subject to risks well beyond that experienced by other employees. Members who serve in the ADF can reasonably expect that their service is appropriately remunerated and, in the event of injury, that a member will be adequately compensated and assisted by the Government; or worse, if a member dies as a result of their service, that their families will be adequately compensated and cared for.

The two Australian Government Departments with responsibilities for ADF members are the DoD and the Department of Veterans' Affairs (DVA). The DoD manages ADF members while they are serving. Approximately 40% of the DoD's annual budget, over \$9 billion, presently goes towards workforce costs. The DVA manages the ex-serving ADF members who have completed 'qualifying service' and who believe they have an entitlement to compensation and assistance as a result of their service. The DVA administers over \$11.6 billion in appropriations and has an annual budget of over \$400 million. Together, these amounts are a significant investment and cost to the Australian Government.

The two Departments are financially independent entities within the Australian Government. Yet, since the DVA has no output for Government, its costs can be regarded as a by-product of maintaining a Defence Force. And yet the DoD has no real financial incentive to reduce the costs incurred by the Government from ex-serving ADF members; once individuals end their service the management of their support becomes the responsibility of the DVA. This administrative arrangement has existed for nearly a century, but is it time to review this division of responsibility?

This article contends that a confluence of four drivers over the next ten years will create a strategic opportunity for the recalibration of the 'psychological contract' or relationship between the Australian Government and individuals who serve in the ADF. These drivers

are the passing of the World War Two generation; the evolving nature of ADF service; the introduction of a strategic people system within the DoD; and the requirements of the Strategic Reform Program (SRP). Taken together, these factors have the potential to create the necessary conditions for a strategic recalibration of the current arrangements. If this opportunity is not seized, and the current arrangements are not critically examined, then the Australian Government runs the risk of not being able to maintain a viable psychological contract with ADF members in an increasingly competitive market for talented people.

The aim of this article is to identify why an opportunity for a strategic recalibration of the relationship between members of the ADF and the Australian Government exists, and to suggest how and when it can be seized.

The article will first consider the conditions created by the four driving factors described above. It will then identify the potential benefits, risks and costs of a strategic recalibration and close by making some recommendations on how it might be undertaken.

PASSING OF THE WORLD WAR TWO GENERATION

The largest 'customer' group for the DVA is the World War Two generation. With the natural passing of this cohort over the next ten years it is expected that the number of personnel receiving benefits and support from the DVA will decrease by half. The composition of the ex-serving ADF member community will change dramatically, and expectations will change commensurately. This transition represents a strategic opportunity to recalibrate the division of responsibility between a range of different entities. Firstly, the relationship between the DoD and the DVA. Secondly, the relationship between current and ex-serving members of the ADF and the Government. Thirdly, the relationship between the Government and the numerous ex-service organisations (ESO) such as the Returned and Services League and Legacy.

Many of these ESO were created to advocate for ex-serving members and provide certain forms of welfare support that were not being provided by the Government. At the time, given the large number of ex-service members the provision of this support by the Government was just not practical or affordable. Over the last few years, with the pressure of declining membership, there has been some blending of the support functions performed by Government and some ESO. Thus, given the dramatic decrease in the number of

serving and ex-serving members of the ADF (and the improbability of conscription or general mobilisation in the future) there is an opportunity over the next ten years to recalibrate the expectations and responsibilities between the Government, serving and ex-serving ADF members and ESO.

THE EVOLVING NATURE OF ADF SERVICE

Since the end of the Cold War it has become common for members of the ADF to participate in several operations in the course of their service. Given that these deployments are where ADF members can potentially be killed and injuries are more likely incurred it has become increasingly difficult to determine the causal link between a particular injury and a particular deployment. The evolving nature of ADF service is making it increasingly difficult for the DVA to assess claims for compensation. There is also evidence that the ESO in their current form have little perceived benefit to the younger generations of ex-service members - including veterans of the Iraq and Afghanistan conflicts.

Additionally, there is an increasing recognition of mental health injuries and the fact that multiple deployments have a cumulative effect on the health and well being of ADF members. There is also an increasing propensity for members to oscillate between full-time and part time service with the ADF. Taken together, there is a clear imperative for a more holistic and integrated program for the management of the health and wellbeing of members from the time they join the ADF to the time when they ultimately die.

THE STRATEGIC PEOPLE SYSTEM

The Deputy Secretary for People Strategies and Policy, is responsible for implementing a more holistic strategic 'people system' in the DoD. People In Defence states that one of the organisation's foundation promises is that "Defence cares for our people while they are employed or serving and when they leave the organisation." This reflects an 'end-to-end' approach to the management of people. Similarly, Major General Craig Orme described how the DoD's third commitment to its people is "to support our people as they leave Defence to assist in their transition."

In an organisation such as the DoD, adopting such a 'duty of care' approach in the relationship between the Government and members of the ADF is critical. It is an essential part of the psychological contract between the Australian Government and the individual ADF member. Additionally, better care of ADF members while serving will very likely result in a reduction in the cost of care after they have left the ADF. There is strategic management logic in

the DoD caring for its human capital from 'oath to death'.

THE STRATEGIC REFORM PROGRAM

The DoD is required by Government to achieve \$20 billion worth of savings, without any loss in capability, over the next 10 years under the SRP. The first annual target has been achieved, but subsequent targets are likely to prove more challenging. The ongoing implementation of the SRP over the coming years may demand the review of long-standing arrangements such as the division of responsibility between the DoD and the DVA.

While the DVA is not subject to the SRP it is considered as part of the broader Defence portfolio and to that end it should be included in SRP deliberations. Given the rapidly decreasing number of customers over the coming years there should be a commensurate reduction in size of the DVA and its departmental budget. The DVA has already begun, for example, to subcontract certain services to Centrelink in regional areas in order to reduce its operational costs. There is a level of effort, however, below which the maintenance of a separate Australian Government department becomes cost-inefficient.

