

RESPECTING, SUPPORTING AND REMEMBERING OUR VETERANS AND THEIR FAMILIES

REVEILLE

VOL 100, JUNE 2022



**GAINING
FINANCIAL
FREEDOM**

**DISASTER
RESPONSE
IN LISMORE**



PASSING THE TORCH

Middle East Ops veterans front & centre • New member boost
Regional commemorations • RSL NSW in the media

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*CDC NSW acknowledges the Traditional Custodians of the land our services reach
and pays respect to Elders past, present and emerging.*

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SNAPSHOT

ANZAC Day 2022



**RAY JAMES OAM
PRESIDENT,
RSL NSW**

"As a result of this conversation among the wider veteran community, we welcomed more than 500 new members – a 350% increase in new member numbers compared to last ANZAC Day."

was honoured on ANZAC Day to march with more than 9,000 of my fellow veterans, including the contingent of WWII veterans who we commemorate the day with every year.

This year, I marched alongside veterans of Middle East Operations, who joined me at the front of the parade, acknowledging their significant service and sacrifice, and the impact of 20 years of Australia's involvement in conflict in the Middle East, as well as marking the first ANZAC Day commemorations since Australia's involvement in that conflict officially ended.

Around ANZAC Day, many of you will have noticed fellow members in newspapers, on radio and on their television screens, spreading the word about the importance of continued support for the traditions of commemoration and the role of younger veterans in particular in taking on this responsibility within RSL sub-Branches.

As a result of this conversation among the wider veteran community, we welcomed more than 500 new members to RSL NSW, a 350% increase in new members compared to last ANZAC Day.

Initiatives that make sure that veterans know what the RSL does and stands for, and encourage them to become members, are part of the RSL NSW Strategic

Plan 2021-26, the implementation of which is funded by the Veteran Support Fund.

All members should access the Veteran Support Fund Dashboard via the member portal on the RSL NSW website. It tracks contributions from sub-Branches and details how these contributions are allocated to initiatives including RSL LifeCare Veteran Services, memorials and more.

For many sub-Branches, these contributions are made possible by returns on investments. Recognising this, RSL NSW launched the Aggregated Investment Management Service earlier this year, selecting Morgan Stanley as preferred supplier.

The Parkes RSL sub-Branch recently reported that it has invested a substantial sum of \$100,000, after discussion with Morgan Stanley satisfied the sub-Branch Executive that such investment was likely to help the sub-Branch achieve long-term financial health while maintaining control and liquidity.

I congratulate the sub-Branch Executive on this decision, and encourage others to consider how their sub-Branch resources can be leveraged to bolster the future of their sub-Branch, the League in the state and support for veterans and their families.

A handwritten signature in black ink that reads "Ray James". The signature is written in a cursive, flowing style.



SCOTT WARR ACTING CEO, RSL NSW

Having just served almost four years as National CEO of Legacy Australia it is very interesting to see similar challenges faced across the long-established Ex-Service Organisations (ESOs).

RSL NSW and other ESOs are working hard on remaining relevant to our younger veterans and their families, and trying to better engage with them. As we launch new initiatives and tailor our offerings to achieve that, sub-Branches must be at the centre of this renewal.

Recruitment of membership at the local level must be part of our sub-Branches' core activity – the younger veterans and their families are the future of RSL NSW as a statewide organisation, and the future of individual sub-Branches.

The ESO environment is crowded and is crying out for forward-thinking leadership, and RSL is the natural leader. Many ESOs look to the RSL because

of its long history, membership and infrastructure to provide direction and drive to important veteran-related issues.

The RSL NSW Strategic Plan 2021-26 is focused on the needs and wellbeing of veterans and their families, and its implementation is reshaping the organisation to meet those needs. The Veteran Wellbeing Centre strategy is taking shape, with two centres now open in garrison areas, and was given a potential boost in the recent Federal Budget with an additional \$56m allocated for FY23.

If the public and our veteran community fully understand what RSL NSW does and how it supports our veterans and their families, awareness of and trust in our brand and what we stand for will increase.

The success of the new Veterans Support Fund will be critical to ensuring that statewide support services are most effectively and universally delivered through our partner charity RSL Life Care. This will not take away from the local sub-Branch being able to deliver local services and initiatives.

I look forward to continuing the great work needed to implement the Strategic Plan.



THE RETURNED AND SERVICES LEAGUE OF AUSTRALIA (NEW SOUTH WALES BRANCH)

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CANBERRA HEARING BLOCK

Royal Commission into Defence and Veteran Suicide

During the Canberra Hearing Block, the Commissioners heard testimony on issues including:

- The DVA claims processing backlog, and inadequacy of the DVA workforce and budget
- The complexity and difficulties faced by veterans in accessing claims, and the difficulties advocates face in assisting them
- The need for information sharing between Defence and DVA
- Difficulty for veterans in navigating services, particularly in the context of the transition from Defence to civilian

The RSL will continue to listen, and seek insights from veterans, Defence personnel and their families. Key initiatives currently being pursued by the RSL include, among others:

- Implementing the RSL Australia Mental Health Initiative in partnership with Open Arms
- Developing a Catalogue of Services app to help connect veterans and their families with local services
- Helping to expand the nationwide network of Veteran Wellbeing Centres

NEED SUPPORT?

If you are testifying or require support as the hearings progress, contact the RSL NSW Royal Commission Office.

 submissions@rslnsw.org.au

 0499 441 291

TOWNSVILLE HEARING BLOCK

From 20 June, to be live streamed on the Royal Commission website.



STRATEGIC PLAN 2021-26 PROGRESS UPDATE

Results of a recent survey on the Strategic Plan highlight members' continued support for the plan at a critical time.

More than 80% of respondents to a recent member survey agree that RSL NSW should implement the initiatives of the Strategic Plan to ensure that by 2026 every veteran in NSW understands what the RSL stands for and what it does, and wants to be involved as a member.

The Project Management Office (PMO) is identifying the framework of activities to drive membership growth, particularly in younger

demographics, and to implement governance and compliance training, enhance connections with veterans and currently serving ADF members, and optimise communication channels and support services.

The aim is to expand service delivery and advocacy opportunities, and raise awareness of RSL NSW. The future of RSL NSW is in all our hands.





VETERAN SUPPORT FUND DASHBOARD NOW LIVE

The Veteran Support Fund combines resources to achieve greater and outcomes for veterans and their families. It also supports our vision: for every veteran in NSW to know what the RSL stands for and what it does, and want to be involved as a member.

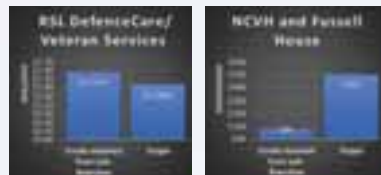
A dashboard is now live, tracking contributions to the Veteran Support Fund. We can see that our \$2.21m donation to RSL LifeCare Veteran Services is above our funding target for the year – with thanks to the sub-Branches that supported this important initiative.

On the other hand, funding for the National Centre for Veteran Healthcare and Fussell House, as well as the Kokoda Track and Memorial Walk, and several other initiatives are falling short of targets.

The future of RSL NSW is in re-establishing what it stands for. We have a serious and urgent purpose, but that purpose is underfunded.

Every part of this organisation needs to prioritise support for members and the wider veteran community, as well as their families – that’s what RSL NSW stands for.

Participation in the Veteran Support Fund is entirely voluntary – but its success, and the outcomes for veteran support and the future of RSL NSW, rely on sub-Branch participation.



SYDNEY CBD ANZAC APPEAL RAISES \$25,000 FOR LIFECARE

Auxiliary members from Forestville, Kingsgrove, Bundeena, Canterbury-Hurlstone Park and Balmain recently spent two days at ANZAC House packing tokens in readiness for the Sydney CBD ANZAC Appeal. Those tokens were then sold by 43 current serving members of the Australian Defence Force, raising \$20,057.35.

