



# The Bosun's Call



Vol 25 No 3

Once Navy, Always Navy

April 2020

## Australia Quarantined



Flag Lima close up

See Note Page 3

This was an internal memo to staff at a leading London NHS hospital.

### Advice on COVID-19 Virus

Stay safe everybody

#### Virus Detection

The simplest way to distinguish Coronavirus from a Common Cold is that the COVID-19 infection does not cause a cold nose or cough with cold, but it does create a dry and rough cough.

The virus is typically first installed in the throat causing inflammation and a feeling of dryness. This symptom can last between 3 and 4 days.

The virus typically then travels through the moisture present in the airways, goes down to the trachea and installs in the lungs, causing pneumonia that lasts about 5 or 6 days.

Pneumonia manifests with a high fever and difficulty breathing. The Common Cold is not accompanied, but there may be a choking sensation. In this case, the doctor should be called immediately. Experts suggest doing this simple verification every morning: Breathe in deeply and hold your breath for 10 seconds. If this can be done without coughing, without difficulty, this shows that there is no

(Continued on page 3)

Events coming up  
In abeyance until further notice



Newsletter of the ACT Section of the  
**Naval Association of Australia**

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## Naval Association of Australia ACT Section

Patron The Hon Sir William Deane AC KBE

### **Office Bearers**

President	Vacant	
A/President	David Manolas	0427 504 564
Vice President	Vacant	
Secretary	Alan Masters	02 6281 5630
Treasurer	Alan Masters	02 6281 5630

### **Committee Members**

Welfare	Vacant	
Membership	Peter Cooke-Russell	02 6258 6892
	John Small	02 6258 1216
	JJ Harrison	02 6258 4512
	Tiger Lyons	02 6254 3453
Editor BC	Peter Cooke-Russell	02 6258 6892
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## General Meetings Dates and Locations Programme

**Should the pandemic be lessened over the next two months the following provisional meeting are advised. The Committee meetings are also in abeyance unless they can be done by email or phone.**

4 Jun	Kaleen Sports Club	1330
6 Aug	Kaleen Sports Club	1330
3 Sep	Kaleen Sports Club	1330
1 Oct	Kaleen Sports Club	1330
5 Nov	Kaleen Sports Club	1330

**Tables are booked for drinks and lunch in the host club from 1200 prior to the meeting.**

If you need assistance getting to the meeting and/or functions, call Alan Masters on 6281 5630 who will try to organise transport for you.

### **A/President's Note**

G'day

As you are all aware we are looking for volunteers to fill the ACT Section President and Vice President position. In the meantime, I have offered my services to the Committee to assist in any way I can until our Section and the National Council activities are back on an 'even keel'. To that end, I have been asked to fulfil the role of Acting President. On behalf of the Committee I offer you all our heartfelt best wishes in this very challenging time. For an organisation that prides itself on the pursuit of 'naval fellowship' through face-to-face camaraderie, it is particularly frustrating when we find 'leave is stopped'. Until we can again 'step ashore', let us watch over each other by whatever means possible. I personally offer my mobile number: 0427 504 564 should anyone wish to have a chat or just to let me know your number and how you are.

How I wish we could do more at this time but please be assured you are all in our thoughts and prayers, we look forward so much to being in your company, to again share all that benefits each and every one of us when we gather together as the ACT Section of the NAA. Please call someone if you are not coping as well as you would like, rejoice in who we are and what we represent and never ever feel you ought not to make that call. That is after all, why we are Shipmates.

Best wishes,

David Manolas

### **Editor's Note**

The AGM minutes are in this edition of the Bosun's call and you will note that two important positions on the Section's committee remained vacant. They are President and Vice President. Whilst the chair of Committee and General meetings can be rotated through those elected as Committee Members, we do need a volunteer to provide the leadership which is essential in maintaining our direction and objectives.

As stated above, David Manolas has volunteered to act as President whilst the NAA National Council meetings are in abeyance due to the COVID-19 outbreak and the quarantine situation persists. David is the only nominee for the position of National President, but the election of the new National Council Executive, which was to have been held on 1 April, has been put off until the National Council is able to meet in person once the current quarantine regulations have been lifted.

The Section's bus trip to Crackenback with lunch at the Wildbrumbies Distillery was a great success. We were very well looked after by the bus driver and the staff at the Wildbrumbies Restaurant. It is a pity that the bus trip to Batemans Bay and sea time on the Clyde River has had to be put off.

One of the problems with postponing our bus trips is that the Rules of the grant require it to be spent by August this year. Our bus trip coordinators, Tiger and Bev, have sought an extension of the time limit on spending the money.

