

DVA Pension Rates.

On the 20th March 2018, Veteran pensions increased in line with the biannual indexation process. Pension recipients including veterans, their partners, war widows and widowers across Australia received the increased payments from 20 March 2018. The next review will take place on the 20th September, 2018.

Pension	Old Fortnightly rate	New Fortnightly rate	Increase	
Special rate (TPI) Pension/MRCA Special Rate Disability Pension	\$1,373.80	\$1,394.20	\$20.40	1.5%
Extreme Disablement Adjustment	\$758.80	\$770.20	\$11.40	1.5%
100 per cent General Rate of Disability Pension	\$488.40	\$495.70	\$7.30	1.5%
50 per cent General Rate of Disability Pension	\$248.00	\$251.70	\$3.70	1.5%
Intermediate Rate Disability Pension	\$932.70	\$946.60	\$13.90	1.5%
Service Pension - Single	\$894.40	\$907.60	\$13.20	1.5%
Service Pension - Couples	\$1,348.40	\$1,368.20	\$19.80	1.5%
War Widows/ers Pension	\$909.10	\$922.50	\$13.40	<mark>1.5%</mark>
Income support Supplement	\$268.50	\$272.60	\$4.10	1.5%

Carers' Allowance is \$127.10 each fortnight. This will be reviewed on the 1st January, 2019. Click <u>HERE</u> to see if you're eligible for Carers' Allowance.

Compensation for veterans under scrutiny.



Veterans will get their say on whether the system of compensation and rehabilitation available to them is adequate through a major new inquiry.



The Productivity Commission will spend the next 15 months examining whether the system of compensation and rehabilitation for veterans is fit for purpose, and reviewing the Veterans Affairs governance arrangements, administrative processes and service delivery.

"As we mark 100 years of repatriation and continue caring for the next generation of veterans, this inquiry will help inform how we deliver services for our ex-servicemen and women and their families into the future," Veterans Affairs Minister Darren Chester said in announcing the inquiry on Wednesday.

If you want to have your say – click <u>HERE</u>.

War Widow(er)'s Pension and Orphan's Pension.

DVA has a Factsheet which provides a description of war widow(er)'s pension and orphan's pension available under the Veterans' Entitlements Act 1986 (VEA), it sets out who can claim, and how to make a claim. You can print the form out <u>HERE</u>.

What are war widow(er)'s pension and orphan's pension?

These are pensions that are paid under the VEA to compensate widowed partners and dependent children of veterans who have died as a result of war service or eligible defence service. War widow(er)'s pension and orphan's pension are not affected by other income, except from other compensation payments.

For information on the current rates of war widow(er)'s pension and orphan's pension payable under the VEA, see <u>HERE</u>

Who can make a claim?

The following people can claim this pension:

- a widow or widower a person who was legally married to, or was in a de facto relationship with, an Australian veteran immediately before the veteran's death and has not since remarried, married or entered into a de facto relationship with another person; or
- a dependent child the natural or adopted child of a veteran, or a child who was wholly or substantially dependent on the veteran. The child must be under 16 years, or under 25 years and still undertaking full-time studies. Orphan's pension may not be payable if the child is aged 16 years or over and is in receipt of Commonwealth educational assistance through Youth Allowance; Assistance for Isolated Children Scheme; ABSTUDY; Post-Graduate Awards Scheme; or the Veteran's Children Education Scheme.



When are they automatically paid?

A pension will be granted to a dependant automatically, without regard to whether the death was caused by war or eligible defence service, if the veteran was:

- an ex-prisoner of war, or
- receiving the Extreme Disablement Adjustment, or
- receiving a disability pension at the Special Rate (including a veteran who was in receipt of a Special Rate disability pension for blindness in both eyes), or
- receiving a disability pension at the Intermediate Rate, or
- receiving a disability pension at the Temporary Special Rate, or
- receiving a disability pension at an increased rate for a condition specified in any of items 1 to 8 of subsection 27(1) of the VEA (these items relate to double amputees who may also be blind in one eye).

When are they not automatically paid?