Including online donations, a total of \$25,075.35 was raised for RSL LifeCare Veteran Services to support veterans and their families across NSW.



POPPY APPEAL BADGE SALES RAISE \$122,000

RSL NSW has received \$122,243 raised by Poppy Appeal badge sales in Woolworths stores across NSW in 2021. This amount will be donated to RSL LifeCare Veteran Services as agreed by the District Presidents’ Council.



CHECK THE DASHBOARD

Scan the QR code to see the sub-Branches supporting each initiative and find out where your sub-Branch’s support could make the greatest impact for veteran services.

TOGETHER WE STAND



They couldn't be more different, but when Charlotte Webb met David Gardiner at the Wagga Wagga RSL sub-Branch, their connection was immediate.

As told to Tess Durack





Charlotte Webb

Charlotte Webb is the manager of the Riverina Veteran Wellbeing Centre. She has a background in finance and joined the Army Reserve last year, marching out of Kapooka, and is still attached to her transport unit in NORFORCE, Darwin.

I met David in the first hour of my first day on the job. The RSL LifeCare Veteran Services Riverina Veteran Wellbeing Centre (RVWC) wasn't officially open yet, so we were working out of the Wagga Wagga sub-Branch, and he was the first person I met when I walked in. He was just so lovely and welcoming. My granddad was a rat of Tobruk, and I felt immediately that David shared many of the same qualities.

The sub-Branch was actually having its monthly lunch that day, so I got to meet everyone on the committee, along with a bunch of visiting veterans — quite a start to my first day! They are just the most amazing sub-Branch group I've ever encountered.

The connection between the sub-Branch and the Wellbeing Centre is so important. I pop in a couple of times a week to catch up with David and the team to let them know what's happening and get their input on different things, and David checks in with

me at the RVWC to see how I'm going and how he can help.

David is so open to new ideas and to change, and he's been instrumental in nurturing that culture in the sub-Branch. And they are committed to getting more young people involved. They had a bunch of RAAF recruits turn up for lunch the other day, and they were so thrilled to see all these young people in the sub-Branch. Connecting with younger veterans is critical, and that's something I can help support through our work at the RVWC and in the wider veteran community.

The sub-Branch presence at the launch of the RVWC was fantastic. David and the team manned the sausage sizzle — we had about 150 people attend!

Many were from the RAAF base and Kapooka, and it was just the best thing to see these younger serving members having a good old chat with the older fellows from the sub-Branch.

David and I depend on each other for generational insights and advice. If I go off on an issue I don't really understand, he gently herds me back in, and vice versa.

I've spent a lot of time in the Defence community. I'm a reservist and my husband is a current serving member, but I can't pretend to understand everything a veteran has been through, so I lean on David for that. We've been assisting a veteran recently at the RVWC across financial, employment and transport needs, but it was proving difficult for me to connect with this veteran, and the process was getting a bit challenging. Fortunately, the sub-Branch was able to step in and help this individual get back on track so we could keep the process going. I love working together like that to help someone get the assistance they need.

I'm looking forward to working more with David on showing veterans how the RVWC can help them and what role the sub-Branch can play in their lives — it's so much more than many people expect. »

"Connecting with younger veterans is critical, and that's something I can help support through our work at the RVWC."

— Charlotte Webb



David Gardiner

David Gardiner is President of the Wagga Wagga RSL sub-Branch. He served as a National Serviceman in South Vietnam 1968-69 with 1 RAR, 5 RAR and Malaya 1969 1 RAR.

When Charlotte came into the sub-Branch on that first day we met, she was like a breath of fresh air. It was the way she conducted herself. You could just tell she was the right person for the job. And she took to us just as much as we took to her.

Wagga Wagga is the only regional town in Australia that hosts the three services — Army, Navy and Air Force, as well as the Army Recruit Training Centre at Kapooka. Everyone who joins the Army comes through the town, and a lot of people finish up their careers here and stay. So there's a huge veteran community here, along with all the new recruits and active service members. Our biggest challenge at the sub-Branch is to reach out and connect with them.

There is an image of sub-Branches as being outdated and not relevant to younger vets and their families. Together with the committee, I've worked hard to encourage a high level

of respect for the sub-Branch and to help people understand that it's there to support them. Not only that, the sub-Branch is also responsible for so much commemoration work. If we don't get younger veterans involved, who will perform those services in the future?

Working together with Charlotte and the RSL LifeCare Veteran Services Riverina Veteran Wellbeing Centre (RVWC), I feel confident we can get some younger veterans to be involved in the sub-Branch over the next 12 months. Charlotte has a wonderful ability to reach out and connect with younger veterans. When she speaks, you really sit up and take notice.

I fully support the RVWC and the work Charlotte and the team do there. It's an important initiative of the State Branch and of the

RSL NSW Strategic Plan. It enhances the work of the sub-Branch welfare officer and vice versa — that's the beauty of it.

Sometimes a veteran will feel more comfortable speaking with the sub-Branch welfare officer, and if the welfare officer can't meet their needs, they can refer them up to the RVWC. If Charlotte needs input on a case, she can turn to us. When you have an open attitude and you're working towards the common goal of veteran wellbeing, it can work seamlessly. There's no competition. It's all about working together and using each other's skills and experience to achieve the best result.

Charlotte is so well placed to work with the RVWC. She has a comprehensive understanding of what veterans go through, she's a Reservist herself, and she manages her family life with a husband who's currently serving. And Charlotte is involved in everything. We only have to ask her to do something and she does it.

I've been involved with the RSL for 50 years, and to have a younger woman come through the door with new ideas and expertise is just tremendous for the organisation. Charlotte is very capable, there's no doubt about that. 🍷

"Charlotte has a wonderful ability to reach out and connect with younger veterans. When she speaks, you really sit up and take notice."

— David Gardiner

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who were only 19

Veterans Remembered Men's Ring



- Sides feature tribute to pivotal Vietnam battles in which Aussie diggers fought courageously

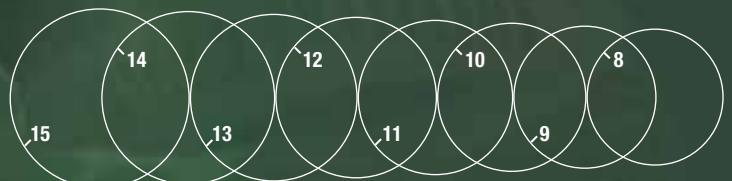


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ANZAC DAY 2022

To commemorate ANZAC Day and honour veterans' service and sacrifice, veterans marched in the CBD and at more than 600 events across NSW.



SYDNEY

Dawn Service

At Sydney's Dawn Service at the Cenotaph, a solemn audience joined speakers including Harry Allie BEM and NSW Governor Margaret Beazley AC QC in marking the time the ANZACs landed at Gallipoli and recognising the importance of the first ANZAC Day since Australia's withdrawal from Afghanistan.

Major General Matthew Pearse AM, Commander, Forces Command, Australian Army, delivered the ANZAC commemorative address.

"For more than a century, Australians, New Zealanders and our allies have stood shoulder to shoulder in the pre-dawn hours of the 25th of April to conduct our vigil. Although we meet at this hour in recognition of the first ANZACs ... we pause to remember all those who have served our nation in peace and in war," he said.



▲ Despite the rain, a solemn gathering commemorated the ANZACs during the Dawn Service at the Cenotaph.



▲ The Governor of NSW, Margaret Beazley AC QC, addresses the audience at the Dawn Service.



The resumption of in-person ANZAC Day commemorations drew 9,200 veterans from all recent conflicts to march.

CBD March

More than 9,200 veterans marched in front of their families and communities in the Sydney CBD March.

RSL NSW President Ray James OAM marched alongside veterans of Middle East operations, acknowledging their service and their place within the veteran community.