Taken together, the passing of the World War Two generation; the evolving nature of service; the introduction of a strategic people system within the DoD; and the requirements of the SRP have the potential to produce the necessary conditions for a strategic recalibration of the relationship between the Australian Government, members of the ADF and ESO. This confluence of factors represents an opportunity that should not be ignored.

BENEFITS, COSTS AND RISKS

There is insufficient scope in this paper to give full consideration to all the potential benefits, costs and risks of this proposal. Suffice that there would seem to be a strategic management logic in a more holistic and integrated approach to managing the human capital of ADF members while they are serving and after they have completed their service. It is also very clear that the current arrangements are the product of different times and circumstances and that there is a requirement for these arrangements to evolve to meet contemporary expectations.

There is some risk that the integration of the functions undertaken by the two government departments will create some potential tensions in the priority for funding, but these can be ameliorated with appropriate check and balance mechanisms such as independent bodies and tribunals. Indeed, there may even be scope to rationalise the considerable number of existing tribunals,

commissions and boards related to veterans' affairs. It should also be recognised from the outset that there will be institutional and personal resistance to any changes to the current arrangements so high level direction and leadership will be necessary to create an open and positive atmosphere for issues and options to be objectively examined.

IMPLEMENTATION

While the relationship between the DoD and the DVA can be reviewed by an interdepartmental departmental working group, a review of the relationship of these two departments with ESOs will require public input. Therefore, it is necessary that this subject be examined under a two stage process. Firstly, a joint DoD and DVA working group should be established to examine the benefits, costs and risks of merging the in-service and after-service personnel management and support functions presently undertaken by the two departments. It should also consider which functions could and should be sub-contracted to other Australian Government or State Government departments and agencies - noting that it will be necessary to strike a balance between cost efficiency and maintaining the psychological contract between the ADF and the member. Given that Warren Snowden MP has been appointed as both the Minister for Defence Science and Personnel and the Minister for Veterans' Affairs, he should initiate this interdepartmental working group review.

Secondly, and after the findings of the interdepartmental working group are finalised, Warren Snowden MP should encourage the Defence Sub-Committee of the Joint Committee on Foreign Affairs, Defence and Trade to convene an inquiry on the future nature of the relationship between the Australian Government and ESOs. The findings of the interdepartmental working group review should inform the terms of reference for this inquiry and also be its first submission. It would be appropriate for the findings of the public inquiry to be considered by the Prime Minister's Advisory Council on Ex-Service Matters and the National Security Committee of Cabinet.

Both the interdepartmental working group review and the public enquiry are necessary pre-requisites to full understanding of the arrangements and expectations established over the decades and how these might be adapted and improved as we look to the future. It would not be unreasonable for these two activities to be undertaken in the next three to five years.

ABOUT THE AUTHOR

Colonel Marcus Fielding recently transferred from the full-time to part-time work with the Australian Army. He has held a variety of

command, staff and instructional appointments and has served on operations in Pakistan, Afghanistan, Haiti, East Timor and Iraq.

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WW2 BOMBING OF DARWIN

69th ANNIVERSARY – 19 FEBRUARY 2011

The anniversary of the bombing of Darwin has come and gone. In Darwin on that day in 1942, around 251 people were killed. It remains one of the largest losses of life in a single event for our nation, eclipsed only by the deaths at sea of 645 Australians on board HMAS Sydney in 1941, the sinking of the Montevideo Maru – a ship carrying POWs off Rabaul in July 1942, in which 1050 Australians were killed, and the impact of Cyclone Mahina in far north Queensland in 1899, killing over 400 people.

But if the deaths of those of our countrymen were not enough the Darwin raids have a huge significance. Through that event we saw that war could come across our moat to strike us. The age of the aircraft had arrived and we could be bombed from the air. Australia was suddenly fighting for its life.

On that day our nation changed in another way. We were part of the British Empire, but that collection of countries was already fighting for its survival a world away. Britain and its far-flung forces – including our own troops – could do little to help the daughter nation. But America could, and it did. We had fought alongside Americans before, in the Western Front in WWI. Now they were here for us: the entire air defence of Darwin on that day was flown by Americans in Kittyhawk fighters. In the harbour, 89 of her sons died on the destroyer USS Peary. Three of the 10 ships sunk on the day were in American service. Over the coming years thousands of Americans would pass through Australia to push back a totalitarian enemy who would have otherwise crushed us once they had taken New Guinea. Our nation had a new friend and a new alliance that continues today.

Is there not a sense of pride in what took place in Darwin? Some writers have taken delight in pointing out – or making up – problems in the defence. But contrary to what some say, our people fought well. The town was prepared: 18 anti-aircraft sites, many machineguns and the 45 ships' weapons managed to bring down three aircraft. Although the strike was massive: 188 aircraft in the first attack, and 54 in the second, compared to Pearl Harbour, where the same ships and planes were employed by the enemy, the damage was much less. 251 people were killed compared to 2,388; 10 ships here compared to more than 20 there. Around 7,000 defenders in Darwin had much to be proud about. In fact they had already defeated the first attempt to close off the port the previous month. Four 80-man enemy submarines were repulsed and one of them was sunk by our corvette HMAS Deloraine – the I-124

remains outside the harbour today. The carriers were the second effort to deny Darwin its role.

There have been allegations of bad behaviour after the raids. But not one soldier was charged with desertion, and tearing up bed sheets from abandoned hotels to clean out red-hot gun barrels is not looting. Indeed, 26 decorations for soldierly actions on the day were handed out.