- In all other cases a claim needs to be lodged with the Department before any pension is granted.
- A pension will be paid to an eligible widowed partner or dependent child once the veteran's death is determined to have been caused by war or eligible defence service.
- Individuals who lodge a claim for the war widow(er)'s pension within six months of the death of the veteran and are deemed eligible, have their pension backdated to the day after the date of death of the veteran. If the claim is lodged more than six months after the death of the veteran, the pension is backdated three months.
- When a veteran passes away their Gold Card is not transferred to the surviving partner or any other dependant. Partners and other dependants who are eligible to receive the Gold Card are issued with one in their own right.

How do you claim?

Unless the war widow(er)'s pension and/or orphan's pension is automatically payable, you need to complete <u>DVA Form D2663</u> and return it to DVA. DVA Forms can be obtained from your nearest DVA office or from the DVA website at <u>www.dva.gov.au/dvaforms</u>.

When completing the form you must state the reason you think the veteran's death was related to service. You should provide as much information as you can about the doctors and hospitals that treated the veteran. You should also provide a copy of the veteran's death certificate if you have it.

What if you need help filling out the form?

Preparing a claim for war widow(er)'s pension or orphan's pension can be complex, it is strongly suggested that you seek assistance.



Ask your ex-service organisation, as most have pensions officers or advocates who can help you with the claim. Alternatively, you can contact DVA for assistance.

How are claims for war widow(er)'s pension or orphan's pension decided?

When you lodge a claim for a war widow(er)'s pension or orphan's pension, the delegate of the Repatriation Commission will obtain evidence about your claim. The evidence includes documents of the veteran's service history, medical history and, in some cases, personal history. The delegate of the Repatriation Commission will examine this evidence to see whether the circumstances of the veteran's case satisfy the relevant Statements of Principles. Where there is no Statement of Principles for the condition that caused the veteran's death, the delegate will determine your claim by reference to the best medical evidence available.

If the claim satisfies one or more of the factors in the Statements of Principles, and those factors can be related to the veteran's service, the delegate will determine that the veteran's death was war or defence-caused. For more information, please see DVA Factsheet DP22.



How long does it take to consider a claim?

Claim processing can take up to two months or longer depending on the complexity of the case, particularly where there is a requirement to obtain coroner's notes or hospital and/or nursing home records.

This processing time is required to:

- obtain copies of service documents if the veteran had not previously claimed a benefit;
- obtain information from the veteran's doctor about the conditions being treated prior to death; and
- ask you, or your representative, for information about the veteran's personal history, if it is relevant to the claim.

How will I be told of the decision on my claim?

The delegate of the Repatriation Commission will write to you to tell you what the decision is on your claim. In the letter, the delegate will explain how he or she reached the decision. The letter will also tell you what to do if you are not satisfied that the correct decision has been made on your claim.

Are these pensions taxed?



War widow(er)'s pension and orphan's pension are not taxed. There is no need to declare them as income in your tax return.

What happens to the pension if I remarry or enter into a de facto relationship?

If a person who is receiving a war widow(er)'s pension re-marries or enters a de facto relationship in the future, the pension will not be affected.

What other benefits and services are available?

Recipients of war widow(er)'s pension and orphan's pension are issued with a DVA Health Card, All Conditions (Gold Card). This card entitles the holder to a range of health care for all conditions within Australia. For further information regarding the Gold Card, please see <u>DVA Factsheet</u> <u>HSV60</u>.

War widows and war widowers may be entitled to income support supplement, an income and assets tested pension that provides additional regular income. For further information, please see <u>DVA Factsheet IS03</u>. War widows and war widowers may also be entitled to receive Energy Supplement. For further information, please see <u>DVA Factsheet CEP01</u>.

War widows and war widowers may also be entitled to concessions on the costs of public and private transport services and public utilities. Contact the office of the service provider to enquire about entitlement to concessions.

Dependent children of veterans whose death has been accepted as war-caused may be entitled to a range of benefits, including financial assistance and counselling from the Veterans' Children Education Scheme. For further information, please see <u>DVA Factsheet MRC47</u>.

A funeral benefit may be payable to assist with the cost of the funeral of a veteran whose death has been accepted as war-caused. For further information, please see <u>DVA Factsheet BR04</u>.

