



National Bosun's Call



Vol 5 No 8

Once Navy, Always Navy

September 2024

HMAS Canberra (I) Memorial Service



We gathered today (9 August 2024) on the 82nd anniversary of the loss of HMAS Canberra, to honour the 84 men of the Royal Australian, Royal and United States Navies, and the Royal Australian Air Force who were killed in action or subsequently died of their wounds. We also remember more than 1,200 American casualties in the United States Navy ships in the Battle of Savo Island.



National Newsletter of the
Naval Association of Australia

DVA Secretary's statement on the release of Royal Commission's Final Report

9 September 2024

The Royal Commission into Defence and Veteran Suicide has handed down its Final Report to Government. You can access the [Final Report | Royal Commission into Defence and Veteran Suicide](#) online.

Firstly, I want to thank the many hundreds of veterans and family members who gave evidence to the Royal Commission, often revisiting traumatic moments in their lives. They have told their stories to improve the lives of future generations of Australian veterans and veteran families. Thank you.

This is a pivotal and highly important report, comprising more than 3,000 pages of evidence, commentary and findings across 7 volumes. The Royal Commission has made 122 recommendations identifying systemic risk factors and overarching drivers of suicide and suicidality in serving and ex-serving ADF members.

The recommendations are focussed on harm prevention, early intervention, improved communication, coordination and collaboration, increased capability and capacity, and strengthened oversight and accountability. The recommendations are largely directed to Defence and DVA; as well as other agencies separately or in combination with Defence and DVA.

As I stated in my evidence to the Royal Commission, I acknowledge that in the past we have let down the veteran community and that going forward, we are committed to improving wherever we can.

The Final Report represents a once-in-a-generation opportunity for meaningful change and, along with Defence, we will make every effort to address suicide and suicidality among our serving and ex-serving ADF personnel.

The Government will take some time to appropriately consider the recommendations and provide a whole-of-Government response in due course. DVA cannot comment on the Royal Commission's recommendations ahead of the Government response. We will work closely with Defence and other relevant agencies in providing advice to Government relating to how the recommendations can be implemented.

Since becoming Secretary 18 months ago, I've been heartened by the high regard DVA staff have had for the Royal Commission. They recognise its

value and are looking forward to doing whatever is necessary to make the Department and the broader veteran support system function better. DVA has actively supported and facilitated the work of the Royal Commission since its inquiry began.

We have taken significant action on the Royal Commission's recommendations in the Interim Report. DVA's commitment to supporting veterans and quickly implementing those recommendations has been demonstrated through:

- determining almost all claims in the original backlog identified by the Royal Commission
- finalising Initial Liability claims received since 1 December 2023 in an average of around 70 days
- continuing to work to determine old cases on hand
- completing substantial work to simplify and harmonise the veterans' legislation framework, with amending legislation introduced to Parliament in July 2024 following extensive public consultation
- implementing substantial changes to processes and improvements to technology
- continuing a cultural shift in client service delivery that has delivered positive outcomes for veterans and will continue to do so.

DVA will continue working to ensure that the significant investment by the Government – more than \$12 billion every year – is best targeted to the services that make the most difference to the wellbeing of veterans and families. More information on our work in response to the Royal Commission is available on our website at:

[Our work in response to the Royal Commission into Defence and Veteran Suicide | Department of Veterans' Affairs \(dva.gov.au\)](#)

I would also like to remind the veteran community of the support services available:

If you are in crisis and need to talk to someone, you can call Open Arms – Veterans & Families Counselling on 1800 011 046 – 24 hours a day, 7 days a week.

If you'd prefer to remain anonymous, Safe Zone Support can be contacted on 1800 142 072.

Other services are listed on the [mental health support services page of the DVA website](#).

**The Naval Association of Australia Inc Patron-in-Chief His Majesty, King Charles III
ABN 56 653 989 978**

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Tabling of the Final Report of the Royal Commission into Defence and Veteran Suicide

Monday, 9 September 2024

The Hon Richard Marles
Deputy Prime Minister
Minister for Defence

The Hon Matt Keogh MP
Minister for Veterans' Affairs
Minister for Defence Personnel

The Royal Commission into Defence and Veteran Suicide Final Report has been delivered to the Government and tabled in Parliament today.

The Report is an important body of work which marks the culmination of the most significant and comprehensive inquiry conducted into suicide and suicidality in the Defence and veteran communities.

In August 2022, the Interim Report of the Royal Commission was delivered to government, and we took swift action on all of its recommendations.

These recommendations were centred on the transition of veterans and families including: simplifying and harmonising the claims system and eliminating the backlog we inherited on coming to government, enhancing access to support services and information access for families of those who have taken their lives, including in the transition of veterans to civilian life.

The Albanese Government continues to demonstrate our commitment to improving the welfare of Defence personnel, veterans and their families. We have been working to deliver this real change every day.

Our priority is ensuring that those who pursue a career in the Australian Defence Force (ADF) have a safe and inclusive workplace and are supported from the time they join, through transition, and after service.