The current global situation has brought to mind why Quarantine Stations existed in major seaports. Some of the ones built in Australia still exist but they have been turned into museums and other tourist facilities or used over the years as defence establishments.

Lets hope that Australia will not suffer greatly from the pandemic. It is putting a lot of people in precarious financial and personal situations and they will need help during and after the crisis.

Yours aye

Peter

## Advice on COVID-19 Virus

*(Continued from page 1)*

fibrosis in the lungs, indicating the absence of infection. It is recommended to do this control every morning to help detect infection

### **Prevention:**

The virus hates heat and dies if it is exposed to temperatures greater than 80°F (27°C). Therefore hot drinks such as infusions, broths or simply hot water should be consumed abundantly during the day. These hot liquids kill the virus and are easy to ingest.

Avoid drinking ice water or drinks with ice cubes. Ensure that your mouth and throat are always wet, never DRY. You should drink a sip of water at least every 15 minutes. WHY? Even when the virus enters water or other liquids through the mouth, it will get flushed through the oesophagus directly into the stomach where gastric acids destroy the virus. If there is not enough water, the virus can pass into the trachea and from there to the lungs, where it is very dangerous.

For those who can, sunbathe. The Sun's UV rays kill the virus and the vitamin D is good for you. The Coronavirus has a large size (diameter of 400-500 nanometers) so face masks can stop it, no special face masks are needed in daily life.

If an infected person sneezes near us, stay 10 feet (3.3 meters) away to allow the virus fall to the ground and prevent it from falling on you. When the virus is on hard surfaces, it survives

about 12 hours, therefore when hard surfaces such as doors, appliances, railings, etc. are touched, hands should be washed thoroughly and/or disinfected with alcoholic gel

The virus can live nested in clothes and tissues between 6 and 12 hours. Common detergents can kill it. Things that cannot be washed should be exposed to the Sun and the virus will die. The transmission of the virus usually occurs by direct infection, touching fabrics, tissues or materials on which the virus is present. Washing your hands is essential.

The virus survives on our hands for only about 10 minutes. In that time many things can happen, rubbing the eyes, touching the nose or lips. This allows the virus to enter your throat. Therefore, for your good and the good of all, wash your hands very often and disinfect them.

You can gargle with disinfectant solutions (i.e. Listerine or Hydrogen Peroxide) that eliminate or minimize the amount of virus that can enter the throat. Doing so removes the virus before it goes down to the trachea and then to the lungs.

Disinfect things touched often: cellphone, keyboard, mouse, car steering wheel, door handles, etc.

### **Note.**

*Flag Lima International meaning In harbour: "The ship is quarantined"*

*Flag Quebec International meaning on entering harbour "I request free pratique".*

## Garden Island Sydney — Modernisation

I was on Sydney Harbour (Port Jackson) for a delightful wedding of one of my nephews two weeks ago. The rain and accompanying overcast sky resulted in the photo below of Garden Island being rather dark but I could see that the Oil Wharf and Cruiser wharves have been demolished.

Research brought out that Garden Island is being updated in at least two stages.

Stage 1 works will demolish the existing cruiser and oil wharves, and build a new wharf in a revised

alignment in their place. The new realigned wharf will be equipped with a crane, engineering services and wharf furniture to replace those removed during demolition. Stage 2 will remediate the remaining wharves as well as base-wide engineering services such as the electrical and fuel systems. The \$213m works started in May 2019 and are expected to complete in late 2023.

Stage 2 of the Critical Infrastructure Recovery Program is valued at AUD 286 million.

The Navy's most important strategic asset, the Captain Cook Graving Dock at Garden Island, Sydney, turned 75 on 24 March 2020.

The Captain Cook Graving Dock has been in near-continuous service since construction completed in 1945, servicing the needs of the Navy, Australia's allies and commercial ships.



*Editor*

## DVA Latest news

You can read all of the [latest news for veterans](#) and the [latest news for providers](#) on their dedicated news pages.

### **Health news**

[COVID-19 and the veteran community](#) DVA has a Pandemic Business Continuity Plan in place to ensure that critical support and services remain available to the veteran community throughout the COVID-19 pandemic. We are closely monitoring the Government's response and health advice and will adapt our planning accordingly.

[COVID-19 – calming and coping](#) By Dr Stephanie Hodson CSC, National Manager, Open Arms – Veterans & Families Counselling.

[Coronavirus disease \(COVID-19\)](#) Novel coronavirus (COVID-19) outbreak.

### **Financial news**

[Deeming rate reductions](#) Clients who receive income support payments from DVA will soon benefit from changes to the way financial assets are assessed, thanks to changes to deeming rates.