World War II veterans were also greeted with their usual rousing reception, including Ron Leckie who turned 100 on ANZAC Day, code breaker Marion Paynter, and 105-year-old Alf Carpenter. »



▲ A contingent of WWII veterans rode together along the Sydney CBD March route, with others walking.



▲ Veterans, serving members and their families were among the 9,200 marchers and many more spectators.

▲ Code breaker Marion Paynter joined the Sydney CBD March.

AROUND THE STATE

Commemorations were held by sub-Branches across NSW.

BERRIGAN

“Following the ANZAC Day March, around 200 people gathered in the Berrigan Memorial Hall where speakers shared local stories and histories. The whole town coming together to remember is the most important part of the day. Next year, we will also hold a Dawn Service at our new Memorial Wall.”

— Karen Davis, Secretary, Berrigan RSL sub-Branch



VMK Photography

MACLEAN



▲ Veterans of the East Timor, Afghanistan and Iraq campaigns, and their families, lead the Maclean 2022 ANZAC Day March. The children of veterans of the East Timor, Afghanistan and Iraq campaigns placed tributes at the Maclean War Memorial. Plaques commemorating those campaigns have recently been added.



DUNGOG

“With swords drawn, rather than rifles, the Catafalque Party gave a solemn dignity to the Dawn Service. Then, with the mist lifting, the focus of ANZAC Day services shifted to the Dungog war graves cemetery.”

— Martin Holmes,
Project Officer, Dungog
RSL sub-Branch



GUNDAGAI

“The day’s commemorations were a great success. The Light Horse contingent rode in to start the Dawn Service in ANZAC Grove, Captain Bernadette Alexander delivered an amazing address, and our young bugler delivered a world class performance, according to the Federation Guard.

“RAAF WO Stephen Weaver OAM made a presentation to 100-year-old RAAF veteran Betty Molloy, who then led the parade. We commemorated the contributions of Indigenous soldiers, sailors and airmen, carrying an Indigenous flag in the flag party.”

— Gundagai RSL sub-Branch
President Jim Sharman »

MUDGEES



▲ The Mudgee Dawn Service had the largest crowd to date, and the March and Main Service attracted another large crowd.

➤
L-R: Gundagai
RSL sub-Branch
President
Jim Sharman,
Captain
Bernadette
Alexander RAN,
Gundagai RSL
sub-Branch
Secretary
Keith Wood.



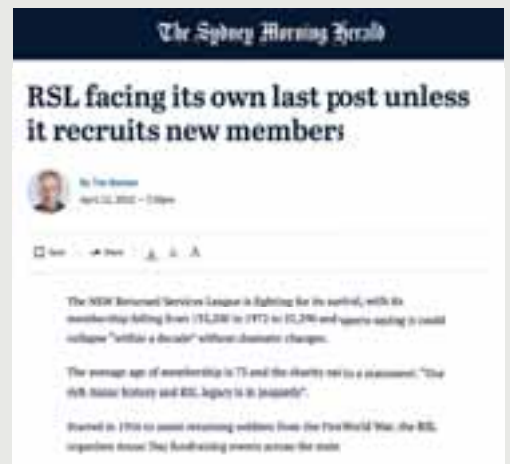
IN THE MEDIA

In the lead-up to ANZAC Day, RSL NSW worked with media statewide to raise awareness of the efforts of sub-Branch members to stage commemorative services and events for veterans, their families and the community.

The need for more younger veterans to join up and work alongside existing members to keep ANZAC Day strong in the future was an important part of this conversation – and we thank the many members who spoke about their experiences, why they are members and the importance of commemorative services.

You may have seen them on ABC News, Today and WIN News; heard them on 2GB and ABC Radio; and seen them in *The Sydney Morning Herald*, *The Daily Telegraph*, and regional outlets.

The wider veteran community certainly saw these messages, and we have seen an influx of 507 new members.



507 new members in April 2022 | **A 350% increase compared to 2021**



IN THE SPOTLIGHT

In Yass ahead of ANZAC Day, RSL NSW Young Veterans Committee Chair and Iraq veteran Sarah Watson, WWII veteran John Cockburn, and Vietnam veteran Terry McGovern spoke with *The Daily Telegraph* about their experiences as veterans, the supportive relationships they've built with each other now, and their hopes for the future of RSL NSW.



Now is the time to encourage younger veterans in your community to join RSL NSW. Joining online is fast, easy and free, and members enjoy camaraderie, events and more. Use the QR code or visit the RSL NSW website, below.



rslnsw.org.au/get-involved/become-a-member

DOLLARS & SENSE

REAPING THE REWARDS OF SERVICE



Story Chris Sheedy



There are options, both within the ADF and after transitioning out, to help build financial security. Experts in the veterans' financial advice sector share their tips for fiscal success.

During his 19-year career in the ADF, Wayne Bemet, now founder and director of National Service Financial, was deployed five times. The first time he returned, he used the lump sum of tax-free income to buy a car and get married. While the marriage appreciated enormously in value over the years, the car certainly did not.

After that first deployment, Bemet and his wife, Bridget, decided to set financial targets. Each trip from then on, they agreed, would help to shore up their future financial freedom.

Typically, each lump sum went towards a deposit on a house, the paying down of debt, or the boosting of savings to help fund unforeseen expenses.

"I grew up in modest circumstances, in housing commission on the Central Coast," Bemet, now 47, says.

"Mum and Dad did their best but went without a lot. As a result, I always wanted to have my own house. That was a burning desire.

"When I had the opportunity to join the navy and take on a

great career, and have consistent money coming through, it was really easy to start setting goals."

Their first house was purchased for \$190,000. "That shows my age a little bit," he smiles. The couple sold and traded up several times over the following years.

Importantly, Bemet says his good financial habits also made being away on deployment far more bearable. He enjoyed the work, but knowing he was helping to secure a specific future lifestyle for himself and Bridget made being away from her easier.

"We've now built a very nice life for ourselves," Bemet says. "I would describe us as financially independent. I was diligent while I was serving and so was my wife — it was a team effort. It's all about paying attention along the way and always having a next goal, while making sure you're enjoying life and the adventures offered by the job."

Veteran finances: The stark reality

Not all veterans are in the same financially secure position as Bemet. In fact, one in five veterans under 50 say they are using or will need financial assistance. »

"It's all about paying attention along the way and always having a next goal, while making sure you're enjoying life and the adventures offered by the job."

— Wayne Bemet



"People need to plan their financial future as early as possible. They need a strategy for where they're going next. In fact, it's best if you do it while you're still in the military."

— Warren Loudon



Almost the same proportion are using or will need housing assistance. And nearly half need or will need education scholarships to upskill for the post-military job market.

In the last year alone, RSL LifeCare provided more than \$380,000 in financial assistance and housing support for 165 veterans.

That's of concern, because the ADF offers members numerous financial benefits while they are in service. Of course, there's the tax-free day rate for those on deployment, which Bemet took excellent advantage of. There's also the fact that accommodation is often provided or heavily subsidised, as are some meals and all medical and dental needs.

The income is fair and attractive compared to what many people of the same age would earn on Civvy Street. Good value home loans are available through the Defence Home Ownership Assistance Scheme, and typically the superannuation on offer is also highly competitive.

All of this adds up to an environment in which savings and investments can be built more quickly than they can for those outside Defence.

"The people who have success are the ones who come back from deployment and buy investment properties, shares and so on," says Warren Loudon, co-founder and co-director of Loudon & Vaughan Private Wealth.

Loudon and his business partner David Vaughan served together in the 2nd Commando Regiment from 2004 to 2012, before launching their business.

"If you can make those lump sums work for you, it's much better for your future," he says. "It's best to try to hold off on the fancy car, because that's a depreciating asset. But when you're an 18-year-old bloke and you come back with \$50,000, you tend to go for the car. Hopefully, though, by your mid-20s, you're getting a bit smarter."