What happens on 19 February every year? The Darwin City Council, the Northern Territory Government, and the Australian Defence Force make a magnificent effort, with flyovers, a short drama piece; a ceremony with songs and speeches, and they make every effort to welcome the veterans of the Darwin years. But on radio stations around the country almost no mention is made. Newspapers outside the NT rarely cover the event or what it commemorates.

Out of a population of around seven million in 1945, by war's end nearly a million people had served in the forces. With the most concerted effort we have ever made as a nation, and our good friends and allies, we had pushed back the enemy tide.

But we are not giving enough prominence to the first time Australians, and not just a few, were killed on our nation's soil and while defending it. It is time to remember the first Darwin air raids as a nation.

ABOUT THE AUTHOR

Dr Tom Lewis OAM is the Director of the Darwin Military Museum, and a military historian of eight books. His book 'A War at Home' covers the events of the first two Darwin raids.

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CLARIFYING COMMUTATION

BACKGROUND

As most Camaraderie readers will know, DFRDB beneficiaries are able to access a lump sum when they retire. This is called commutation. The retiree's DFRDB fortnightly pension is then reduced in order to "make up" for that lump sum.

The DFRDB pension reduction is calculated using actuarial life tables that claim to show the expected life of the beneficiary. Unfortunately for DFRDB members, the Government conveniently uses life tables that are out of date by nearly half a century and therefore do not reflect the increased Australian life expectancies since the DFRDB scheme was first introduced some four decades ago.

The result is that DFRDB pensions are reduced by a greater amount than they should be. That's indefensible.

The life tables issue attracts periodic comment and has, quite rightly, done so again lately. It is a glaring injustice. But there is more to commutation than life tables, and care is called for.

This short article looks at some issues relating to commutation.

LIFE TABLES – WHAT ARE THEY?

Life tables tell us how long we are likely to live. The tables for government purposes are generated by the Australian Government Actuary (www.aga.gov.au) and the Australian Bureau of Statistics (www.abs.gov.au), and are updated every few years. But all updates have been, for DFRDB purposes, ignored since DFRDB first commenced. They still are.

The DFRDB pension reduction is calculated on the basis of an individual's life expectancy at the date s/he receives his/her commuted sum. If your life expectancy at retirement is, say, 26 years then your DFRDB pension reduction is designed to cover your commutation over 26 years, even if you die before (or after) you reach your actuarial 26 years.

The principle of reducing the post-commutation DFRDB pension through an actuarial process is good, but because DFRDB pensions are reduced by far more than they should be, the result is bad. The penalties paid by DFRDB retirees and their families over the decades can be significant.

AN EXAMPLE

Let's say a male aged 44 retires today and takes \$100,000 commutation. His life expectancy is 37.2 years according to the latest

(2007-2009) life tables. His DFRDB pension reduction should be about \$2,700 per year to cover his \$100,000 commutation.

But the DFRDB pension reduction for people who commute is still calculated using 1960s life tables. These outdated tables say that our 44 year old retiree's life expectancy is only 28.25 years. His DFRDB pension reduction will be about \$3,500 per year to cover his \$100,000 commutation.

So our retiree's DFRDB pension reduction is about \$800 per year more than it should be. In other words, he loses about \$800 per year every year for the rest of his life.

Each retiree's specific case is of course different but it is reasonable to conclude that all DFRDB retirees since the scheme started in the early 70s are receiving lower pensions than they should.

WHY COMMUTE?

The purpose of commutation is to help set up a home and/or business that the ADF member and his/her family did not have an opportunity to do when serving because of frequent postings and all of the other disadvantages and disruptions of military service when compared with other forms of service to the nation.

It is important to realize that commutation is not a loan. Nor is its purpose, as some armchair critics mistakenly claim, to gain a return on investing the commuted sum. Commuted dollars are meant to be spent on a home or business, not saved in a bank account or invested in the stock market. The possibility that some beneficiaries may do the latter does not change the intent of commutation.

Commutation helps recognize that military service is unique. It is one way that the nation can ease the burden upon servicemen and women who are transitioning to civilian life for the vicissitudes that ADF service imposes, uniquely, on its members.

And let's not forget that until recently ADF members were required to leave at an early age, no later than 47 for the vast majority of servicemen and women. A young ADF is in the national interest, a fact recognised by successive governments.

The fact that yesterday's compulsory early retirement applies to an overwhelming majority of today's DFRDB pensioners is conveniently forgotten by the critics who measure everything against the nominal military retirement ages applying in 2011.

THE COST OF COMMUTATION TO THE TAXPAYER

Importantly, commutation costs the taxpayer little, if anything. This is because, even if the life tables had been updated, each commuted sum is returned to the taxpayer by way of a reduced military superannuation pension for the rest of the beneficiary's life. Not merely until age 60 or 65, or for a fixed period, but for life. The taxpayer is recompensed.

But the Government has not just broken even. It has profited handsomely over the past four decades because of its use of grossly outdated life tables. And that's before taking into account that the commutation lump sum was also taxed before the military retiree received a commuted cent. The military retiree received no lump sum tax concessions that were not available to all Australians.

DOES THE GOVERNMENT ENCOURAGE COMMUTATION?

Yes! Successive governments clearly wanted DFRDB retirees to commute as opposed to taking all their DFRDB benefits as a military superannuation pension. They still do. Why else would governments only index that portion of the military superannuation pension that could not be commuted, and not index the commutable portion at all, not even to today's derisory CPI?

This significant point has never received the attention it deserves, with armchair critics of military superannuation being content to speak erroneously and shallowly of commutation's alleged "generosity".

DFRDB PENSION PURCHASING POWER

Because Government does not index the uncommuted portion of a DFRDB pension, the purchasing power the uncommuted military superannuation pension erodes even more quickly than the purchasing power of a commuted pension. And that's saying something.