[DSH Insurance and COVID-19](#) During this extraordinary time with COVID-19, DSH Insurance has put in place mechanisms to help protect you and our wider community.

[Economic Support Payments](#) The Australian Government has recently announced two economic stimulus packages.

[Services at DVA VAN offices](#) For the safety of both staff and the veteran community there will be some changes to the provision of face-to-face services at DVA VAN offices.

### **Commemorations**

[Marking Anzac Day in 2020](#) Anzac Day remains an



important day for Australians to remember the fallen. With the cancellation of many Anzac Day services around Australia and overseas it is important that this Anzac Day we still reflect and commemorate the service and sacrifice of the more than 102,000 Australians who have died in wars, conflicts and peacekeeping operations.

[Cancellation of Anzac Day 2020 overseas](#) Due to the global outbreak of COVID-19 (Coronavirus), the Australian Government has cancelled overseas Anzac Day ceremonies on the Gallipoli peninsula in Turkey, near Villers-Bretonneux in France, including the Australian service at the 'Digger' Memorial, Bullecourt, Hellfire Pass in Thailand and Sandakan in Malaysia.

### **Providers**

[COVID-19 Information for Healthcare Providers](#) A temporary change in service delivery to our clients during the current pandemic.

[Dental and Allied Health fee schedules](#) The DVA Fee Schedules for Medical Services has been updated to mirror these temporary Medicare Benefits Schedule (MBS) arrangements.

### **Contact us**

To update your information or to ask specific questions about your situation, you can [contact us](#). You can also follow us on [Facebook](#), [LinkedIn](#) and [Twitter](#).

#### **Phone:**

You can call us between 8am and 5pm, Monday to Friday.

Telephone: [1800 555 254](tel:1800555254)

International callers: [+61 2 6289 1133](tel:+61262891133)

#### **Left**

*Commander Australian Fleet, Rear Admiral Jonathan Mead, AM, RAN, bowls the first ball during a friendly cricket match held on board HMAS Canberra during the 2020 Australia Day celebrations held on Sydney Harbour.*

*HMAS Canberra played a starring role in Sydney's Australia Day celebrations as the centrepiece of the traditional Salute to Australia on Sydney Harbour.*

*Among the hundreds of guests on board were 50 Rural Fire Service volunteers, and their families, who have been battling the devastating bushfires; as well as brand new Australian citizens and the Governor of New South Wales, Her Excellency the Honourable Margaret Beazley AC QC.*

## Veteran Pensions set to increase

Friday, 20 March 2020

Veteran pension payments will increase in March in line with the biannual indexation process.

Pension recipients including veterans, their partners, war widows and widowers across Australia will see the increase from 20 March 2020.

Due to the calculation of pension rates on a daily basis, the first pension indexed on payday 26 March 2020 will comprise a component of both the old and new rates.

The new pension rates will be fully effective from pension payday 9 April 2020.

The table below highlights the new fortnightly rates.

These are the maximum rates of payment and include any Energy Supplement payable.

### Service pension fortnightly rate changes

<b>Service pension</b>	<b>Old rate (fortnightly)</b>	<b>New rate (fortnightly)</b>	<b>Increase (fortnightly)</b>
Single person	\$933.40	\$944.30	\$10.90
Couples (each)	\$703.50	\$711.80	\$8.30
Single person – transitional	\$780.10	\$789.30	\$9.20
Couples (each) – transitional	\$629.40	\$636.80	\$7.40

### War widows fortnightly rate changes

<b>War widows</b>	<b>Old rate (fortnightly)</b>	<b>New rate (fortnightly)</b>	<b>Increase (fortnightly)</b>
War widow(er)'s pension	\$949.10	\$960.40	\$11.30
Income support supplement	\$280.80	\$284.20	\$3.40

### Disability pension fortnightly rate changes

<b>Disability pension</b>	<b>Old rate (fortnightly)</b>	<b>New rate (fortnightly)</b>	<b>Increase (fortnightly)</b>
T&PI (Special rate)	\$1,434.70	\$1,451.80	\$17.10
Intermediate rate	\$974.20	\$985.80	\$11.60
EDA	\$792.80	\$802.30	\$9.50
100 per cent	\$510.10	\$516.20	\$6.10
10 per cent	\$57.94	\$58.55	\$0.61

### Veteran payment fortnightly rate changes

<b>Veteran payment</b>	<b>Old rate (fortnightly)</b>	<b>New rate (fortnightly)</b>	<b>Increase (fortnightly)</b>
Single person	\$1,009.80	\$1,021.80	\$12.00
Couples (each)	\$786.70	\$796.30	\$9.60

Pensions are indexed twice a year in March and September. For a full list of pension rates, please [visit the DVA website](#) or call [133 254](tel:133254) or [1800 555 254](tel:1800555254) from regional Australia.