It's never too late to plan

Why is wealth creation a good idea? The main reason is it gives you more choices in the future, Loudon says.

The problem with transitioning out of Defence without some sort of nest egg is the fact that so much financial security disappears — from the dependable pay cheque to the subsidised housing to the free medical care.

But it doesn't have to mean the end of financial opportunity, Loudon says. In fact, it's the beginning of an entirely new financial adventure. The important message here is that the sooner the planning is done, the better.

"People need to plan their financial future as early as possible," he says. "They need a strategy for where they're going next. In fact, it's best if you do it while you're still in the military."



How will a financial adviser help?

Stephanie Dyer, a financial adviser with APEX Financial Advice, which offers a Defence services specialisation, says it's never too late to seek expert guidance. In fact, it can sometimes make better sense to see an adviser only after exiting Defence.

"Sometimes, people will come to us before they leave, and that's good for their peace of mind, as we can run over everything with them," Dyer says. "But a lot of the time, we end up saying there's no point in us doing a plan right now, because there are so many moving parts, such as compensation payments.

"A person can be better off waiting until they have all of those figures. The bulk of the financial planning work is done once a person has left."

And it would be a mistake to assume that a meeting with »

"If you have to study, do it while you're in the military. If you have to retrain, do it while you're in the military. If you have any medical problems, sort them out while you're in the military. And if you can be medically discharged, that is the preferred method of exiting."

The reason for this final point, Loudon says, is that if you're medically discharged, you can access a Commonwealth Superannuation pension, which will pay you a percentage of your income and which, importantly, is not means tested. Therefore, you can find a job and have an independent income without it affecting your pension.

If people instead leave Defence and go through the Department of Veterans' Affairs (DVA) to receive a DVA benefit, that benefit is usually means tested, so it will reduce or disappear if the individual begins to receive another income.

"It's extremely complex, and there are many different parts of the legislation acting together or against each other," Loudon says.

"There are DVA advocates out there who can help people with this, and they're highly recommended. But when transitioning out, people are offered \$1000 to talk to a financial planner. That is also a very good idea."

RSL VETERANS' EMPLOYMENT PROGRAM

A national employment initiative delivered by RSL LifeCare supports veterans and their partners to find meaningful employment. It includes:

- Career counselling
- Translation of military skills to the civilian job market
- CV and application letter assistance
- Interview coaching
- Connection to employers

Find out more:



02 8088 0388



rslaustralia.org/rsl-veterans-employment-program

"The main thing I keep coming back to is figuring out what your goals are. The sooner you figure out your unique goals, the sooner you can plan for them and the sooner you can achieve them."

— Stephanie Dyer



a financial adviser is all about numbers, she says. In fact, it's more about hopes and dreams than dollars and cents.

"Of course, we have a look at their financial situation, such as income, expenses, assets and liabilities," Dyer says. "But we also assess their goals, and help prioritise them and define which are short term and which are long term."

Very few of her veteran clients are in serious financial trouble, Dyer says. This is because there are always options.

Finding a solution simply involves understanding a client's life goals, then helping them navigate the often complex financial offerings around DVA benefits, superannuation funds, pensions and more.

This is what makes the first meeting so rewarding, Dyer says. She sees a light switch on when veterans finally understand and recognise their options.

"It's not just about what the veterans are missing, but also how everything interacts," Dyer says. "When you explain it all in a way that doesn't make them feel stupid, it's a very nice moment."

"Then, when you present a plan to them and can show them visually how things can pan out in the future, how their goals can be achieved, they are often very grateful."

Bemet agrees that it is vital to take a snapshot of the point in time, post transition, when a veteran visits an adviser.

"If the exit was recent, you'll generally have the final payout along with long-service leave and a few other things," he says.

"It's really important to identify exactly where you are at that point in time. We use this financial snapshot to inform the plan."

"We essentially take the person through a checklist of stuff we think is important — we call it 'the stuff that matters' — before developing an individualised plan. It seems to take a lot of the stress off the veteran and offers them a way forward, which I think is really important."

Know your goals

Central to the work of all of the specialist Defence advisers interviewed for this article is the fact that all financial plans are based on individual goals. These goals might revolve around employment, lifestyle, travel, quality of life during retirement, and so on.

"The main thing I keep coming back to is figuring out what your goals are," Dyer says. "The sooner you figure out your unique goals, the sooner you can plan for them, and the sooner you can achieve them."

Planning for financial success is no different from a military operation, Loudon says.

"You have to know the goal so you can plan for all the steps ahead," he says. "You can't just plan one step ahead. You have to look deeper and figure out all the options. You need to know what can happen each step of the way »

MONEY MATTERS

Our member research reveals a need among veterans, and particularly among younger veterans, for financial advice and assistance.



Who wants advice on finance and taxes?

50%

Veterans <50

26%

Veterans >50



Who wants advice on how to access home-buying entitlements?

54%

Veterans <50

21%

Veterans >50



Who wants advice on how to submit DVA claims and appeals?

64%

Veterans <50

49%

Veterans >50



Who is interested in educational scholarships?

47%

Veterans <50

9%

Veterans >50



“I don’t think a lot of people realise what a great financial position they’re stepping into when they join the Australian Defence Force.

“It’s about coming up with a nice balance of serving the country and everything that’s involved in that, including jumping on a ship and seeing the world and having great experiences, but also tempering that with making the most of the financial opportunities.”

For older ADF members as well as veterans, success comes from knowing the options that are available and having somebody help navigate those options, to ensure the best possible match with the individual’s hopes and dreams.

“Sometimes, veterans need permission to take time to heal and do what they need to do, rather than feeling like a burden,” Dyer says.

“These amazing people who have served their country need to take a second to breathe; they need to use the pension for what it is for, then regroup and move forward with confidence after deciding what direction they want their life to go in. They deserve financial freedom.” 🍷

and plan what you’re going to do if various events come to pass.”

Of course, this journey is rarely taken alone. As Bemet said, he has always had an important partner in his financial journey so far — his wife, Bridget.

“A person’s significant other plays a vital management or supporting role, and that’s really important,” Bemet says.

“In general, people in the military don’t have time to keep accurate track of all of the different aspects of their finances, because they have to live and breathe their job, particularly when they’re away. So husbands, wives and partners should all be engaged in the financial process.”

Which brings us to another point about military life and finances — the fact that it is often considered difficult for a Defence member’s partner to hold down a job.

Actually, our experts say, this is not always true. It very much depends on the partner’s career, and there are plenty of examples of entrepreneurial partners too.

What’s important is recognising the fact that partners play a vital role in financial success, whether they’re working or not.

Interestingly, research shows that while 31 per cent of single veterans currently need or feel they will need housing assistance, just 11 per cent of veterans in relationships feel the same.

Advice for financial freedom

Apart from seeing a professional, what can an ADF member or veteran do to secure their financial future?

“First of all, the simplest form of financial success comes from paying attention early in your career,” Bemet says.



UPCOMING WEBINAR

‘Financial freedom: Service, transition & retirement’
11am, 4 August 2022



Scan the QR to code to register

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Support and connection for our Veterans

Among the challenges faced by veterans when returning to civilian life, getting their financial wellbeing in order can be overwhelming for some.

Enter the Vets Hub, developed by David Wilton, a veteran himself and Commonwealth Superannuation Corporation's (CSC) National Manager, Defence and Veterans Liaison in early 2020. His vision is a network of services with a shared understanding and sense of the veteran community, where connection and centralisation of support allows for easier and simpler access to trusted services for veterans and families.

"Our vision is a single front door, one collaborative network that breaks down complex matters into simple truths that are easy to understand," Wilton says.

"There are thousands of ex-service organisations and veteran support organisations around Australia, all working for better outcomes for veterans and their families but sometimes it can become overwhelming for the veterans."