Indexation considerations alone mean that ADF retirees have no financial incentive to take an uncommuted pension. They never did. The opposite is the case which, again importantly, was clearly each government's intention.

GOVERNMENT AND LIFE TABLES

Governments of all colours like to claim that they are driven by actuarial advice and "fairness" considerations. But they are not. Former Finance Minister Tanner's 2009 handling of the discredited 2008 Matthews report is merely the most recent instance.

Government claims of fairness are clearly specious. Actuarial advice over the decades says that the life tables are wrong and yet successive governments did not update them in the 20th century. They still won't in the 21st.

CARE NEEDED

As mentioned earlier, commutation is not a loan. The DFWA is concerned about people using words such as "repaid" and "loan" when discussing commutation. There is no question about the principle that the life tables are way out of date or that the over-reduction of military superannuation pensions to compensate the Commonwealth for commutation is indefensible, but the last thing beneficiaries want is for commutation to be treated as a loan.

Why? Well, if commutation is treated as a loan, there is little doubt that the Department of Finance and Deregulation (DoFD) would then say that the interest rate will be X% and, when one does the sums, the residual pension may end up even lower than at present and/or the commutation sum may never be "squared away" regardless of life table changes.

DFWA and its Alliance partners need to tread carefully on this issue. An opportunistic DoFD may well agree to introduce updated life tables while then treating commutation as a loan, with significant additional disadvantage to ADF servicemen and women and their families.

DFWA POLICY

DFWA welcomes input from members on this issue. It is not just a matter of saying that the Commonwealth should adopt up-to-date life tables and leaving it at that. Given DoFD's track record, new ADF retirees under DFRDB may well then find themselves worse off. At the same time, existing retirees are unlikely to benefit because no government would of its own volition backdate benefits nominally accruing to existing retirees if up-to-date life tables are introduced.

CONCLUSIONS

The Government clearly wants ADF members who contribute to DFRDB to:

1. Retire early (but with >20 years service) in order to keep the ADF young. It is in the national interest to do so. The nation does not want 64 year old infantrymen in Afghanistan anxiously awaiting their 65th birthdays.
2. Take a modest lump sum (commutation) so that the "young" military retiree (mostly aged 40+) can set him/herself up with

a home and/or a business and then lead a productive life as a taxpaying civilian citizen.

3. Compensate the taxpayer for commutation by reducing future military superannuation pension entitlements for life and, to encourage commutation, not index that portion of the military superannuation pension that could have been commuted.

DFWA acknowledges that this long-standing injustice is an emotive issue for many. DFWA will pursue the matter whenever and as best it can but, because we have limited resources, we would welcome any contributions you can make. What do you think?

Federal Parliamentarians with Military Service

Readers may be interested to know what military service our current crop of Federal Parliamentarians has had. The following information has been provided by one of our members and is sourced from the biographies available at parlinfo.aph.gov.au – January 2011.

Note that it is possible that some parliamentarians did not list their military experience in their official biography. Also, the term “MP” is used in preference to “MHR” in keeping with the source’s usage. E&OE.

SUMMARY

12 MPs (of 150) and 6 Senators (of 76), a total of 18 parliamentarians out of 226 (or 8%) claim military service in their official parliamentary biography.

DETAILS

Adams, Judith (Senator): New Zealand Territorial Army: No. 2 General Hospital, 1st Lieutenant (Army Reserve) 1965-70.

Back, Christopher (Senator): RAAF Queensland University Squadron 1968-71.

Danby, Michael: Officer Cadet Training 1980-82.

Entsch, Warren: RAAF 1969-78.

Fifield, Mitch (Senator): Reservist, 12 Psych Unit, Australian Army Psychology Corps 1985-87.

Haase, Barry: RAN Catering 1964-67.

Hawke, Alex: Officer, Australian Army Reserve, Royal Australian

Armoured Corps; Lieutenant, 1st/15th Royal NSW Lancers, Parramatta 1995-2000.

Joyce, Barnaby (Senator): Royal Queensland Regiment 1995-2003.

Katter, Bob: Second Lieutenant, CMF.

Kelly, Mike: Army officer 1987-2007. (Comment: Bio does not say he was a Colonel in the Legal Corps).

Laming, Andrew: University of Queensland Regiment 1984-86.

Ludwig, Joe (Senator): 49 Royal Queensland Regiment (Reserve); 2nd Lieutenant 5/11 Field Regiment Royal Australian Artillery (Reserve); Queensland University Regiment (Reserve).

Ripoll, Bernie: Apprentice aircraft electrician, RAAF 1983-84.

Robert, Stuart: Army officer. Peace Monitoring in Bougainville. Bio says BA(Hons) (UNSW - ADFA) so Mr Robert is an ADFA graduate.

Shorten, Bill: Australian Army Reserve 1985-86.

Simpkins, Luke: Cadet, Royal Military College 1988-89. Officer, Royal Australian Corps of Military Police 1989-2002.

Trood, Russell (Senator): Citizen Military Forces: Officer Cadet Training Unit 1966-67.

Wilkie, Andrew: Cadet, Royal Military College of Australia, Duntroon 1980-84. Infantry Officer, Australian Army 1984-2001.

RELEASE OF SERVICE RECORDS

Readers were alerted to the issue of the National Archive releasing members' Service records in previous editions. The following response from the Minister for Defence Science and Personnel has been received. The Association is considering its further action on this matter, and we would welcome advice about any experience readers may have had on the matter.

*Executive Director
Defence Force Welfare Association
Dear Mr Bienkiewicz*

Thank you for your letter of 9 November 2010 concerning the public release of Australian Defence Force (ADF) personnel records under the Archives Act 1983.

I appreciate your concerns about the privacy of information in records of members of the ADF community and I would like to address those concerns.