#### **Media Contacts:**

Rachel Tharratt: 02 6277 7820  
DVA Media: 02 6289 6466

Office of the Hon Darren Chester, Canberra ACT

**Minutes of Naval Association of Australia ( ACT Section )**  
**75<sup>rd</sup> Annual General Meeting**  
**on 5 March 2020 at Kaleen Sports Club, Kaleen.**

**Meeting opened.** President, Alex McGown opened the meeting at 1435 and welcomed all to the 75<sup>th</sup> AGM.

**Attendance and apologies.** 17 members were in attendance and 5 apologies were noted.

**Minutes of last meeting.** The minutes of the 74<sup>rd</sup> AGM held on Thursday, 7 March 2019 at the Kaleen Sports Club, Kaleen were tabled as presented in the April 2019 issue of the Bosun's Call.

*Motion: The minutes of the 74<sup>th</sup> Annual General Meeting held on 7 March 2019 be accepted. Moved: Alex McGown Seconded: JJ Harrison Carried.*

**Business arising from the minutes.**

Nil matters arising.

**Reports.**

**President's Report.**

Welcome to the 75<sup>th</sup> Annual General Meeting.

I attended the National Conference in April in Melbourne and VP David Manolas represented me at the National Conference in October, again in Melbourne.

Many members have assisted me in the running of the Section this year. Thanks go to Peter Cooke-Russell, the Bosun's Call editor, for his tireless effort in keeping us all informed on a variety of issues and also for his organizing of the Last Post Ceremony certificates. JJ and Thelma Harrison

On the social front Bev and Don Joice are thanked for their preparation of the social events and the fund raising at each meeting for the end of year raffle. The Fish 'n Chips each month, the lunches in July and December were the usual outstanding successes and the new arrangements for the Christmas' raffle were appreciated by all.

Harry Beardsell is to be thanked for carrying out the annual audit of the Section's accounts.

Alan Masters again successfully organized the HMAS Canberra Memorial Service and I thank him.

The Section has been laying a wreath at the Last Post Ceremony (seven during 2019) at the War Memorial each time a naval veteran is commemorated as well as at other major ceremonies. Some of the other ceremonies attended by me or my representative include:

Australian Navy 118<sup>th</sup> birthday 1 March National Memorial, ANZAC Parade

War Widow's Field of Remembrance Sir Leslie Morshead Manor

ANZAC Day March 25 April AWM

Battle of Coral Sea 76th Anniversary 5 May Australian/American Memorial

HMAS Canberra Service 9 August HMAS Canberra Memorial

Vietnam Veteran's Day 18 August ANZAC Parade

Legacy Week Launch 28 August AWM

Battle for Australia 6 September AWM

WRANS Memorial 21 October HMAS Harman

Armistice Day 101<sup>st</sup> Anniversary 11 November AWM

HMAS Armidale 1 December AWM

The weather for ANZAC Day was most pleasant but only three members of the Section marched. Fortunately, a small contingent of odds and sods supported our group. The previous year's arrangement with piped music from the Army band along ANZAC Parade was replaced with some of the usual variety of bands, thank goodness.

The 78<sup>th</sup> anniversary of the loss of HMAS Canberra was held in weather that provided wind, rain and cold. It was the worst weather for years. Fortunately, the weather had been predicted early enough for the Section to cancel the Navy band coming down from Sydney, the catafalque party provided by the Federation Guard and attendance by Torrens School participants. Vice President David Manolas instituted a wet weather routine and the shortened service was greatly appreciated by the attendees.

Our oldest shipmate, Merle Hare, celebrated her 100<sup>th</sup> birthday on 20 January 2020. On a sadder note shipmates Len Timbrell and John McCoriston crossed the bar.

The December lunch at the Lakes Club was well attended and enjoyed by all.

Alex McGown

**Vice-President's Report**

In my capacity as the ACT Section Vice President, 2019 has been relatively quiet beginning with the Navy Memorial Service in March; representing the NAA at the HMAS Yarra II AWM Last Post Ceremony early in March; Anzac Day; the HMAS Canberra Memorial Service on a bitterly cold day in August; representing the ACT Section at the NAA National Conference in Melbourne in October; later in October I attended the WRANS Memorial Service at HMAS Harman; and, I represented the NAA at the Peace Keepers Memorial Service in February 2020 here in Canberra.

Late in 2019 I undertook a long and most enjoyable sea voyage from the UK back to Australia via Cape Town, aboard the Cunard's Queen Elizabeth. (*I did think of you all*)

Upon my return it was clear my life in the NAA may well be about to take an unexpected change of course and in that I have some mixed feelings.