We welcome the Report and thank the Commissioners for a thorough and compassionate inquiry. We also thank the families and veterans who shared their stories with the Commission. We will now work through the recommendations and provide a formal government response.

All serving and ex-serving ADF personnel and their families should know that if they need sup-

port they can contact Open Arms for free, 24 hours a day, seven days a week, on 1800 011 046 or visit www.openarms.gov.au

Quotes attributable to the Deputy Prime Minister and Minister for Defence, the Hon Richard Marles MP:

"I thank the members of our Defence Force, our veterans and their loved ones who bravely shared their stories with the Royal Commission.

"This has been a thorough inquiry, and we will take the time to carefully consider the recommendations of the Final Report.

"Our priority is ensuring that those who pursue a career in the ADF have a safe and inclusive workplace and are supported from the time they join, through transition, and after service."

Quotes attributable to the Minister for Veterans' Affairs and Defence Personnel, the Hon Matt Keogh MP:

"The rate of veteran suicide is a national tragedy and this Royal Commission has played a vital role in learning what can be done better to improve the lives of Defence personnel, veterans and families.

"We've acted quickly on the recommendations from the Royal Commission's Interim Report and I'm pleased that legislation to simplify and harmonise the veteran compensation system is now before the Parliament.

"I want to thank everyone who has contributed to the Royal Commission into Defence and Veteran Suicide, sharing their often harrowing stories in the interests of improving things for their mates, and those who will come after them."

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- Minister Keogh's Office: Stephanie Mathews – 0407 034 485

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DVA Media: media.team@dva.gov.au

Note from ABC News 9 September 2024

National health reporter **Elise Worthington** has been investigating brain injuries in soldiers exposed to repeated blasts from their own weapons, along with the increased suicide risk for these personnel.

[The investigation](#) has included interviews with dozens of veterans such as special forces operators, navy clearance divers and armed corps troops who use explosives and other heavy weapons.

Many spoke of symptoms of mild Traumatic Brain Injury including short term memory loss, recurrent headaches and uncharacteristic sudden outbursts of rage which they believe are connected to their blast exposure.

Now, the royal commission into veteran suicide has recommended the establishment of a brain injury program to look at the impact of repetitive low-level blast exposure on the brain and treat those affected.

A STATEMENT FROM THE SECRETARY AND THE CHIEF OF THE DEFENCE FORCE

9 September 2024

Today, we acknowledge the release of the Royal Commission into Defence and Veteran Suicide Final Report. The death by suicide of any person is a tragedy – for their family, their friends, their colleagues and their community.

The Royal Commission has provided an opportunity for all of us in Defence to reflect on our policies, processes and practices. The wellbeing, support, and care of our people remains our priority.

It has been sobering to hear of experiences of our current and former personnel, their families and loved ones, particularly where Defence has let people down, and not aligned actions with our values of Service, Courage, Respect, Integrity and Excellence.

Defence wholeheartedly acknowledges that the Royal Commission's inquiry has brought into focus issues that need to be addressed within Defence, and the impact these issues have had for our serving and former serving personnel, their families and loved ones, and the broader Defence community.

Defence is supporting the government as they consider their response to the Royal Commission's

report and recommendations. Implementing recommendations will require significant reform across Defence – and we are committed to doing better.

Defence has been listening and we will continue the work that has already commenced to improve the experience of personnel based on what we have learned as the Royal Commission has been underway.

Defence is continuing to evolve our culture to prioritise the wellbeing of our people who strive every day to contribute to our common goals and mission. We are delivering programs to address suicide and suicidality, and promote mental health.

We know that there will be current or former serving ADF members, Defence personnel and families who will be impacted by this report. Where the Royal Commission has raised issues that are personally challenging for people in our Defence community, please know that [support is available](#).

Once again, we thank everyone for their significant support and commitment to the important work of the Royal Commission.

Institute of Veterans' Advocates – Consultation

31 August 2024

Have your say on the creation of an Institute of Veterans' Advocates!

The Australian Government is committed to ensuring high quality support is available for Australian veterans and families when they need it.

Advocates are an important part of Australia's veteran support system. They assist veterans to understand and access support and entitlements from the Government.

The Ex-Service Organisation Roundtable (ESORT) recently established a working group to

consider how advocacy services could be strengthened to benefit veterans and families.

The working group has proposed the creation of an **Institute of Veterans' Advocates** as a national professional association for veterans' advocates.

Under the proposal, the Institute would provide leadership and support to veterans' advocates, set competency and training standards for the sector, and accredit and register advocates. The Institute would similarly establish a code of conduct for advocates and provide members with access to the training and tools they need to deliver high quality advocacy services.

DVA wants to hear your views.

Please read this [consultation paper](#), which provides more detail about the proposal.

It is important to have your say. Submissions can be made via the [consultation page](#).

Submissions are open until Friday, 4 October 2024.

Ultimately, any Government decision on the proposal will take into account the views of the ESORT working group, the feedback received during this consultation process, and any views or recommendations put forward by the Royal Commission into Defence and Veteran Suicide in its final report due to Government on 9 September 2024.

Have Your Say

Give your views on a proposal to establish a national professional association for veterans' advocates.