I am advised that the Department of Defence has ascertained from the National Archives staff that, while there may be some minor medical information released in general administrative documents, an ADF member's detailed medical file would not be released unless there is evidence that the member is deceased. The National Archives policy for the release of deceased members medical information is that it will release the information unless it contains information about medical conditions that are hereditary and such release may constitute an 'unreasonable disclosure of a third party's personal affairs'.

If there has been an inadvertent release of specific sensitive medical information, I encourage you, or the person concerned, to bring this to the attention of the Director-General of the National Archives of Australia or of the Commonwealth Ombudsman.

The release of ADF performance reports is a different issue. As you would be aware, the only exemption category in the Act that relates to privacy issues is that of information considered to be an unreasonable disclosure of a person's 'personal affairs'. Both the Administrative Appeals Tribunal and the Federal Court have determined that information relating to a person's professional affairs, including their employment performance, is not considered to be their personal affairs.

Your letter seeks agreement for an arrangement to be made with the Director-General of the National Archives of Australia for a Defence delegate to be the decision maker for public access requests for open period ADF personnel records. However, any Defence delegate appointed

to make such decisions would still be required to act consistently with the legislation and subsequent interpretations by the Federal Court and the Administrative Appeals Tribunal.

On this basis, a Defence decision maker may still be obliged to disclose work performance reports and other information unless it would constitute an unreasonable disclosure of personal affairs for the purposes of the legislation. Any decision which is not reflective of the legislation or subsequent interpretations could be overturned by the Administrative Appeals Tribunal or the Federal Court.

I understand your view that there is a privacy concern for ADF members when their confidential reports are released, but I believe the current legislation is sound. While there may be differences of opinion between the affected ADF member and the Archives decision-maker on the fairness of a particular decision, it is not an issue that can be resolved easily.

Under our administrative laws, a decision maker must not act under direction from a higher authority. A decision-maker must consider the relevant facts and evidence and make an independent decision; in this case, a decision as to whether the record contains information about a person's personal affairs and whether access to the record would be unreasonable. I am sure you would appreciate that, if the information in question does not pass the legal test of being 'personal affairs', the decision-maker has no option but to release it.

To achieve the outcomes you are seeking, an amendment to the Archives Act would be required to abandon the term 'personal affairs' and redefine the types of personal information that would qualify as exempt information. Such an amendment could effectively mean that a whole range of personal information currently used by genealogists and other researchers could be affected and not released. Such an amendment is unlikely to be acceptable to the general public or the Parliament given this Government's commitment to the principle of open government.

Please be assured that the professionalism and expertise of the National Archives decision-makers will ensure that the correct legal access decision will be made on requests for ADF personnel records. The Archives staff deal with a wide range of personal information in records from all government departments and they are experienced in identifying sensitive personal information. The only time Defence is involved in the access examination of records for release under the Archives Act is when the record contains sensitive national security information, where Defence is the subject matter expert.

*Yours sincerely,
Warren Snowdon - Minister for Defence Science and Personnel*

LETTER TO THE EDITOR

Dear Sir

I have just finished reading 'The Junior Officers' Reading Club' by Patrick Hennessey.

I expected a novel but it is not. It covers Hennessey's time in the British Army (about 3 years or so) as a junior officer and runs from his time at Sandhurst (a graduate entry) to the Balkans, Iraq and Afghanistan. It finishes with him on garrison duty in the Falkland Islands.

If you would like to know about the Afghanistan experience (particularly for the Brits in Helmand province), this is an excellent book on the topic.

Hennessey graduated from Sandhurst into the Coldstream Guards. His comments on UK defence policy and spending, on journalists and reporters, and on the RN and RAF make interesting reading.

I recommend the book highly.

Yours sincerely
Peter Jorm

THE DEFENCE WIDOW'S SUPPORT GROUP – ACT TURNS 30

2011 marks the 30th year of operation for the DWSG-ACT, and the intention is to mark this milestone in a number of ways. The celebratory project is to commence collecting the stories of Defence wives/partners. We are very much aware that the life of the present-day defence partner is very different from what it was in the past and we feel that it is extremely important to start collecting that part of our social history while it is still remembered.

CAN YOU HELP?

If you have experience with the collection of personal stories; if you would be interested in participating either in the collection or the provision of stories; or, if you simply want to be kept informed about the project, the DWSG-ACT would love to hear from you.

PLEASE CONTACT:

Annette Sadler
Convenor
DWSG-ACT
PO Box 2272
CANBERRA ACT 2601
dwsg-act@dfwa.org.au
Ph: 02 6265 9496 (answering machine)

Defence Force Welfare Association

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

DONATION

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

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

Rank/Title _____ Name _____

Address _____

State _____ Post Code _____ Phone _____



New Galleries Tell Australia's Stories of Second World War

The Australian War Memorial is a special place for all Australians.

It commemorates the sacrifice of Australian servicemen and women who have died in conflict. It is the premier archive and centre for research into the history of Australian involvement in war and ranks as one of world's great museums. Simply put there is no place like the Australian War Memorial.

Recently the Memorial's galleries and grounds have undergone a significant redevelopment. For example the Australian War Memorial's Second World War galleries have been renovated to include new displays of vehicles and equipment used by Australians on land, in the air, at sea and on the home front during the Second World War.

Almost one million Australian men and women served between 1939 -45 fighting against Germany and Italy in Europe, the Mediterranean and North Africa and against Japan in south-east Asia and the Pacific.

The Second World War also saw the Australian mainland come under direct attack for the first time. Japanese aircraft bombed Darwin and towns in north-west Australia and Japanese midget submarines attacked Sydney Harbour. The Second World War began in 1939 and it would six long years before peace returned to Australia.