A veteran whose death has been accepted as being war-caused is entitled to official commemoration. For further information, please see <u>DVA Factsheet WG02</u>.

Unfair level of Compensation for TPI/SR Veterans.

Earlier this year the Australian Federation of TPI Ex-Servicemen and Women released a brief to inform concerned vets the action being taken by the TPI Federation on the issue of unfair compensation.



You can read it HERE.

Bay City Rollers featuring Les McKeown:

Legendary Scottish pop band the Bay City Rollers are coming to the Kedron Wavell Services Club for an amazing live show! Don't miss your favourite hits at this rare event on Sunday 29th July! VIP Meet & Greet Packages also available from \$161.90, including your VIP ticket, meet and greet with the artists, commemorative VIP Laminate, 2 items signed by the band, PLUS a photo with the band!



To purchase tickets, visit ticketmaster.com.au or visit the Club.

Details:

Date Sunday 29th July **Time** 3.00pm – 5.30pm **Cost** From \$61.90

Consumer Guarantees

When you buy goods or services and they break too easily, don't work or don't perform as generally expected, you have rights under the law.

The Australian Consumer Law creates a basic set of guarantees for consumers who acquire goods and services from Australian suppliers, importers or manufacturers. These are intended to ensure that you receive the goods or services that you have paid for. When you have a problem and one of the guarantees has not been met, you are entitled to a remedy.

The type of remedy depends on the circumstances but may include a repair, replacement, refund or having the service performed again. The consumer guarantees only apply to goods and services purchased on or after 1 January 2011. Purchases made before this time may be covered by the laws that applied before 1 January 2011.

Know your rights but remember that the law aims to give consumers and sellers a fair go—it is not designed to protect you if you are careless or make unreasonable demands.

The Federal Government has produced a booklet in which you will find answers to some of the questions most commonly asked by consumers, such as what rights you have when something you buy breaks or fails to perform as expected, and when you may be entitled to a refund or



exchange. It explains the law in simple language but is no substitute for the legislation or legal advice.

You can get a copy <u>HERE</u>.

Gold Card Entitlements. (WEF 01Jan2018)

The **Gold Card** - 'DVA Health Card – All Conditions within Australia' and 'DVA Health Card –Totally & Permanently Incapacitated' gives you access to a wide range of public and private health care services, for the treatment, at the department's expense, of all your health care conditions whether war or service related or not.



When do I use my Gold Card?

Your Gold Card identifies you as being eligible for treatment and care for all clinically required health care treatment at DVA expense. You should present your Gold Card whenever you visit: a doctor, medical specialist, dentist, pharmacist, dental prosthetist, optometrist or other health care professional who provides services under DVA arrangements, or a hospital or day procedure facility. Most healthcare providers in Australia accept DVA Health Cards. If you have not used a provider before (for example, when your General Practitioner (GP) refers you to another provider), it is worth confirming they accept the DVA Health Card as full payment for treatment. This will ensure you will not have any unexpected out-of-pocket expenses.

What health care services can I access?

For a full list of services you can access using your Gold Card please see Factsheet <u>HSV01 -</u> <u>Health Services Available to the Veteran Community</u>.

Can I use my Gold Card anywhere in Australia?

Yes, you can use your Gold Card anywhere in Australia. If you need treatment while travelling within Australia, you may check with the local health provider if they accept the Gold Card.

Can I use my Gold Card overseas?

No, you can only use your Gold Card within Australia. You must contact DVA before you travel overseas for information about arrangements for treatment overseas. For more information, please see Factsheet <u>HSV65 - Medical Treatment while Overseas</u>.

Are there any limits or restrictions?

Yes, there are limits that apply to some services. For example, medical services are subject to the requirements of the Medicare Benefits Schedule (MBS). Therefore, DVA does not fund alternative therapies. Some treatments require prior approval from DVA. Your doctor or health care provider will arrange this for you. A referral from your doctor is also required for some



services, such as services provided by a specialist or allied health provider. DVA will not pay for treatment of a disease or injury if you are entitled to compensation or damages, from another party, for that disease or injury.

