



HOTLINE

July 2013 Edition

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Branch President's Report

As the Chinese saying purportedly goes '**May you live in interesting times**'. Well, the political events over the past few weeks have certainly been interesting!

DFWA had the opportunity to meet with PM Rudd on 11 Jul 13. President David Jamison has advised that the Labor Government's position has changed but at the time of printing, the changes have not been announced, and it is possible that by the time you read this, the Labor policy will have been made public. This is a watershed moment. **For the first time, we now have both major political parties acknowledging, through their revised policies, that CPI alone cannot maintain purchasing power and that a better indexation system for military super is required.** But does this mean a "fair go" for all current and former ADF members with access to military super? Does it mean that DFWA and ADSO can pack up their bat and ball and go home? The answer to both questions is an emphatic NO! Whilst the Coalition policy has been announced there is speculation that Labor will offer something similar. If that is the case, the policies of both political parties still fall well short of a fair go for **ALL**. You can rest assured that the Fair Go! Campaign will continue and DFWA and ADSO will not relent in their endeavours to achieve a fair and equitable outcome. The situation remains fluid and if you want to be kept up to date, please ensure we have your current email address.

Continuing with the military super theme, the executive of the Fair Go campaign, including our National DFWA President, met with the LNP shadow ministers responsible for Defence, Veterans Affairs and Superannuation (Ronaldson, Robert, Johnstone and Cormann). The concept was to get into their heads before the bureaucrats did on the critical issues facing the Fair Go! A major discussion topic was the shortcomings of the MSBS scheme, and they were interested in hearing our views on what was needed to 'fix' MSBS. Issues identified included Maximum Benefit Limits (MBLs), indexation of pensions and preserved benefits, access to the employer benefit when one leaves the ADF, and indexation of the spouses preserved benefit in family law cases. Currently there are about 55000 contributors, 9000 receiving a pension and 87000 with preserved benefits in the MSBS scheme.

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You will see in the Camaraderie that there is an article by our National President on the future of the DFWA. I commend this to you if you have not already read it. If we are to be effective in representing your issues to government we must be structured in the best way to do this. I believe the direction we are going is appropriate and will result in a better organisation to represent you. If you have any comments please let us know and we will forward them up the line.

Inside this issue of Hotline, there is a photo of *yours truly* presenting a certificate of appreciation to Sarah Rackemann from Property Solutions for their co-operation and support with the gold coin donation effort last Christmas. Their contribution was magnificent and I wish to thank them again for their generous support.

You will see an advertisement for **InvoCare** in Camaraderie. InvoCare is a National Company that offers funeral services through a chain of providers throughout Australia. The exclusive arrangement with DFWA includes a **\$500 discount** on funerals for DFWA members and their families. The panel immediately below shows the InvoCare partners by region in Queensland. Please consider their services as they are supporting DFWA at the national level with substantial sponsorship.

We are also continuing with '**The Entertainment Book**' which is available for between \$55 and \$65 depending on the region. This is a great buy for our members because the discounts are genuine and generally better than available elsewhere. It usually only takes a few purchases to recover the cost of the book and then there are still discounts worth many thousands of dollars available for your direct benefit. It is a win – win situation because 20% of the cost of each book comes back to DFWA Qld Branch as a fund raiser. So please take a look at the Entertainment Book website address below and support us where you can. <https://www.entertainmentbook.com.au/orderbooks/2293w43>

Rob Shortridge

President

DFWA Qld Branch

InvoCare Partners in Queensland

(See President's Report Above)

Metropolitan Funerals # George Hartnett Funerals # Somerville Funerals, Robina, Nerang and Southport **# Drysdale Funerals**, Tewantin, Nambour and Maroochydore **# Burkin Svendsens**, Cairns **# Mackay Funerals # City Funerals**, Mackay **# Sarina Funerals**, Mackay **# Hiram Philp Funerals**, Toowoomba, **# Gatton Funerals # Beaudesert Funerals # and Guardian Funerals**, Ballina, Casino and Lismore.

2012 Christmas Draw

We were remiss in the last edition of Hotline in not announcing the winners of the 2012 Membership Christmas draw. Belatedly, here are the results:

The draw was held at the Greenbank RSL Services Club on 14 December 2012. To make the draw totally impartial, three club catering staff were hijacked from their normal duties and asked to pick the winning names from a box.

First Prize – 75 Instant Scratch Lottery Tickets was won by Mr DC Clark of Holland Park. Mr Clarke said in a telephone call; "It was nice surprise when he received the tickets, and the \$40 he won made Christmas a little brighter".