The Vets Hub works in collaboration with the veteran community to identify their needs, and better understand their circumstances. This process

assists the Vets Hub to tailor the support provided by CSC such as training for advocates, member education consultations, more direct access to claim specialists and dedicated support for families. The Hub also provides an opportunity to speak with CSC directly about what they need, and how they can be better supported.

"The veteran community is diverse and complex, therefore the best course of action for one veteran or military family might not be ideal for another," Wilton says.

"We want veterans and their families to be able to access the right support and information at the right time for them." And the Vets Hub is well positioned to do exactly that. CSC is one of only a few organisations that builds a relationship with veterans from the day they join the ADF and that relationship continues on their journey through ADF service, to their transition from the ADF and into life after service, and then to retirement.



"The more trusted organisations that are connected to veterans and families on their journey, the more we are together supporting them for life."

The Vets Hub Community is growing and now includes a regular e-newsletter with regular financial wellbeing information, veterans news, links to trusted support services, and stories from veterans. The Vets Hub web page opens the door to help veterans and families get started on their pathway to financial wellbeing.



Sign up for the Vets Hub Community at: csc.gov.au/vetshub



Your front door to financial wellbeing

Sign up to the Vets Hub mailing list for regular financial wellbeing information specific to veterans and their families. Vets Hub Community Registration csc.gov.au/vetshub



Commonwealth
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PENRITH

FUN IN THE SUN



To expand its membership base, the City of Penrith RSL sub-Branch is reaching out to younger veterans and their families through inclusive community events.

Story Lachlan Haycock

RSL sub-Branches across the state are struggling with the same dilemma: how do you attract and retain new members, particularly younger ones?

It's a problem that Brian Cartwright, President of the City of Penrith RSL sub-Branch, is tackling head-on with some innovative ideas for community engagement.

"It's tough because most of the younger members, especially the ones still serving, have family commitments," he says. "You've got kids' sport, you've got homework — your weekends are taken up. They're generally time-poor."

Although Brian says there has been a Defence contingent "in one shape or form" for over 100 years in the Penrith area, the sub-Branch's membership numbers have fluctuated in recent years.

"We have quite an old demographic. Last year was tough; a number of WWII veterans passed away. Vietnam veterans make up a large proportion of our membership, which puts their average age well into the 70s. It's unusual to get many veterans in their 30s.

"And it's not just the RSL — I've got friends in Legacy and Rotary and all the rest, and they're all having the same problem: people just don't join anymore."

It's a situation many sub-Branches find themselves dealing with. The good news is, all is not lost.

Something for everyone

To combat declining numbers and restore engagement with the RSL, the City of Penrith sub-Branch has crafted an array of new projects for veterans, their families and community members alike.

"In the past couple of years, we started up a 'Guitars for Vets' program, offered in conjunction with a music therapy group," says Brian. Another initiative, a four-wheel-drive club, has prompted some past members to rejoin after taking time away from the club. Meanwhile, the sub-Branch's pipes and drums sessions have allowed members to indulge in more creative tendencies.

Then there's the sub-Branch's own ADF & Veterans' Family Day, held in May, which saw patrons join 100-odd vendors for a day of family-friendly amusement rides, food stalls and displays. »



"Everybody's done it tough with COVID, so try to promote and support as many local businesses as you can. These events should be done more often."

— Brian Cartwright

▲ Guitars for Vets and the 4WD club offer family-friendly social and creative outlets for the time-poor – a boon for membership.

May's Family Day was a great success, with calls to make it an annual event.



Brian intends to further connections between the sub-Branch and military units located in the area as part of their 'Friends Of' program, starting with the 176 Air Dispatch Squadron, based at RAAF Base Richmond.

"We want to establish formal relationships with groups such as the Air Dispatch Association, the Naval Association and the cadet units."

With active members at the Penrith RSL sub-Branch as young as 32 and as old as 84 — including Brian's own son, who serves in the Air Force — there's no shortage of diversity in the membership base, which is something Brian incorporates into event planning.

"I'm trying to provide activities for members to get something out of. I want to give them a reason to come."

Hope for the future

Despite grave predictions for the organisation's future, Brian feels optimistic about the sub-Branch's prospects. However, it's clear that further action is needed to combat the reality of an aging membership base.

"As an organisation at a state level, even at a national level,

we need to do some soul searching," he says. "Why are we here? What is the value proposition that we offer our members and veterans?"

Brian is also excited about the sub-Branch's approaching AGM. "I've got 76 people coming for lunch," he says. "When I look around the room and see all the veterans' faces, and they bring their partners, I'll know that all the hard work and effort is paying off. These people are giving back by volunteering, and we're building strong relationships."

He believes that encouraging younger veterans and their families to be involved in RSL affairs and events requires outside-the-box thinking. And despite the other veteran welfare organisations that now exist in a similar space to the RSL, he hasn't lost hope yet.

"There's still a need for the RSL. I'm hoping we re-establish the RSL at the forefront of veterans' minds, so that when they do turn up for ANZAC Day, they remember what we're all about.

"We are here to preserve the legacy of those who came before us. We will survive. We'll still be here in another 100 years." 🇺🇸



Veterans and affiliates in your community can now join RSL NSW for free.

Joining is easy - scan the QR code or use the link below.



rslnsw.org.au/get-involved/become-a-member

BEHIND THE SCENES OF A FAMILY FUN DAY

When it came to coordinating the sub-Branch's Family Day in May, Brian had his sights set on going big or going home. He invited roughly 100 vendors to attend, with a target of attracting 5,000 people on the day.



"I set myself a high benchmark, but I was reasonably optimistic with all the work that went into it," he says.

For sub-Branches keen to do something similar, Brian says ensure there is something for everyone.

"We had camel rides, pony rides, candy floss and amusement rides," he says. "We requested the clearance diving team to do demonstrations. I even asked for the ADF Parachuting School's Red Berets skydiving team, but they couldn't make it."

Communication and engagement are key to a successful event — especially when Brian estimates that the day cost as much as \$60,000 to go ahead.

"Use the RSL connection through district councils to spread the word. If you don't get that critical mass and buy-in early, you might have to cancel the event."

And no one wants that, not when such an event has the potential to bring the entire community together in times of hardship.

"Everybody's done it tough with COVID, so try to promote and support as many local businesses as you can," he says.

"These events should be done more often. I'm already being asked if we want to make this an annual event — it wasn't like I didn't have enough grey hair to start with!"

BRIAN'S TIPS FOR ORGANISING A FAMILY-FRIENDLY EVENT



Support local businesses and institutions.

"You'd be surprised how much support you get, especially when talking about veteran welfare."



Finalise the venue in advance.

"The local licensing officer pointed us in the right direction as to how to secure all the necessary approvals and documentation."



Apply for external funding.

"I applied for a federal grant to cover a significant proportion of costs."



Cooperate with other sub-Branches.

"Engage with as many other RSL sub-Branches as you can."



Learn as you go.

"We didn't know what we didn't know going in — but we are much smarter coming out the other side of it."

TWICE-IN-A-LIFETIME DISASTER



During the town's record-breaking floods, Lismore residents and RSL sub-Branch members banded together to support affected veterans.

Story Lachlan Haycock



Few people could say they've lived through a serious flooding event. Imagine doing it twice. That's precisely what the community of Lismore experienced earlier this year, as the town endured two unprecedented floods in as many months.

"The flood wrecked everything," says veteran and Lismore resident Les Kelly. "We had to throw a lot of stuff away. I always considered myself a tough sort of bloke, but seeing all this has brought a tear to my eye, I can tell you."

As homes went under and the risk to lives — and livelihoods — grew, residents fortunate enough not to be in immediate danger sprung into action. One such individual was Di McClelland, Member Wellbeing Advocate at the City of Lismore RSL sub-Branch.