Do I need to pay for treatment?

Generally no, you should not pay for any treatment received under DVA arrangements, but there are a few exceptions, such as for Veterans' Home Care, certain partially subsidised hearing devices, and some dental treatment. If you are billed by your health care provider do not pay the account and advise DVA immediately. DVA may not be able to reimburse the cost of the treatment in some instances.

Do I need to pay for my prescriptions?

Yes. You have to pay a patient contribution charge (co-payment) for each prescription. For detailed information on the amounts payable, please refer to Factsheet <u>HSV92 - Repatriation</u> <u>Pharmaceutical Benefits Scheme</u>.

Can I choose to be treated as a Medicare or private patient?

Yes, you can choose to be treated as a Medicare or private patient, however if you take one of these options, DVA will not pay for any services that have been paid in part or full by Medicare, private health insurance or a third party compensation benefit. If you do choose to be treated under Medicare, you may still receive, at DVA's expense, additional health care services that are not covered by Medicare.

When does my Gold Card expire?

The expiry date is shown on the front of your Gold Card. You will receive a replacement card about one month before the expiry date. If you don't receive your replacement card, please contact DVA. If you are no longer eligible for a Gold Card, DVA will notify you and ask you to return the card. If you change your address, please contact DVA to ensure your replacement card is sent to the correct address.

What do I do if my Gold Card is lost, stolen or damaged?

If your Gold Card is lost, stolen or damaged, you must contact DVA immediately so your card can be cancelled and a new Gold Card issued. You should receive your replacement card within two weeks. DVA will provide a letter of authority for this period if you need one, or your health provider may phone DVA for information about your eligibility and entitlements.

On the 1st January, 2018, DVA released a revised list of Pharmacy Mediations available to Veterans who hold the Gold Card. These medications are now available to Veterans under the RPBS scheme. Remember, after you have received 60 prescriptions at \$6.40 per script, commencing from the 1st January each year, thereby reaching the safety net, (\$384 per annum) all future prescriptions, until 31 December that year, are free. If, however, you have opted to pay the discount \$5.40 per script, you will not reach the safety net until you have received 72 scripts (\$399.80).



You can download the list of medications available <u>HERE</u>.

The Heartbreaking story of the UK flying mathematicians of World War 1.



Keith Lucas was killed instantly when his BE2 biplane collided with that of a colleague over Salisbury Plain on October 5, 1916. As a captain in the Royal Flying Corps, Lucas would have known that his death was a very real risk of the work he was doing in support of Britain's war effort.

But Lucas wasn't a career pilot, he was a physiologist, and a rather good one at that, having been elected a fellow of the prestigious scientific organisation the Royal Society in 1913. So what had enticed him from the relative safety of his laboratory in Cambridge into the air and, eventually, to his untimely end?

This is an interesting story, you can print it out <u>HERE</u> or listen to it being spoken <u>HERE</u>

Ya gotta laugh at THIS – how true it is!!



The Fortunes – at Kedron Wavell Services club..

Hailing from Birmingham, England, The Fortunes first came to prominence and international acclaim during that Golden Era of Popular Music – the 'swinging' mid-sixties. Following in the wake of Merseybeat and R&B of The Stones, etc, The Fortunes added another dimension to the sound of the classic pop song with their special ingredients of sophisticated orchestration, dual lead vocals and stylish counter-melodies. The result was a succession of distinctive and distinguished hit records including

<u>'You've Got Your Troubles</u>', <u>'Here It Comes Again</u>'

and continuing into the seventies with more successful releases such as:

'<u>That Same Old Feeling</u>' and '<u>Freedom Come, Freedom Go</u>'.

These songs have stood the test of time becoming household favourites permanently on play

lists worldwide. The Fortunes remain as one of the UK's premier harmony groups and are constantly in demand worldwide. From the initial success in 1964 of <u>'Caroline</u>', which was used as the signature tune for the influential Pirate Radio station of the same name, The Fortunes had a steady succession of worldwide hits.