You are aware I have accepted nomination for two positions in the National Council (NC). Whatever the outcome I feel I need now to relinquish any thoughts as to nominating for a position in the ACT Section Committee for 2020. Should I be successful, you can imagine just how busy I will find myself and I would not be able to devote the time and effort I would want to our Section Committee. I have thoroughly enjoyed my tenure as your Vice President and am much indebted to Alex our Section President, who has performed his duties so admirably, the members of the Committee who undertake their duties splendidly, and every one of you for the companionship, support and encouragement that you have afforded me as your Shipmate and as the Section Vice President. I particularly want to express my heartfelt appreciation for the respectful manner in which we as a Section practice and promote '*Naval Fellowship*'. For myself, 'respect' is our most prized attribute.

I thank you most sincerely for all that you have so freely given me and look forward to joining you at our future Section Meetings and Social Events, for I value your

**Minutes of Naval Association of Australia ( ACT Section )**  
**75<sup>rd</sup> Annual General Meeting**  
**on 5 March 2020 at Kaleen Sports Club, Kaleen.**

companionship a great deal.

As I contemplate whatever the future has in store for me in the NAA, my thoughts are of such happy times in your company and that gives me strength and optimism, therein '*may we all have following seas, a steady wind abeam, a bright star to steer by and ahead, may there be the warm glow of a welcoming harbour*'.

Yours aye,

David Manolas

NAA Vice President ACT Section

05 March 2020

**Secretary's Report.** Business has remained the same as in previous years. The administration of the Section is very basic and it is only the National Council requirements that introduce some complexity. Hard copy communication has largely been replaced by e-mails and with splendid support from standby secretary Dennis Lyons I think we have met the needs of the members. I am confident that is the case with those members who attend meetings. The main administrative task is the organizing of the HMAS Canberra Commemorative Service. Participation is the ANZAC Day March is becoming a challenge but fortunately our numbers are increased each year, mainly by family representatives seeking to commemorate relatives. I am indebted to Peter Cooke-Russell and our President for organizing the Section's participation in the Last Post Ceremonies.

Alan Masters

**Treasurer's Report.** At 31 December 2019 we were again in a sound financial position even though we operated at a loss of \$1422.13. The Profit and Loss statement shows a different figure but this is due to the inclusion of \$3890 from DVA which must be spent by the end of August 2020.

Our income fell in 2019 largely due to a decrease in membership numbers. On the other hand our expenditure also fell slightly. Our capitation payments dropped due to less members but the Bosun's Call printing and postage costs increased significantly due to some 2018 incurred costs being paid in 2019. Our support to charities came from our funds whereas in previous years it came from the Charitable Trust Fund. Additional printing costs were incurred with the proposed funeral order of service for naval veterans.

Harry Beardsell undertook the auditing of the accounts and happily signed off the documents as being in order. I thank him for his work. Any members wishing to view the accounts is invited to look at them at future meetings where they will be available for inspection.

Alan Masters

Membership Registrar's Report. Membership at the end of 2019 stood at:

Full members 97 ( including 3 Life Members)

Restricted members 6

Honorary members 5

bringing the total membership to 108. This figure was offset by the following losses:

Archived – Full members 19

Restricted members 1

Deaths Full members 2

Resignations 3

leaving the active membership at 83.

Peter Cooke-Russell Membership Registrar

Social Report. Here in the ACT Section we believe that camaraderie and socialising with friends and like-minded people is important and so during 2019 members had many opportunities to laugh, talk, joke, reminisce and tell stories with other members and their partners. These included

9 lunches before the monthly meetings on the first Thursday of each month

2 lunches in lieu of meetings in July and December

12 fish and chip lunches at Schnappers at the Canberra Yacht Club on the 3<sup>rd</sup> Thursday of each month

9 monthly raffles and one larger end-of-year raffle with identical prizes.

The raffle winners were JJ Harrison, – February, April, June; Graeme Quinn – March; Claire Hobbs – May; Ken Cartwright – August; Dennis Lyons – September; Stewart Gordon – October; Wendy Small – November and Ken Cartwright, Bev Joice and John Coombe – December.

We will be doing all this again in 2020 plus three day trips by bus which have been subsidised by a grant for DVA. On behalf of the committee I invite all members with their partners to join us on these occasions and have a bit of fun.

Bev Joice Social organiser.