Second Prize – 50 Instant Scratch Lottery Tickets was won by Mr DJ Carmody of Maroochydore.

Third Prize – DFWA cap, lapel pin, and sticker pack went to FLTLT IB Roy of Lowood.

Editorial: *Ray Gibson*

Why We Bother...

Bob and Wendy (not their real names) had their future carefully mapped out. After a tough 28 years of Army life involving forced separations from his family during overseas deployments and frequent postings around Australia, Bob had just one year to go until his compulsory retirement age. They sought financial advice and knew that Bob's military superannuation would allow them to pay off the house mortgage and his residual retirement pay would be enough to live in modest comfort. He hoped to gain some part time work to supplement his superannuation, but at age 55, he was realistic about his prospects.

Then, all their plans fell apart with an early morning knock on the door. Bob had collapsed and died from a massive heart attack whilst on his morning jog before work.

Bob had reassured Wendy that if anything ever happened to him, she would be looked after financially because compulsory super contributions had been deducted from his salary over the past 28 years, and the scheme had a death benefit that provided a widow's pension to guarantee her needs would be met.

An important part of that guarantee was that the Government would ensure regular cost of living adjustments were made to Wendy's pension to protect her **real purchasing power** over future years.

But what Bob and Wendy didn't know is that successive Governments had quietly fiddled with the cost of living adjustments over the past 20 years so that retirement pay no longer maintained real purchasing power.

In Wendy's case, she is now losing \$348 per fortnight compared with what she should be receiving had her widow's pension been adjusted the way Parliament intended back in 1976 when automatic indexation was first legislated.

That's \$348 per fortnight being ripped from Wendy's pocket by the Government because the Parliament now refuses to honour its obligations to retired and invalid servicemen and women and their widows. **Wendy's income level has now fallen into the social welfare safety net and she has been forced to apply for financial support from Centrelink. But here's the rub. Wendy is in her mid 50s and does not qualify for age pension relief.**

Wendy's financial loss is typical of the disgraceful situation faced by many retired, invalid and widowed members of the ADF family. The value of their pensions will continue to slide further into the social welfare trap unless this insidious and unfair policy can be overturned.

But in Parliament, Minister Snowdon chose to recite the example of super benefits for a mythical Colonel retiring tomorrow as representative of the retired military family. And on 15 May 2013, the same Minister said he was **"surprised at the dishonest way in which this debate has been repeated around the country by some elements of the returned services community"**.

I will leave it to you to judge the integrity of the two sides to this debate.

It is the *Wendy's* in the ADF family that DFWA and ADSO are fighting this battle for. It's *why we bother*.

But we cannot do it without your help. As we head towards the election, please support the **Fair Go Campaign** in whatever way you can.

Wally's Words...

Words of wisdom from our esteemed Secretary/Treasurer/Senior Advocate

There are still some members whose membership subscription is outstanding but I am sure they will come to the party. If you are wondering whether you are financial or not, check the four digit number on the address cover of Camaraderie; **if the number is 2012 or lower you are not financial.**

I would like to remind you that if you do not have a cheque account, you don't need to take out a bank cheque or purchase a postal order which will cost you money. All you need to do is visit any Bank of Queensland Branch and deposit your subscription, or donation, in the following account:

Account name: Defence Force Welfare Association; Account No 10480398; BSB 124-076.

The Bank of Queensland will not charge you for the transaction.

As treasurer I also maintain the membership data base. After every mail-out of Camaraderie, we get a few magazines back marked "**address unknown**". The last mail out was no exception, with one return :

WGCDR E. J. Buckley; Last known address was 14 Lorikeet Circuit Domain 74, Wardoo Street Ashmore Qld 4214. If anyone knows his whereabouts, please let us know.

We are in the process of organising the Branch's annual Christmas Draw. This is an incentive to renew your membership early if you need to because only financial members will be entered in this Draw. You will find more information about the Draw in the enclosed flyer.

Whilst we are talking about Draws, the time of the annual DFWA raffle is upon us again, and inserted within this issue of Camaraderie, you will find two books of tickets worth \$10.00 per book or one dollar per ticket. This is one of the few opportunities we have to raise much needed funds for our Association. I know some of you have asked not to be sent raffle books in future; however, it is simply too difficult with our limited volunteer resources to separate those who do not want tickets from those who are happy to receive them. The solution is simple. If you do not want the tickets just throw them away. But if you would like to make a donation in lieu of the tickets, that would also be great way of helping your Association and would be greatly appreciated.