The galleries tell the personal stories of Australians at war through large objects, audio visual displays, paintings, statues, photos, uniforms and personal recollections. They also highlight recent developments such as the science and technology behind the finding of the HMAS Sydney which sunk in 1941 but whose whereabouts were a mystery until 2008.

Visitors can also see some of Australia's most unique vehicles. On entering the refurbished galleries one of the first things to see is an Australian built scout car, the "Dingo". The Dingo was one of several armoured vehicles manufactured in Australia during the War. It came about because of an early requirement to equip the Australian Army with a locally built scout car because procurement from overseas allies was unlikely during the early stages of the war. The Dingo served mainly with the Australian armoured division as a training vehicle in Australia and the Port Moresby area. It stands just metres away from a German Kubelwagen, a light-field car used by the German Army throughout

the War for liaison and reconnaissance purposes.

The Second World War galleries also explore the experiences of Australians on the home front and here visitors can inspect a beautifully restored civilian Studebaker sedan. This gleaming black car is fitted with a gas producer unit mounted in the rear which was developed in response to wartime petrol rationing. Nearby is an Anderson air raid shelter designed to protect families in their backyards in the event of an enemy air attack.

Other galleries in the Memorial include ANZAC Hall which houses the famous G for George Lancaster bomber. This is the centrepiece of the Striking by night exhibition which uses objects, light and sound to evoke the atmosphere of a night operation over Berlin in December 1943. ANZAC Hall also displays historic First World War aircraft in the multimedia Over the front: the Great War in the Air exhibition. The Conflicts 1945 to Today galleries explain Australia's involvement in military operations over the past 65 years while the First World War dioramas still count among the Memorial's greatest treasures.

Plan on visiting for at least two hours and take time to stroll the stunning new landscaped grounds of the Eastern Precinct. The new \$18 million Eastern Precinct has an impressive cafe and functions complex and extensive underground parking for visitors.

For those with internet, go to:

- YouTube tour of the new galleries at <http://bit.ly/aya4Qo>
- <http://www.awm.gov.au/visit/visit-mustsee-second.asp>

Australian War Memorial
Treloar Crescent Campbell
Daily from 10 am – 5 pm
Free entry
6243 4211 | www.awm.gov.au



The carley float from HMAS Sydney

Branch Reports Around Australia

CONTACT GROUPS IN NSW

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Fax: (02) 4968 8963

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WARABROOK NSW 2304
Ph: (02) 4960 3549

SHOALHAVEN

Christopher Clifford
6 Platypus Avenue
SANCTUARY POINT NSW 2540
Ph: (02) 4443 7725

Mr Gary Tearle
1 Coniston Close
NORTH NOWRA NSW 2541
Ph: (02) 4423 3633

Kevin Buchanan
12 The Triangle
CULBURRA BEACH NSW 2540
Ph: (02) 4447 2461

WOLLONGONG

Wal Stinson
7 Paradise Avenue
MT PLEASANT NSW 2519
Ph: (02) 4284 7578

NEW SOUTH WALES BRANCH

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

NEW MEMBERS

Your President and Committee offer a warm welcome to the DFWA family to the following new members who have joined the DFWA NSW Branch since the last *Camaraderie* issue: Mrs N E Cattanach.

VALE

It is with regret that the deaths of the following members is advised: WGCDR N W Butler; LTCOL R F Finch, AIRCDRE David Hitchens AM AFC (Retd), Mrs I Mills, Mrs E B Reece and CAPT N D Schofield.

ACT BRANCH

The President and members welcome Bill Murray as our new Secretary

VALE

The ACT Branch regrets to advise of the passing of our esteemed Treasurer, Ted Lesh, whose obituary appears on page 20

NEW MEMBERS

A warm welcome to our new members Mrs C Corry, Mrs K Poole, Mrs M Sutton, LCDR D Keig, Mr B Easter, and Mr D Hiron.

QUEENSLAND BRANCH

Mother Nature has given Queensland a torrid time over the past two months with floods and cyclones, but being somewhat parochial, we tend to forget that both Victoria and NSW have suffered major flooding, and as I prepare this report there are bushfires in Western Australia. Our thoughts go out to any DFWA members who have suffered as a result of these events.

We have been working on our Branch Business Plan and it has already helped to focus our attention on the most important activities for both the Branch and our members. As a volunteer organisation we can only do so much, and development of the plan has enabled us to look at our priority areas where we can get most bang for the buck.

There are a number of important issues currently with the Government, including the Review of military Compensation, Review of Military Superannuation, Management of Commonwealth Superannuation, and the DFRDB Fair Indexation Bill. Depending on outcomes, any or all of these

matters are likely to require us to mobilise our members once again to contact their local Federal members of Parliament in support of our national objectives. 2011 promises to be another busy year for Queensland Branch and its members.

NATURAL DISASTER ASSISTANCE

We at DFWA Qld Branch have attempted to contact all our members who we think may have been affected by the floods or cyclone to see if we can offer any assistance. The good news is that, at this stage, we have not had notification of anyone affected in a major way.

ALLIANCE RELATIONSHIP

Our participation in the Alliance has started to bear fruit locally. In addition to what the DFWA is doing, our Alliance partner the RAR Corporation has developed a comprehensive list of entitlements available for flood and cyclone victims and this has also been made available to DFWA Qld Branch. We will make this document available for anyone requesting assistance.

The RAR Association Queensland Branch is developing an 'RAR Centric PTSD Program' which is intended for uploading onto its web page on a weekly basis. The program will focus on the signs of PTSD and encourage the need for us all to take care of a mate, talk to friends and stay in touch. All too often many of us have had reason to say, "I wish I had have done something, said something, read the signs, before ??? did himself a damage." The plan calls for a range of individuals to comment on their own personal experience with PTSD or in assisting those near and dear to them who are travelling their own journey. No one in the military family should be allowed to take the PTSD journey alone.