*Motion: The Reports be accepted.*

*Moved: Alex McGown Seconded: JJ Harrison Carried.*

**Election of Honorary Members.** The By-Laws of the Naval Association of Australia require Honorary Members be elected for a period of 12 months and that such persons may be re-elected as Honorary Members for successive 12 month periods at the absolute discretion of the electing body. There have been changes in personnel among Defence staff at the British and NZ High Commissions and the USA Embassy and as is the norm the naval replacements at these High Commissions/Embassies are offered honorary membership. In addition members agreed that honorary membership be offered to the incumbent of the Chief of Navy position and to members worthy of special consideration, namely, Merle Hare ( on attaining 100 years of age ) and Doug Blake (whose membership extends back to 1949). Thus the following are eligible for Honorary Membership of the ACT Section:

The Hon Sir William Deane, Patron, CAPT M. Ort, USN, CAPT T. Morrison RAN ( CO HMAS Canberra), CMDR D. Salisbury RN, CAPT S. Fogarty RNZN, CMDR S. Lenick RNZN, VADM M. Noonan RAN, Mrs M. Hare, and Mr D. Blake.

*Motion: The foregoing persons be elected as Honorary Members for 2020.*

*Moved: Alex McGown, Seconded: John Small Carried.*

## Minutes of NAA (ACT) General Meeting on 5 March 2020 at the Kaleen Sports Club, Kaleen.

**Fallen Comrades.** The Ode was recited by shipmate John Small.

**Meeting opened.** President, Alex McGown, opened the meeting at 1335.

**Attendance and apologies.** 17 members were in attendance and 5 apologies noted.

**Minutes of last meeting.** The minutes of the 6 February 2020 meeting as appearing in the March 2020 Bosun's Call were accepted.

*Motion: The minutes of the 6 February 2020 General Meeting be accepted. Moved: Alex McGown*

*Seconded: Peter Cooke-Russell  
Carried.*

### Business arising from Minutes

**Letter to Torrens Primary School.** The Secretary wrote to Headmistress of the school as directed.

**National Proposal for Rules Committee.** The motion re the Rules Committee that was passed by members was forwarded to the National Secretary.

**Voting for National Council positions.** Directions for our Section delegate will be formulated in General Business.

### Reports.

**President's report.** I attended the Operation Hamersley commemorative ceremony. I am not standing for the President position in 2020.

**Vice President.** I represented the Section at the Operation Tamar ceremony at the Peace Keepers' Memorial.

**Secretary / Treasurer.** Secretarial activities remain constant and unchanging. On the financial front our funds remain in a healthy state.

**Membership.** Peter Cooke-Russell advised there are now 64 members fully financial with a further 18 members to renew their subscriptions along with three restricted members.

**Social** Bev Joce reported that there were only a few seats available for the bus trip to Jindabyne.

**KOC/VVCS** Nil to report

**Welfare.** Tony "Irish" Vickers continues to improve and is greatly relieved that his radiation treatment has ended

*Motion: The Reports be accepted. Moved: Alex McGown  
Seconded: John Coombe Carried.*

### General Business.

**National Council Meeting April 2020.** Our delegate at the Council meeting was given directions on the Section's voting preference for the motions under consideration.

**Last Post Ceremony Volunteers.** Volunteers are always sought to assist the Section executive in honouring departed naval veterans who are honoured at the Last Post Ceremonies. The service takes place at the Australian War memorial and the time commitment is from 1630 to 1730. The BC gives details of the naval personnel being honoured. Tiger Lyons has volunteered for the next one commemorating a fallen sailor on 2 April.

**Bus Trip May 2020.** The proposed trip in May is to Batemans Bay with a 3 hour luncheon cruise. Details will appear in later Bosuns Calls.

**National Council positions.** As the number of nominations equals the number of vacancies our delegate will not be required to vote.

**Honorary Members.** At each Annual General Meeting we appoint honorary members. In addition to our Patron, the naval representatives from the British and New Zealand High Commissions and the Embassy of USA and the Commanding Officer of HMS Canberra, the committee is proposing honorary membership be given to the incumbent of the Chief of Navy position, Merle Hare (our 100 year old member) and Doug Blake (71 years membership).

**ESORT.** Peter Cooke-Russell and David Manolas attended a round table conference of ex-service organisations convened by DVA. They (DVA) explained the improvements they are undertaking to simplify the interactions between veterans and their department. The NAA national president normally attends these conferences.