Swapping to my advocate hat, I would like to again bring to your attention, some DVA changes on medical matters:

DVA will treat the following conditions, although they may not accept them as being Service caused:

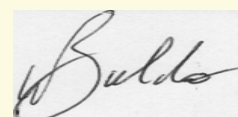
- All types of cancers
- All types of nervous conditions
- TB, if you are unlucky enough to suffer from it.

The Statement of Principles (SOP) on prostate Cancer has been amended by the Repatriation Medical Authority by adding "smoking" as a cause to prostate cancer.

The Administrative Appeals Tribunal has decided in favour of a War Widow whose husband died of a heart condition. The AAT determined that the condition was causally related to his service in New Guinea during WW2.

If you or any of your mates have previously been knocked back by DVA or were not aware of the above, contact the nearest RSL or give me a ring on 0438327210.

Take Care.





DFWA QLD Shows its Appreciation

DFWA QLD President Rob Shortridge presented a certificate of appreciation to Marketing Manager Sarah Rackemann from Property Solutions for their generous support in hosting the Gold Coin Donation Gift Wrapping Service at the Barracks Shopping Centre last Christmas.

The National Disability Insurance Scheme (NDIS)

The Government has announced the introduction of a National Disability Insurance Scheme. The details of the scheme are currently being considered by Parliament and media reporting has revealed that the proposed arrangements will exclude people aged 65 and older.

DFWA has concerns about how the NDIS legislation may affect veterans DVA benefits, including the impact of any age limitation for the new scheme. These concerns have initially been raised at a DVA operational working group meeting which prompted the following response from the Chair, Major General Chalmers, to members at the meeting:

The Chair reassured members that he considered the NDIS will not adversely affect veterans. DVA clients will still be covered by their card entitlements and if NDIS covers additional assistance then it is most likely DVA will also offer those services.

In relation to the 65+ age exclusion, the general consensus at the meeting was that NDIS policy and procedures are still in the 'Work In Progress' stage and details on who will be affected and how some of the procedures and entitlements will be implemented are still not known.

There is a keen awareness of the potential problems associated with the NDIS and DFWA will continue to closely monitor developments as the scheme is rolled out for the trial stages.

Hello...Hello.... Are you out there???

Do you want to hear from us through email? DFWA regularly sends out updates to our members to keep them informed on important developments. This is the only way we can keep in touch with you between each issue of Camaraderie/Hotline.

But to receive these updates, you have to tell us your email address and most importantly, tell us when you change your email address. We regularly receive a handful of email bounces with each electronic mail out. Please take a minute to check that the email address you are using is the same as the email address you have given DFWA.

FREQUENTLY ASKED QUESTIONS

Am I up to date with my membership?

Most members don't think about this until they receive their latest Camaraderie/Hotline. Here is the hint above your name and address on the mail out cover sheet there will be printed either the word **Life** or a year e.g. **2010**. If this number does not reflect the current year and there is a membership form on the back of your mail out slip it is likely you are in arrears.

Did you move house and tell everyone? Are you really sure?

Sometime members forget to tell us that they have moved or changed their phone numbers (land line and mobile). Maybe you just change your email address? Or your internet service providers, there are all sorts of reasons. Remember when you change over all your utilities, think of us too.

If you think you are not receiving all of the electronic updates and notifications, please drop us a line at qldbranch@dfwa.org.au and we will rectify the glitches.

At the moment we are receiving quite a few "Mail Delivery Failures", sometimes the mailbox is full, we cannot do anything about that. However, the "User Unknown" we can correct if we receive the right information.

Where are you and; what are the office hours?

The office is located in the RUSI building at Victoria Barracks, Petrie Terrace, Paddington. The office is usually staffed Tuesday & Wednesday 1000 – 1400, and on Friday 0830 – 1230. There is a site map on our website for download if required.

We normally do a pretty good morning tea on Fridays around 1000, so if you find yourself around the area at that time drop in and say hello. Have a cuppa; see what we're up to and maybe you might consider volunteering yourself. The more hands the merrier.

Who can help me?

Our Pension/Welfare Officer, Jeffrey Hill, is available on Tuesdays, however, it is best to call and make an appointment first. Jeffrey can be contacted on 0414 427 043.

Welfare/Case Officer, Harry Mee is in the office most Fridays and makes Nursing home and Hospital rounds during the week. Harry can be contacted on 0405 420 797.

Our Advocate, Wally Buldo, is in the office on Fridays and he can be contacted on 0438 327 210.