"I got a phone call at 4am to help veterans evacuate," she says. "Many were trapped inside their houses with water up to their necks, waiting for someone to rescue them. You can imagine how horrific that would be."

◀
"The flood wrecked everything. I always considered myself a tough sort of bloke, but seeing all this has brought a tear to my eye." – Les Kelly



"The damage, not only to physical structures but people's mental health as well, has been horrific."

Wake-up call

For ex-army transport driver John Viscoe, the morning of 28 February turned out rather differently from his usual routine.

"I woke up at five expecting to go to work," he says. "I looked out into the backyard and saw the water was already at least a metre deep."

"Soon, the water came up through the floorboards and up to my chest. Everything started to fall over. All the furniture was floating."

The events of that morning were similarly shocking for Les, who recalls the impending terror of seeing the floodwaters rise — compounded by the subsequent loss of his vehicle.



▲
"Soon, the water came up through the floorboards and up to my chest. Everything started to fall over. All the furniture was floating." – John Viscoe

"We had really heavy rain the day before," he says. "At about six the next morning, we got a call to evacuate. I'd never been through a flood, so I didn't know what to do."

The evacuation was a struggle in more ways than one.

"My wife has muscular dystrophy, and I've got a few health problems," says Les. "I fell out of our caravan and tore my leg open. My wife had a bit of a fall and her ankle swelled up. So it's been a real battle." »

"RSL LifeCare gave me as much time as I needed to get things up and running again. The financial assistance from them has been outstanding."

— John Viscoe



◀ “Most people still haven’t been able to go back to their houses due to asbestos, mould and structural problems.” - Di McClelland

John, who works at the RSL LifeCare-run Fromelles Manor aged care facility, found his employer especially sympathetic to his situation.

“They gave me as much time as I needed to get things up and running again,” he says. “The financial assistance from them has been outstanding.”

Still, financial assistance provided in isolation can only go so far, and as to how long it will take for Lismore to reclaim its former charm, no one has the answer.

“Some of the smaller businesses are reopening around town, but the majority are still closed,” says Di. “That’s the trouble now — getting all those services back into Lismore.”

And when we talked in April, she was still uncertain when the recovery proper would begin.

“Many people still haven’t been able to go back to their houses due to asbestos, mould and structural problems,” she said.

“We’ll get back,” says Tony, “but it’s going to be a long march.” 🚧

Community service

As the flood waters started to recede, the full extent of the damage became clear, as did the need for the community to band together and help out.

RSL LifeCare stepped in to provide affected veterans with \$3,000 grants to help with the flood response, funded by the RSL NSW disaster funding contributed by sub-Branches after the 2019-20 bushfire season.

In the first 10 days following the start of the floods, LifeCare had processed and funded more than 40 applications for disaster payments, all in the Northern Rivers region, and was prepared for more. Di was instrumental in facilitating contact between LifeCare and veterans in need, helping the funding reach locals quickly.

Tony Olive, Pension Officer at the Lismore RSL sub-Branch, reached safety during the worst of the flooding, but found returning home afterwards a harrowing experience.

“When you first walk inside your house after a flood has been through, you can’t even think of what it’d be like,” he says. “Your fridge is in the lounge room sitting on top of your television... It makes you cry. My daughter loves that house. Every time she broke down, I broke down.”

“I’ve been a mechanic for 50 years. All my power tools are bugged. I’ve been saving Australiana books since I was eight years old. Everything I’ve got here in my house is lost.”



Visiting veterans in need

RSL NSW President Ray James and Minister for Transport and Veterans David Elliott visited Lismore to meet with veterans affected by floods and to hear first-hand how they had been impacted. They also inspected the Lismore War Memorial and the Lismore RSL sub-Branch, which had both been damaged.



SALVAGE MISSION: LISMORE RSL SUB-BRANCH



Like much of the town, the heritage-listed City of Lismore RSL sub-Branch building was completely flooded.

“It was a beautiful building, but very old,” says Di. “Water came up to the ceiling. All the walls fell in. It was a mess. We had to wait for Lismore City Council to liaise with the RSL sub-Branch to ascertain when and if we could go back into that building.”

Di and other sub-Branch members acted quickly to save precious memorabilia as the water rose.

“We salvaged a lot. We went in with a furniture truck and loaded everything onto it. Some of the photos are very old. We’re now trying to dry them and see if a photo restorer can restore them.”

Di’s husband, Wilson, is Secretary of the Lismore RSL sub-Branch, meaning sub-Branch operations have temporarily moved to their living room.

“I’ve got cabinets and computers and printers everywhere in my house. It doesn’t even look like a house anymore,” Wilson says. “Alstonville RSL sub-Branch has let us use the shed out the back of their office. We’ve got all the memorabilia stored there. We got very lucky.”



“We salvaged a lot. We went in with a furniture truck and loaded everything onto it.”

— Di McClelland

THANKS

to the RSL NSW sub-Branches who supported RSL NSW and RSL LifeCare’s disaster fund:

- › Alstonville
- › Armidale
- › Ashfield
- › Batemans Bay
- › Berowra
- › Bondi Junction/ Waverley
- › Botany
- › Brighton Le Sands
- › Bundeena
- › Byron Bay
- › Canterbury/ Hurlstone Park
- › Cardiff
- › Castle Hill and District
- › City of Bankstown
- › City of Fairfield
- › City of Newcastle
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- › Laurieton
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- › Pittwater
- › Smithfield
- › Southern Metropolitan District Council
- › Wagga Wagga
- › Westpac Banking Corporation
- › Woronora River
- › Wyong



L-R: Don Kennedy OAM, Bill Hardman OAM, Judy Hardman

FORESTVILLE
A LIFETIME OF SERVICE

Forestville RSL sub-Branch member Bill Hardman OAM was presented with a Certificate of Appreciation for distinguished service and outstanding leadership to RSL NSW by Forestville sub-Branch Patron and World War II veteran Don Kennedy OAM.

Bill, a Life Member of the League, was recognised for

leadership at the sub-Branch, District and State level.

Sub-Branch President Bob Lunnun commented on Bill's unwavering focus on the welfare of veterans.

Bill accepted the Certificate of Appreciation with his wife Judy, a member of the RSL Auxiliary Forestville, who was presented with a Letter of Appreciation. At the District Council AGM on 15 March, Bill announced his retirement from office.



PORT MACQUARIE
WWII & KOREA LUNCH

Port Macquarie sub-Branch Wellbeing Team held a lunch to show appreciation for the WWII and Korea veterans in the sub-Branch. With 14 veterans in attendance,



as well as sub-Branch Committee members and younger veterans in the Wellbeing Team, the lunch focused on service and how the WWII and Korea veterans got on with their lives upon returning home.

Top: The memorial at Thirroul is the oldest WWI monument in the Illawarra.
Bottom: The refreshed Austimer memorial



AUSTINMER THIRROUL
MEMORIAL MILESTONES

Austinmer Thirroul RSL sub-Branch recently celebrated the 101st and 100th anniversaries of the unveiling of the centotaphs at Thirroul and Austinmer.

The Thirroul memorial is considered the oldest WWI monument in the Illawarra. Its foundation stone was laid on 18 October 1919 and the official unveiling was on Anzac Day 1920.

The sub-Branch's volunteer members still maintain the gardens and surroundings to the highest standards.

The Austinmer War Memorial, unveiled on 26 January 1922, is a stone obelisk bearing inscriptions and an honour roll in gilt lettering. It was originally dedicated to those who served in WWI, with inscriptions and names for WWII and other conflicts added since.

An extensive refurbishment around the memorial, including a level paved area for ceremonies and an accessible pathway, was completed in time for the ANZAC Day service this year.



RICHMOND WALERS DAY CLUB

Proudly supported by the Richmond RSL sub-Branch and 14 energetic volunteers, the Walers Day Club is thriving with an attendance of more than 40 veterans, widows and descendants each week, participating in exercise, games and singing followed by lunch.