**Close of Business.** The meeting closed at 1430.

**Next Meeting.** The next meeting will be on 2 April 2020 at the Kaleen Sport Centre at 1330.

Alan F Masters  
Secretary

## 2020 AGM Minutes

(Continued from page 7)

### Election of Office Bearers

The President informed members written nominations had been received for some positions and that nominations from the floor would be accepted. The President would not be offering himself for a position and Rex Kendall likewise. He declared all positions vacant and invited Alan Masters to be the Returning Officer. Written nominations had been received by the Secretary for the Secretary/Treasurer position and for three of the Committee positions. A further nomination from the floor for a committee position was accepted. At the end of the taking of nominations there were no nominations for the President and Vice President positions. There was no need for a vote to be taken. The unfilled positions would be filled at later meetings. The office bearer positions for 2020 were to be:

President	vacant
Vice President	vacant
Secretary and Treasurer	Alan Masters
Committee	J.J. Harrison, John Small, Peter Cooke-Russell and Dennis Lyons.

**Sailor's Cap Presentation.** David Manolas presented the Section with a sailor's cap with a tally band denoting ACT SECTION. Members thanked David for this gesture.

**Close of Business.** There being no further business the meeting closed at 1510.

**Next Meeting.** The next AGM will be on 4 March 2021 at the Kaleen Sport Centre at approximately 1445.

Alan F Masters  
Secretary, NAA (ACT Section)

## Money Financial planning and investing Superannuation

### coronavirus and superannuation

#### Could the COVID-19 coronavirus impact your superannuation?

'Barefoot investor' Scott Pape says "there's no need to panic about your retirement savings."

*Author Daniel Herborn*

Last updated: 10 March 2020

#### Need to know

The consensus from experts is not to panic at the impact of the coronavirus on the share market

The market disruption can, however, be a good opportunity to consider whether the risk level of your super is right for your age and goals

International share markets have been on a roller-coaster since the COVID-19 coronavirus hit headlines, recording both dizzying highs and lows.

Super funds have reported an increase in members contacting them and wanting to know if their retirement savings are safe.

So, what should you do with your super as the market fluctuates?

In most cases, nothing.

No need to panic

It'd be easy to be alarmed about the impact the public health crisis is having on the share market and, by extension, your retirement savings.

The consensus from experts, however, is that now is not the time to make major changes to your super.

**Scott Pape, author of the Barefoot Investor books,** says that trying to move your super around to counter the impact of the coronavirus is a bad idea.

"Do I think that people know how the coronavirus will play out? The answer is unequivocally no," he explains.

"I wouldn't be looking to financial experts to tell me what's going to happen next."

"If you look at history, these tragedies impact people but they're short-term health crises, not long-term financial crises. In the long term, we know the share market goes up."

These tragedies impact people but they're short-term health crises, not long-term financial crises

The share market has historically rebounded strongly after dips caused by other public health crises such as Ebola, SARS and swine flu.

Share markets are taking a hit in the wake of coronavirus fears, but experts say now's not the time to make major changes to your super.

#### Review your risk strategy

While nobody is encouraging super fund members to panic, it could be a good opportunity to review whether the risk level of your super is right for you.

The accepted wisdom is that younger people can have their super invested with a more high risk/high return strategy (including more exposure to shares) when

retirement is some way off and they're still accumulating retirement savings.

Pape suggests people approaching retirement build up a 'cash buffer' to keep some of their nest egg out of the ups and downs of the market

For people who've already built up their retirement savings, a more conservative approach (with less exposure to shares) might make more sense. You don't want to be the person exiting the market just after a crash.

"Should you be doing anything with your super? Yes," says Pape. "But should it be in reaction to the coronavirus? No, it should be about making sure you have the appropriate risk for your age and your risk tolerance."

He suggests people approaching retirement build up a 'cash buffer' to keep some of their nest egg out of the ups and downs of the market.

Many super funds also give you the ability to reallocate where your super is invested through their online platforms. This can include allocating some of your super (or just new contributions from your employer) into a conservative option like cash if you're looking for a low risk/low return strategy to protect your savings.

The stock market's on sale and we know the stock market always goes higher

#### Scott Pape, author, The Barefoot Investor

"A financial planner can also help you with the risk profile of your super if you're unsure – see our guide on how to find a good financial adviser.

For people who aren't approaching retirement, a market downturn like this one can actually be good for their nest egg in the long run.

"Anyone under the age of 40 should be cheering the market going down," says Pape. "The stock market's on sale and we know the stock market always goes higher."

Read more: Why an underperforming super fund could cost you hundreds of thousands of dollars

#### Focus on the fundamentals, like fees

Pape suggests ignoring the urge to try to ride the waves of the market. Instead, he says you should ensure you're not paying too much in fees. "They're one thing you can control," he says.

The Productivity Commission previously highlighted the impact high fees can have on your retirement savings. A seemingly minor increase in fees of 0.5 percentage points can cost a typical full-time worker a staggering \$100,000.

As a rule of thumb, you should look for total fees of 1% or under for your super. This will have a major impact on how much you end up with in retirement, coronavirus or not.