The program will involve weekly one minute, plain language messages which will be uploaded onto the RARQ web page and will obviously be available to anyone in the broader Defence Family who care to use them.

Rob Shortridge

WESTERN AUSTRALIA BRANCH

NEW MEMBERS

We wish to welcome the following new members to the WA Branch of the Association: WgCdr Stewart McCracken.

DONATIONS

WA Branch members continue to be generous in their donations. The President and Committee wish to express their sincere thanks.

MEMBERSHIP

A considerable number of members remain un-financial after 2011 subscriptions were paid. Whilst membership fees are relatively low it is appreciated that many retired incomes such as DFRDB have not been maintained relative to the cost of living. Their purchasing power has only been adjusted according to CPI rises as opposed to CentreLink higher adjustments using MTAW.



WA Branch President CMDR Richard Usher RAN Rtd [picture centre] at Christmas Lunch at 'The House' of SAS Association 9th December thanking members for their support in 2010.



WA Branch members enjoying Christmas Lunch celebration at 'The House', SAS Association 9th December 2010.

For many retirees Department of Veteran Affairs allowance payments have also been reduced because of CPI adjustments to their retirement incomes e.g. DFRDB. However correction of these inequities can only occur when DFWA membership acts as a united group and to do so these small annual subscriptions are important means by which DFWA is able to present your case to redress these concerns.

CHRISTMAS LUNCH

WA Branch is fortunate to have Mrs Shirly Mooney, President DWSG who has a close liaison with SAS Association House at Campbell Barracks, Swanbourne. The WA Branch [DFWA] Christmas Luncheon was held 9th December and enjoyed by all.

Glendenning Men's Store at Rockingham supported our Branch again this year and generously donated prizes towards Christmas Raffle.

NEW POSTAL ADDRESS

WA Branch has a new postal address effective early February. Our contact details on the DFWA web site have also been updated. The new postal address is:

Defence Force Welfare Association (WA Branch) Inc
Irwin Barracks
Karrakatta, WA 6010

VICTORIA BRANCH

VALE

We regret having to advise the deaths of the following members: MAJ EF Lewis, MBE; Mr FM Payne; CAPT AF Lade (RAN); Mrs HE Lea; BRIG EL Deane, OBE; Mr HK Merriman; LTCOL WM Aird; Mrs V Tobin.

NEW MEMBERS

Mr AD McNulty; Mr RK Rosenow; Mr LJ Wildeboer.

DONATIONS

MAJ A Yates; SQN LDR DW Weir; Mr Loeckenhoff; LTCOL DR Millie, MBE; FLT LT BR Kean; Mr R. Brown; Mrs M Bugg; Mr BR Cook; LTCOL K Coote; AIRCDRE EJ Bushell, AM; WG CDR DG Croucher; LCDR KJ Price; CMDR P Naughton; Mr SW Harricks; WG CDR JI Brough; Mr J Garrie; SQN LDR AH Clark, OAM; LCDRT Siddins; MAJ B Goodchild; Mr K Lovett; Mr H Eder; SQN LDR R Cowman, MBE; Mr G Cobb; WG CDR A Williams; Mr F Milroy; WG CDR L Sullivan; Mrs E Walsh; CAPT E Belcher; Mr W Swingle; Mrs J McCombe; CMDR B. O'Donnell; AIR CDRE P Newton, AO; Mr RJ Wright; LCDR N Edwards, MBE; MAJ RA Farrell; AIR CDRE GJ Crossman, CBE; Mr BM Thompson; CAPT K Swadling; Mr D Lynch; GPCAPT JB Espie; LTCOL RA Rachinger, AAM; Mr D Grover; Mr LJ Chambers; MAJ WJ Wallis; SQN LDR PH Clemence.

BRANCH SUPPLEMENT

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

NEWS FLASH!!

DFWA TO BE DISBANDED

Well, if you DON'T want to read this headline in the future, we need your help! Please:

- remember to renew your annual membership: don't let your membership lapse

- consider making a tax-deductible donation
- encourage others to join! If all members found just one other person to join, our membership base would double!
- consider advertising in Camaraderie if you are involved in a business

We can't do our good works without having a strong membership base and funds !

Defence Force Welfare Association



APPLICATION TO JOIN OR RENEW

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

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

Rank/Title _____ Family Name _____

Given Names _____ Post Nominals _____

Address _____

State _____ Post Code _____ DOB ____ / ____ / 19 ____

Preferred telephone _____ Email: _____ @ _____

PLEASE MARK THE FOLLOWING THAT APPLY TO YOU:

☐ Serving ☐ Past Member ☐ RAN ☐ Army ☐ RAAF
☐ Married ☐ Widow/er ☐ Single ☐ Spouse

MY SUPERANNUATION FUND: ☐ MSBS ☐ DFRDB ☐ DFRB

PAYMENT:

\$..... is my annual / 5 year / life subscription / tax deductible donation to the Association's
Branch or National Welfare Fund (delete as appropriate):

☐ Enclosed as a cheque or money order.

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

Signature _____ Date : ____ / ____ / 20 ____

ANNUAL MEMBERSHIP:	FEES
Serving and former members of the Australian Defence Force	\$30.00
Spouses, widows and widowers of the above	\$15.00
FIVE-YEAR MEMBERSHIP	
Serving and former members of the Australian Defence Force	\$130.00
Spouses, widows and widowers of the above	\$65.00
LIFE MEMBERSHIP	
Serving and former members of the Australian Defence Force under 60 years of age	\$420.00
Serving and former members of the Australian Defence Force over 60 years of age	\$300.00
Spouses, widows and widowers of the above, under 60 years of age	\$210.00
Spouses, widows and widowers of the above, over 60 years of age	\$150.00

TOUCHBASE PILOT PROGRAM

The new pilot website touchbase has been developed to provide people who are separating or recently separated from the Australian Defence Force with a wide range of useful information to make the transition back to civilian life.