Find out more about RSL Day Clubs in your area: rslnsw.org.au/getinvolved

ENTRANCE LONG JETTY NEW STATUE HONOURS DOGS OF WAR

The Entrance Long Jetty sub-Branch, with the cooperation of the Central Coast Council, has installed and dedicated a statue of a military dog to represent all animals that have served alongside Australian military forces.

WESTPAC RSL SUB-BRANCH ANZAC DAY WREATH LAYING SERVICE 2022

After a two-year break due to COVID-19, the Wreath Laying Service returned to Westpac's 341 George Street, Sydney branch on Friday 22 April.

Premises in the historic building were used by General Douglas MacArthur for court marshals and meetings during WWII. In the banking chamber hangs a Roll of Honour, recording in bronze the names of Bank of NSW employees who gave their lives in world wars.

The service was led by sub-Branch President Ian Bubb OAM and attended by sub-

Branch members including Vice President, Squadron Leader Greg Baker-Moss; and current employees of the bank.

Westpac CEO and Managing Director Peter King, and Westpac Veteran Employee Action Group Secretary Phillip Milton laid a wreath, along with bank employees. The address was delivered by Lucy Parker, and Tate Marsden recited The Ode.

The service concluded with sub-Branch member Terry McCleary of the NSW Fire + Rescue Band, playing *The Last Post* and the *Rouse*.



▲ Left: Lucy Parker, Peter King and Ian Bubb OAM
Right: sub-Branch member Terry McCleary playing *The Last Post*



DEE WHY AFFILIATES BOOST MEMBERS

Dee Why RSL sub-Branch President Alan Wright welcomed eight new Affiliate members at the sub-Branch's Annual General Meeting in March, bringing the total Affiliate membership to 93. Attracting Service members remains the priority, and the sub-Branch currently has a strong membership base with 10 Life Members and 278 Service members.



“LEST WE FORGET”

Remembering the service and
bravery of those who
have served our country.

NAVY



- ASHMEAD, DK R53249
- ATCHISON, LG R94566
- ATKIN, KI 36245
- BALLHAUSEN OAM, FW 30384
- BIRD, WK A37448
- BRIDGMAN, PJ R131324
- BROWN, WA R45961
- BUCKMAN, N R45312
- BUTLER, CL R49461
- CAMERON, CR S/10032
- CAREY, VJ O/N38139
- CHAPMAN, RJ S8870
- CONNOLLY, PJ P3808
- COOLING, KC S112290
- COSTELLO, KJ R27801
- COULSON, HK R50001
- DICKMAN, J S8895
- DOBSON, LL R47476
- DRINAN, RJ R63836
- DUCAT, EL 59367
- DYER, J CMX563792
- DYSON, PR R59033
- ELLIOTT, TH R39454
- ELLIOTT, NH R93195
- FECHNER, SW R110497
- FERGUSON, JD S6353
- FITZGERALD, WT R30992
- GORDON, RP 46982
- GORMAN, JD S9598
- GREENAWAY, RL S9908
- GUNN, CJ C103124
- HARGRAVE, D 27535
- HARRINGTON, JF 1436
- HART, BM R54772
- HAWLEY, CJ R42446
- HIRNING, RN R49174
- HOWARD, AJ S9678
- HUMPHREY, DR R35291
- ISAAC, GJ R39313
- JOHNSON, JW R66394
- LAMBERT, CK 138225
- LAWRENCE, RS R147312

LITCHFIELD, GB A46513
LOADER, GD R51176
LOADER, BG R122548
LONG, TJ R113465
LOVETT, H S/8528
MANNING, E R49750
MARSH, WJ 36945
MATTHEWS, AA R36812
MCDERMOTT, RK R59144
MCDONALD, RG R54792
MC GEE, DJ 35388
MCGRATH, PS R37478
MCMULLEN, KM R35503
MOSKAL, M R62584
MOY, PJ R52061
MURRAY, RJ S10107
NEYLAN, GJ S120903
NORRISH, PE R50188
O'GRADY, RP R107106
PARIS, GE R41747
PARKER, B R59153
PIPER, L S6657
PRESTON, VC 35550
PRICE, RN R37491
PROSSER, PA R64134
PURVIS, D 8055255
RAYNOLDS, GP S9306
REUBEN, PL S10277
RILEY, RJ 15658
RIXON, DP S138367
ROPER, D P41652
RYAN, KE R46444
SELLARS, HW R38879
SEXTON, PF R119587
SHEPHERD, WJ R37206
SMITH, WR 8033975
SNABAITIS, RA 128957
STAFF, K R53227
TANKS, EJ R103444
TAYLOR, DR R54617
TAYLOR, GM R111529
TAYLOR, JS R104917
TURNER, JA R59178
VOLLMER, GM R62489
VUJIC, M 8514543
WADE-FERRELL, RW S9471

WALTON, JD R36366
WHALAN, AT R63446

ARMY



AITON, LR 2/410039
ALBERRY, R 753415
ALLEN, PJ QX20925
ALLPORT, NJ 260666
ARNOLD, IE VFX126290
ASTRIDGE, AS NX9733
BAILEY, RP 217347
BAIN, R 2/737229
BAKER, GJ 219559
BALCOMBE, G 2793866
BEAVIS, DM 2/13025
BENNING, MJ NX100392
BENTON, JL 280359
BEVERIDGE, CA 2788607
BEVERLEY, AL 221557
BLATCH, DB 2787227
BOOLER, CW 2/13103
BOULDING, HK 2782086
BOURK, JH NX500131
BOWDEN, CP 218304
BRABENDER, S 213153
BROWN, ER Q147871
BROWN, RH 2764056
BRUCE, BG 213343
BURDON, JW NX171349
BURNETT, BL 2777140
CASH, NW NX138480
CHANT, WH NX131681
CLARK, SA 2412333
CLARKE, RA 2790114
COLE, DE 8264473
COLLINS, AM NX151022
CONDUIT, N 28403
COZIS, A NX502944
CRANK, DG 220118
CUNNINGHAM, GA 35767
DALE, G NX179545
DANIEL, M 315746
DAVIS, ST 27724
DAY, JR 2788357

DEADMAN, B 2/42523
DETTMANN, PH 2781739
DIVOLA, PW NX166491
DOUST, CR 217073
DOWEY, RJ N276505
DURRAND, MA 324278
EDWARDS, FJ 5716649
ELLUL, RF 3798468
EVANS, NF 311594
FARRELLY, EJ NX501368
FLAHERTY, KF NX206575
FRENCH, JT NX149140
GARRICK, HJ 24070
GOLDER, WJ 62145
GOODCHAP, GF 1736119
GOODRIDGE, NR N481218
GRANT, AH 222156
GRAY, AD N241351
GREEN, RC NX43184
GREEN, BP 155856
GREEN, AE NX180776
GREY, RA 57011
GRICE, J NX72789
GRIFFITHS, GR 2789523
GROVES, PK 2786357
GUTJAHR, HD 39247
HADSON, RB 2779064
HAMBURGER, WC 2107558
HANSTOCK, PH 2275331
HARDCASTLE, RF NX191854
HARLEY, KW 14948432
HARRIGAN, OW 2/730851
HAWKER, P 1202380
HAYES, MJ NX167944
HAYS, RG NX164580
HEESOM, TI 18538
HELYAR, G NX179209
HENDERSON, B 213899
HETHERINGTON, MW
 N203987
HEWITT, MH NF460302
HIGHAM, JF NX191371
HILLIER, IE NFX167854
HINDMARSH, LP NX203375
HODSON, LE NX166672
HOENSELAARS, MM 2792453