We care about accuracy. See something that's not quite right in this article? Let us know or read more about fact checking at CHOICE.



*HMAS Toowoomba conducts manoeuvres with French Navy frigate FS Guépratte in the Arabian Sea while on patrol in support of Combined Task Force (CTF) 150*

*RAN Photo*

## Subscription and Records Update 2020

**Annual Subscription for 2020 \$38.00 (Due now)**

**Surname**.....

**Given Names** .....

**Signature** .....

Please complete the following details to bring our records up to date

**Preferred Title**.....**Post Nominals**.....

**Home Address**.....

**Town/Suburb**.....**State/Territory**.....

**Post Code**.....

**Telephoner (H)** .....

**Fax** .....

**Email** .....

**Spouse/Partner Given Name** .....

**Note**

When completed please return this form together with your payment to; The Membership Registrar, either at a General meeting or by post to

4 McEachern Crescent MLBA 2615 or pay via the ebanking system to Nav Direct transfer of funds to the NAA (ACT Section). transfer funds to Naval Association of Australia -ACT Section Account **BSB: 633 000 Account Number 162 834 097**

**MEMBERSHIP RENEWALS 2020**

Action to renew membership for 2020 can now be undertaken in a number of different ways. The following, in order of preference for the Treasurer, are listed below, but any of them can be utilised. The use of e-banking provides for ease of payment and your bank records act as your receipt.

The annual subscription for 2019 is \$38

**1. Direct transfer of funds to the NAA (ACT Section).** Using e-bank facilities, transfer funds to Naval Association of Australia -ACT Section Account BSB: 633 000 . Account Number 162 834 097 *Please ensure you have identified yourself as the payer in order that the Treasurer can correctly credit your payment.*

**2.** Payment using the mail system. Please do not send cash through the mail system. Cheques can be forwarded to Membership Registrar, 4 McEachern Crescent, MELBA ACT 2615. Receipts will NOT be mailed to payers.

**3.** Direct payment to Treasurer. The Treasurer will gladly accept cheques or cash from members at General Meetings. A receipt will be given to payers.

IF YOU HAVE CHANGED ANY OF YOUR CONTACT DETAILS SUCH AS HOME ADDRESS, E-MAIL ADDRESS, TELEPHONE NUMBERS PLEASE ADVISE THE MEMBERSHIP REGISTRAR.

**Social Program**

In abeyance until further notice

These are retained in the hope that Australia will be on the road to recovery by then.

18 Jun Fish 'n Chips CYC 1200

**9 Jul Christmas in July lunch**

16 Jul Fish 'n Chips CYC 1200

20 Aug Fish 'n Chips CYC 1200

17 Sep Fish 'n Chips CYC 1200

15 Oct Fish 'n Chips CYC 1200

19 Nov Fish 'n Chips CYC 1200

**3 Dec Christmas lunch**

17 Dec Fish 'n Chips CYC 1200

***Bus trip program is in abeyance***

**Bev Joice**  
**Social Secretary**

**Overdue subs for 2020**

As a reminder to those who have had difficulty in remembering to cough up their subs for this year, those who receive the Bosun's Call in hard-copy will have the following symbol on their address label



Those who receive it via email will have the email notified requesting payment.



**A Happy Birthday to you in April 2020**

**22 Shane Harmer**

**27 Terry Greaves**

## **Older Persons ACT Legal Service (OPALS)**

The new Older Persons ACT Legal Service (OPALS) is a specialist service within Legal Aid ACT offering flexible legal assistance to older people. OPALS can help in many situations, such as if you:

- have concerns about your safety
- are being pressured to change your living arrangements, sign documents, or provide details of your finances
- are having money taken from you without your permission
- owe money and are not sure how you will pay
- are being abused, threatened or bullied
- are being denied access to grandchildren, other members of your family or support services
- are being discriminated because of your age

If you think you need legal advice, please feel free to contact OPALS:  
Address: 2 Allsop Street, Canberra, ACT; or  
Telephone: (02) 6243 3436 or 1800 353 374  
Email: [opals@legalaidact.org.au](mailto:opals@legalaidact.org.au)  
[www.legalaidact.org.au/opals](http://www.legalaidact.org.au/opals)

OPALS has a strong community legal education and outreach component and provides information and referral services to concerned family, friends and workers. OPALS draws on the expertise of other practices in Legal Aid ACT when providing advice and representation services.

OPALS is a **free** service and all cases are treated in confidence. We can also help make referrals to other specialist services if you choose not to take legal action.



If undeliverable return to  
NAA ACT Section  
26 Nelson Place  
Curtin ACT 2605

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