The Fortunes charted in America in 1970 with 'Rainy Day Feeling Again' and in 1972 with the release of 'Storm In A Teacup'. The Fortunes were also the voices for the US Coca Cola adverts (It's "The Real Thing") still to be seen and heard in the US today. Hits in mainland Europe followed.

"Seasons In The Sun" and "This Golden Ring" were huge hits. As a testament to The Fortunes' continued popularity you need look no further than the Gold Disc



they were awarded for over 100,000 sales of the 'All The Hits And More' album. The group remains as popular as ever and are constantly in demand to do TV and radio shows along with their live shows.

Their touring schedule takes them to the USA, Canada, Sweden, Holland, Belgium and Germany on an annual basis and they still find time to tour 80-90 dates in the UK!!

The Kedron Wavell Services Club is lucky to have them perform for members and guests.



Date Saturday 18th August **Time** 8.00pm till **Cost** From \$42.90

To purchase tickets visit <u>ticketmaster.com.au</u> or visit the Club.

Potatoes.

A man sees his wife busy in the kitchen and says: "Can I help?". She says: "Sure, take this bag of potatoes, peel half of them and put them in a pot to boil.

No matter what men do, somehow we still get yelled at.....



Rehabilitation Appliances Program (RAP)

The Rehabilitation Appliances Program (RAP) assists entitled veterans, war widows and widowers and dependants to be as independent and self-reliant as possible in their own home. Appropriate health care assessment and subsequent provision of aids and appliances may minimise the impact of disabilities, enhance quality of life and maximise independence when undertaking daily living activities.

The program provides safe and appropriate equipment:

- according to assessed clinical need;
- in an effective and timely manner; and
- as part of the overall management of an individual's rehabilitation and health care.

Behind every angry woman stands a man who has absolutely no idea what he did wrong.



The equipment should be:

- appropriate for its purpose; •
- safe for the entitled person; and
- Likely to facilitate the independence and/or self-reliance of entitled persons based on an assessment of clinical need by an appropriately qualified health professional.

Where an entitled person is on a vocational

rehabilitation plan, any aids or appliances that they require to assist them with retraining, study or work will need to be provided through the rehabilitation provisions. The RAP is designed to address clinical needs rather than vocational needs.

You can download a booklet HERE which will set out eligibility rules and how to go about obtaining help.

Afghanistan – the story.

The following is an interesting read from a Recon Marine in Afghanistan; an insider's view of what is really going on. This Marine is articulate, has a flare for colourful language and descriptive prose regarding scorpions, chiggers (mites) and sand fleas:

"It's freezing here. I'm sitting on hard cold dirt between rocks and shrubs at the base of the Hindu Kush Mountains, along the Dar'yoi Pamir River, watching a hole that leads to a tunnel that leads to a cave. Stake-out, my friend, and no pizza delivery for thousands of miles. I also glance at the area around my ass every ten to fifteen seconds to avoid another scorpion sting. I've actually given up battling the chiggers and sand fleas, but the scorpions give a jolt like a cattle prod. Hurts like a bastard. The antidote tastes like transmission fluid, but God bless the Marine Corps for the five vials of it in my pack.

The one truth the Taliban cannot escape is that, believe it or not, they are human beings, which means they have to eat food and drink water. That requires couriers and that's where an old bounty hunter like me comes in handy. I track the couriers, locate the tunnel entrances and storage facilities, type the info into the hand held, and shoot the coordinates up to the satellite link that tells the air commanders where to drop the hardware.

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We bash some heads for a while, and then I track and record the new movement. It's all about intelligence. We haven't even brought in the snipers yet. These scurrying rats have no idea what they're in for. We are but days away from cutting off supply lines and allowing the eradication to begin. But you know me; I'm a romantic. I've said it before and I'll say it again: This country blows, man. It's not even a country. There are no roads, there's no infrastructure, there's no government.

This is an inhospitable, rock-pit shithole ruled by eleventh century warring tribes. There are no jobs here like we know jobs. Afghanistan offers only two ways for a man to support his family, join the opium trade or join the army. That's it. Those are your options. Oh, I forgot, you can also live in a refugee camp and eat plum-sweetened, crushed beetle paste and squirt mud like a goose with stomach flu, if that's your idea of a party. But the smell alone of those 'tent cities of the walking dead' is enough to hurl you into the



poppy fields to cheerfully scrape bulbs for eighteen hours a day.