HOGAN, GK 218024
HOGAN, CH NX156019
HOWES, JE 216463
HUGHES, RC 2784338
HUNT, PW 2789544
ISON, W NX107730
IVERY, J NX190384
JACKSON, RG 278369
JOHNSON, R 2710592
JONES, CW NX148693
KANAKE, MK 3791837
KEIGHERY, G NX203723
KELSHAW, AE X124248
KIMMORLEY, TB 237928
KROEHNERT, Rc N261349
LAWRENCE, JM 3788951
LEA, TR NX29200
LINDSAY, LD 2701508
LINWOOD, GR 2793894
LONGFORD, GC 2788035
LOVE, G 295998
LUBKE, RC 28064
MALONEY, D NX19877
MANUEL, RC WX16833
MATTHEWS, CK NX202829
MAY, HD NX127487
MCCARRON, NK NF480577
MCDANIEL, GJ 217538
MCDONALD, JW NX167820
MCINTYRE, JF NX207430
MEREDITH, FG NX205462
MEWBURN, ME N385423
MILLER, JF 27234
MILLIS, JT NX44997
MOBBS, GL N286945
MOORE, EF NX172183
MORPHETT, AR NX193402
MURPHY, H NX202937
NEAL, FJ 2785480
NEILSON, SA O1203435
NEWPORT, D NX169148
NORMAN, DI VX113760
NORTON, PN 243423
O'NEILL, VJ 2785660
PARANTHOIENE, AA
 NX504789

PARKINSON, MG 220481
 PARKINSON, CF 27550
 PENHALIGON MBE, S 24168
 POWER, FP NX60388
 PRESTON, JL VF509611
 REED, EJ NX116967
 RICHARDS, PJ 2203718
 ROBINS, WK 242888
 ROWAN, MJ NX169498
 RYAN, WL 2792691
 SARGEANT, IP VX110272
 SCARRABELOTTI, FJ
 NX187603
 SCHMEIRER, LE 216375
 SCOTT, P 2800028
 SHARP, JJ N279019
 SHAW, CR QX59829
 SHEPPARD, PD 315597
 SINCLAIR, JB N250532
 SLOMAN, MH 8254870
 SMALL, WA NX168851
 SMITH, DW 2789286
 SMITH, JW 64243
 SMITH, RN N297317
 STAPLETON, EJ NX137794
 STARR, HR NX84961
 STEELL, WF NX123680
 STEWART, AF 54791
 STOKES, CW 5483
 STUCKEY, MC NX44099
 SURPLICE, IA VX94799
 SUTHERLAND, FC NX136061
 SUTTON, RG 2/747012
 SYMINGTON, DF 216793
 TAYLOR, AG N461367
 TAYLOR, BE 2791737
 TESORIERO, J NX134804
 THOMSON, GL 2786039
 TURNER, AR NX506287
 VAN GULIK, JM 211946
 WARDROP, NE NX168759
 WATERS, PV 29832
 WATSON, G NX79966
 WATSON, HS NX193693
 WATTS, JP 3411112

WESTCOMBE, LM NFX180714
 WHITBY, WA NX41526
 WHITFIELD, NJ 234516
 WIERSEMA, PR 213753
 WILKINSON, KT 214398
 WILLIAMS, BC 217129
 WILLIAMS, PR TX9212
 WISE, ED 235088
 WITHERIDGE, T 29124
 WOODS, MP 215207
 WYKES, B NF465101
 YAGER, GW NX504703

RAAF



BARNES, JD 101898
 BEAZLEY, WG 32525
 BENSLEY, KN 441219
 BIDDLE, DS 428903
 BINNS, WB A11735
 BRADLEY, PR 45077
 BRAMLEY, RJ 166158
 BROWN, HT 132423
 BROWNING, RH 147040
 BROWNLOWE, WF A22161
 BURROWS, DB 137178
 CARROLL, GJ 55310
 CHALMERS, MG A48112
 CINI, AP A/222118
 COGGAN, HP 162197
 COSTELLO, BG 131172
 COXON, RM 138503
 DAVIDSON, R 135684
 DOWLAND, AR O33669
 DOWSE, HN A217415
 DOYLE, SJ 74909
 DUFFY, M 93711
 DUNCAN, WJ 8184860
 EDWARDS, S 435480
 EVERINGHAM, HC A219713
 FINN, CW A2299
 FOOKES, AJ 431314
 FORBES, DS 439694
 FRANCE, MB 163492

GAWTHORNE, AM 165503
 GLADYS, MF 93895
 GORDON, IW 36058
 GRIFFIN, DA 1497289
 HANNON, JR 162486
 HAYES, KR 151534
 HEWLETT, JG 131097
 HIBBARD, LR 434253
 HICKMAN, RJ 408195
 HIGGINBOTHAM, WN
 227054
 HUMPHREY, RW 413198
 JAMES, HA A216018
 JARRATT, CM 134762
 JONES, DW A14643
 JONES, HF 167976
 JORY, D 165642
 KIRKWOOD, HK A225325
 KNIGHT, RA 424269
 LEE, B A22450514
 LEE, MB A227303
 LONG, DE A43332
 LUKEY, KA 430874
 MARSHALL, G 420655
 MCCARTHY, TD 97692
 MCELROY, CS 135232
 MCKENZIE, RF 130365
 MCKENZIE, R 432851
 MCNALLY, CP 32452
 MORAN, FV 131616
 MORROW, JC 440119
 MOULOS, JP 131778
 NEAL, BH 431328
 NICHOLLS, GC 424511
 PERROTT, T A210187
 PHILLIPS, D A112005
 PRINCE, VI 138115
 PROVOST, M A220725
 QUEALY, KJ 427661
 RAE, GL 161233
 RAVLICH, VG A4262
 REEFMAN, MD O221496
 RICHARDSON, JF 432570
 RODNEY, D 424024
 ROSENFELD, S 52935

SALZMANN, WF A224271
 SANDS, LD 170329
 SAWTELL, LE 35431
 SHEPHARD, EB A1663
 SHIPP, RJ A24521
 SKEOCH, JD 71216
 SMITH, LN 135240
 SMITH, WW A23164
 SMITH, NE 422763
 SPURWAY, DW 132255
 STANGER, WW 133437
 STEIN, LD A55532
 SUTCLIFFE, WF A26480
 TERRY, I 176819
 THISTLETON, GJ 162537
 THOMAS, LP 444314
 THOMPSON, GP 85876
 TOLAND, JJ 138020
 TUCHIN, WK 69671
 TUCKER, KR 166275
 VIDLER, WG 21548
 WALL, LJ 108921
 WELLS, DL 13312
 WHITE, JB A51190
 WHITTAKER, GN 177884
 YOUNG, M 167410

BRITISH ARMY



STERRY, KJ n/a
 BOLAND, KJ n/a

MERCHANT NAVY



KIRKHAM, TJ n/a
 WHEELER, K 159561

The information contained in the Last Post has been provided by DVA and RSL members. Where possible we have attempted to provide all service details. We regret any missing information.



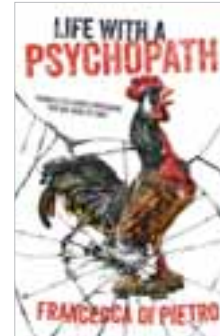
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Veteran Wellbeing Centres

We're for veterans

We have already established two Veteran Wellbeing Centres in regional areas, and more are in the planning stages. To support the establishment of these centres in your region, please contact support@rslnsw.org.au to find out how you can get involved.

Veteran Wellbeing Centres are a joint strategic initiative of RSL NSW and our charity partner, RSL LifeCare. Find out more in the RSL NSW Strategic Plan 2021-26.



Scan code to learn more about the Veteran Wellbeing Centre model.



MIDDLE EAST OPS VETERANS MARCH ON ANZAC DAY 2022

Marking the first ANZAC Day since Australia's withdrawal from Afghanistan, and the end of Australia's 20-year involvement in conflict in the Middle East, veterans of Middle East Operations joined RSL NSW President Ray James in a prominent position in the Sydney CBD March.



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