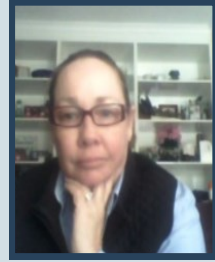
What happens when a member passes away?

Unless we are notified, we really don't know. All of our committee members are volunteers; they don't read the obituaries anymore just in case it tells them not to get up that morning.

What we do request is for family members of the deceased to please show a little bit of kindness to the gentlemen who have been working to get a fair deal for your loved one.

If the deceased had a life membership this membership will automatically be transferred to the members *surviving widow*. There may be some teething problems when we are first notified, the computer database may spit out the wrong information and the Camaraderie/Hotline might be addressed to the deceased.

Committee Member Bio: Sharyn Hughes— IT and Office Administration



In 1984, I found myself working for the Department of Defence at No 2 Stores Depot, Regents Park, NSW. Within 18 months I'd moved onto working for DQA-AF at Bankstown. But, the work was clerical and mind numbing; I needed a challenge.

I commenced a Production Engineering Course at Granville TAFE, and then nine months into the course, I gained a Traineeship at Garden Island Dockyard. I completed my traineeship and was poached by the Principal Technical Officer at Naval Work Study. I always said it was because I knew where the on button was on the computer. Yes, back then, computers were only just appearing in the workplace for the first time.

By 1996, I'd finished all of the courses that I had ever wanted to do at TAFE and University. I had reached the level of Technical Officer Grade 3 and was CAD designing warehousing and office layouts for Defence, Australia wide. Then the government of the day decided Defence needed culling yet again. I had already managed to avoid the razor gang twice before, however, this time they made me redundant; not just me, the entire section.

Now, I said I had done all of the courses that I had ever wanted to do. Apparently, unless your computer qualification is stated on a certificate somewhere, you cannot apply for IT jobs in Defence. So I went back to school, and at the end of the course, I had the required piece of paper, and I then landed my first agency job with the DRN rollout.

My husband, Michael is a serving member in the RAAF and each time we were posted, fortunately, my skills were in demand in Defence.

I fell sick in early 2007 and was no longer able to work, and rather than sit around at home being miserable, Michael volunteered my services to the DFWA, and the rest, as they say, is history.

We have three adult children all living in different states. We also have two grandsons but neither of them live in Queensland so we don't get to see them as often as we like. We enjoy reading, a glass of nice wine and spending time with our two dogs.

DFWA Website Upgrade

Unfortunately, our website woes have dragged on much longer than we would have liked. However, there is light at the end of the tunnel, with recent news that the DFWA Executive Director has appointed a new website administrator who will hopefully come to grips quickly with a number of urgent update matters on the National DFWA Website and work with us to fix the DFWA Queensland Branch webpage in the near future. Our apologies for any inconvenience.



DFWA QUEENSLAND BRANCH INC PRODUCT ORDER FORM

DFWA QLD INC

Victoria Barracks Brisbane

Phone: 07 3233 4480

ENOGGERA QLD 4051

Email: qldbranch@dfwa.org.au

Your Order Details

Title.....Initials.....Surname.....

Address.....

Email:.....



Item	Size Code	Quantity	Postage	Unit Price	Total
Bisley Blue Shirt—Men's	XL, L, M, S		XXXXXXXXXX	\$39.95	
Bisley Blue Shirt—Women's	XL, L, M, S		XXXXXXXXXX	\$39.95	
DFWA Cap with Embroidered Badge	XXXXXXXXXXXXXXXXXX		\$7.00	\$15.00	
DFWA Lapel Badge	XXXXXXXXXXXXXXXXXX		\$2.00	\$5.00	
JB's Wear DFWA Polo Shirt	XXL, XL, L, M, S		\$5.00	\$30.00	
Shirt Size Code:				Subtotal	\$
Extra Extra Large = XXL Extra Large = XL Large = L Medium = M Small = S				-----	
Shirts with long sleeves and other colours are available on request				Postage	\$

				Balance Due	\$

Payment:

Internet Banking/Direct Debit: Bank of QLD BSB 124 076 Account: 10 480 398

OR

Enclose Cheque/Money Order: \$..... Signature:..... Date:...../...../.....

Notes:

Sizes: Bisley Shirt sizes are generally one size larger than most other brands. For example, if you normally take a Large size, this would be similar to a Medium in the Bisley shirt range. If in doubt, check the Bisley size at your local retailer.

Postage: Bisley Shirt prices include postage and handling. If ordering other items with shirts, no additional postage required. If ordering a cap together with a badge, cap postage only is required.