The key elements of the touchbase pilot program are the touchbase website and e-newsletter.

- The touchbase website is an information portal where you and your family can access information and links to resources on a wide range of topics, from jobs, sports clubs and hobbies through to fitness, wellbeing and counselling.
- The touchbase e-newsletter can be sent to you by email. The e-newsletter includes stories of interest about and for the ex-service community. It's easy to subscribe, just visit the touchbase website or download a subscription form. Your details will be kept private and secure.

Would your transition to civilian life make an interesting story? If you would like to share your story and help others who are separating, we would love to hear from you. Please send an email to touchbase@dva.gov.au.

touchbase is available to all ex-service members, whether you've recently separated from the ADF or you've been out for some time.

Partners and other family members of ex-service personnel are welcome and encouraged to also access the benefits provided by touchbase.

Visit www.touchbase.gov.au for more information, and to subscribe to the touchbase e-newsletter.

The touchbase pilot program provides separating and separated ADF members with information on useful topics and links to a range of resources.

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TOUCHBASE WEBSITE

The touchbase website is an information portal where you and your family can access information and links to resources on a wide range of topics, from jobs, sports clubs and hobbies through to fitness, wellbeing and counselling.



TOUCHBASE E-NEWSLETTER

The touchbase e-newsletter can be sent to you by email. The e-newsletter includes stories of interest about and for the ex-service community. It's easy to subscribe, just visit the touchbase website or download a subscription form. Your details will be kept private and secure.

Would your transition to civilian life make an interesting story? If you would like to share your story and help others who are separating, we would love to hear from you. Please send an email to touchbase@dva.gov.au.

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Visit www.touchbase.gov.au for more information, and to subscribe to the touchbase e-newsletter.

CHANGING ADDRESS?

If you are changing your home address don't forget to tell the Association!

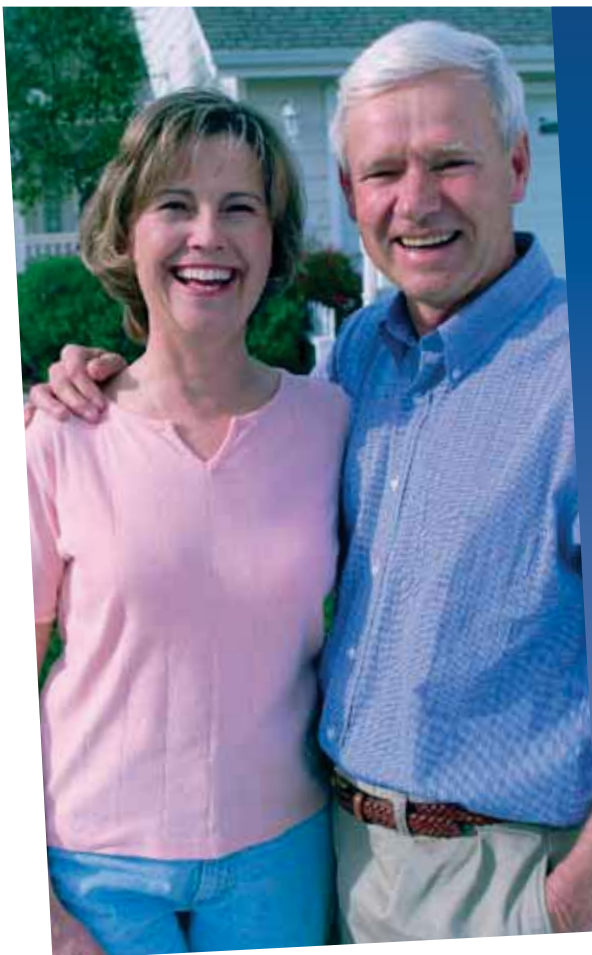
But please, tell your Branch, not the Editor.

Branch contact details are shown at the beginning of this edition.

Defence Service Homes Insurance Scheme

Home & Contents insurance for Veterans
(their widows or widowers) or ADF
personnel who are:

- Entitled to use a DSH loan
(whether used or not),
- Entitled to benefits under the
Veterans Entitlement Act 1986
(including AASM qualifying service),
- Using the Defence Housing Assistance
Act loan, or
- Entitled to DHOAS (whether used or not).



To see if you are eligible
and to compare the
features call
1300 552 662
www.dsh.gov.au

cover
plus the care



Australian Government
Department of Veterans' Affairs





Get great returns on your super, with no fees.

With a Retirement Savings Account from Defcredit, you can now take control of your superannuation. It provides a safe investment option, with an assured return - so you'll know exactly what to expect each year.

Key Benefits:

- > Access to competitive Term Deposits and savings accounts
- > No fees
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- > A tax-free pension, if you are over 60 years of age.

For more information, please contact one of our Financial Service Officers on 1800 033 139 or visit defcredit.com.au.

For a full listing of our current RSA interest rates visit defcredit.com.au

Terms and conditions apply. Termination penalties apply to early Term Deposit redemptions. You should consider the Defcredit Super Assured Retirement Savings Account (RSA) Product Disclosure Statement (PDS) available at defcredit.com.au before deciding to acquire this product. This is general advice which has been prepared without taking into account your personal objectives, financial situation or needs. Before making any investment decision you should assess your own circumstance and seek independent financial advice. The RSA is issued by Defence Force Credit Union Limited.

* Covers up to \$1 million of your total deposits with Defcredit until 12 October 2011.

Defence Force Credit Union Limited ABN 57 087 651 385 AFSL/ACL 234582

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