I've been living with these Tajiks and Uzbeks, and Turkmen and even a couple of Pashtus, for over a month-and-a-half now and this much I can say for sure; these guys are Huns, actual, living Huns. They LIVE to fight. It's what they do. It's ALL they do. They have no respect for anything; not for themselves, their families, or for each other. They claw at one another as a way of life. They play polo with dead calves and force their five-year-old sons into human cockfights to defend the family honour. Just Huns; roaming packs of savage, heartless beasts who feed on each other's barbarism. Cavemen with AK-47's. Then again, maybe I'm just a cranky young bastard.

I'm freezing my ass off on this stupid hill because my lap warmer is running out of juice, and I can't recharge it until the sun comes up in a few hours. Oh yeah! You like to write letters, right? Do me a favour, Bizarre. Write a letter to CNN and tell Wolf and Anderson and that awful, sneering, pompous Aaron Brown (right) to stop calling the Taliban "smart." They are not smart.



I suggest CNN invest in a dictionary because the word they are looking for is "cunning." The Taliban are cunning, like jackals, hyenas, and wolverines. They are sneaky and ruthless, and when confronted, they are cowardly. They are hateful, malevolent

parasites who create nothing and destroy everything else.

Smart? Bullshit! Yeah, they're real smart. Most can't read, but they've spent their entire lives listening to Imams telling them about only one book and it's not a very good one as books go. They consider hygiene and indoor plumbing to be products of the devil. They're still trying to figure out how to work a Bic lighter. Talking to a Taliban warrior about improving his quality of life is like trying to teach an ape how to hold a pen. Eventually he just gets frustrated and sticks you in the eye with it. Okay, enough. Snuffle will be up soon, so I have to get back to my hole. Covering my tracks in the snow takes a lot of practice, but I'm good at it.



Please, I tell you and my fellow Americans to turn off the TV sets and move on with your lives. The story line you are getting from CNN and other news agencies is utter bullshit and designed not to deliver truth but rather to keep you glued to the screen so you will watch the next commercial. We've got this one under control. The worst thing you guys can do right now is sit around analysing what we're doing over here. You have no idea what we're doing, and you really don't want to know. We are your military, and we are only doing what you sent us here to do.

PS: Why would any civilized country want to bring these barbarians into their cities or states. To do so is total suicidal insanity!"

Arguing with a woman is like getting arrested. Everything you say can and will be used against you.

And <u>THIS</u> is true too.



Kedron Wavell - Dining & Bars



Our modern, three-level, multi-million dollar Club features two restaurants, four social bars, 300 gaming machines and TAB facilities. We are open 7 days a week, from 9.30am until late.

Renowned for its unique dining Kedron-Wavell Services Club offers two distinctly different dining experiences offering both indoor and alfresco dining. <u>Restaurant Thr3e</u> is a family friendly buffet restaurant with a twist.

The popular <u>HQ Cafe</u> a favourite meeting place with its modern Australian cuisine and covered alfresco dining deck.

Breath.

Recently I watched the excellent Ozzie movie "Breath". The movie is based on Tim Winton's novel of the same name, albeit, some of the controversial chapters in the book have been condensed in the movie. To my mind, it is much more that those well-done, over-cooked, boy-coming-of age movies. The film highlights the wild and beautiful SW corner of WA – many of the scenes are familiar.

I give it 41/2 surfboards.



You can see its review HERE



Supporting the troops.

The US of A certainly knows how to gee up its troops who are operating overseas. We could learn a lot. Have a look at THIS. It was filed in Iraq at a USO tour of a US Base.

Hand-eye co-ordination.

This is the most incredible demonstration of hand to eye coordination skill I have ever seen of a pro golfer playing with his golf club. Now we know why he is so good on the course.

Tiger was good and so is McIlroy at this play stuff, Dustin is far better and more coordinated. Have a look at \underline{THIS} .

What has 4 letters, sometimes 9 letters, but never has 5 letters.