Senate Standing Committees on Foreign Affairs Defence and Trade Veterans' Entitlements, Treatment and Support (Simplification and Harmonisation) Bill 2024 [Provisions]

Submissions received by the Committee

On 4 July 2024, the Senate referred the Veterans' Entitlements, Treatment and Support (Simplification and Harmonisation) Bill 2024 [Provisions] to the Senate Foreign Affairs, Defence and Trade Legislation Committee for inquiry and report by **3 October 2024**.

Submissions were sought by 31 July 2024. In response to the requests of submitters, the committee has agreed to extend the submission due date to **10 September 2024**.

Submission Number	Submitter (to 24 August 2024)
1	Australian Lawyers Alliance (PDF 453 KB)
2	Australian Peacekeeper and Peacemaker Veterans' Association Ltd (PDF 324 KB)
3	TPI Federation of Australia (PDF 491 KB)
4	Families of Veterans Guild (PDF 95 KB)
5	Australian War Widows Inc. (PDF 176 KB) Attachment 1 (PDF 116 KB)
6	Community and Public Sector Union (PDF 155 KB)
7	Slater and Gordon Lawyers (PDF 319 KB)
8	Vietnam Veterans Association of Australia Inc (PDF 254 KB)
9	Legacy Australia Incorporated (PDF 214 KB)
10	Veteran Family Advocate Commissioner (PDF 215 KB)
11	RSL Australia (PDF 780 KB)
12	Mr John Miklavcic (PDF 1084 KB)
13	Mr Barry Aldcroft (PDF 22 KB)
14	Mr Michael Carlon (PDF 140 KB)
15	Department of Veterans' Affairs (PDF 11720 KB)
16	Mr Nicholas Hannay (PDF 222 KB) Attachment 1 (PDF 2563 KB)
17	Name Withheld (PDF 66 KB)
18	Royal Australian Armoured Corps Corporation (PDF 534 KB) Attachment 1 (PDF 874 KB) Attachment 2 (PDF 374 KB) Attachment 3 (PDF 241 KB)
19	Naval Association of Australia (PDF 451 KB)
20	Department of Defence (PDF 727 KB)
21	Productivity Commission (PDF 414 KB)
22	Defence Force Welfare Association (PDF 488 KB)
23	Mr Alan Huggins (PDF 662 KB)
24	Name Withheld (PDF 36 KB)
25	Name Withheld (PDF 29 KB)
26	Mr Bruce Tisdell RFD (PDF 223KB)
27	Sandgate RSL Sub Branch (PDF 1200KB)

The Australian Federation of Totally and Permanently Incapacitated Ex-Servicemen & Women Ltd
(Incorporated in the ACT)

TPI FEDERATION AUSTRALIA

SENATE FOREIGN AFFAIRS, DEFENCE & TRADE REFERENCES COMMITTEE

Inquiry into the Veterans' Entitlements, Treatment and Support (Simplification and Harmonisation Bill 2024)

Opening Statement

Senators

Thank you for this opportunity to address any questions you may have regarding the presentation of our submission to this Inquiry.

Senators, my name is Pat McCabe, National President of the TPI Federation of Australia.

The TPI Federation wishes to advise you of its disappointment of having to rush this most important opportunity to address the many, many issues that this Bill should be trying to address. This urgency meant that there was a mere 3 weeks in which to construct a submission for this Inquiry, which included research and construction of the submission. This is a once-in-a-generation opportunity to seek wrongs to be righted.

The TPI Federation was most concerned that the Department of Veterans' Affairs Minister, Mr Matt Keogh MP, emphatically stated that no discussion or consideration of the 'Offsetting' issue would be discussed as part of the legislation review. This is so that just one Compensation Act remains for the Department and the Government to be concerned about. To deny the Veteran Community the ability to discuss offsetting makes the consultation process for this legislation disingenuous and deceptive.

One example of such offsetting arrangements is attached to this statement and shows that a lump sum payment of \$171,000, where offsetting began in 2001 and remains for the Veterans lifetime, states the Veteran has already paid over \$300,000 and in another 10 years will have paid in excess of \$500,000.

The TPI Federation has presented submissions to Government on numerous occasions, as is described in the annex of our submission, with extremely limited results. The results usually arrive when it suited the Department to assist with their bureaucratic processes and procedures, or the Government with its election needs, and not as matter of 'right' or 'wrong'. This proposed Act is no different.

It is incredulous that this Act does not actually address the issues that cause suicides and suicidal ideation which in many cases are influenced by the Veteran's financial situation. To introduce an Act that will cost Government a mere \$125m in the initial year, with no other forward estimates required, shows that the process is merely for the benefit of the Department and the Government and that the Veteran Community will receive little,

if any, relief with the proposed change.

The TPI Federation has throughout the consultation process, tried to ascertain if the grandparenting of the Veterans' Entitlement Act 1986 can or cannot proceed after this Bill is passed. Will this Bill mean that the 13 year campaign for justice in maintaining the value of the VEA TPI and the MRCA SRDP payments to at least the tax-adjusted minimum wage can still be addressed? So far there are 50% saying it can and 50% saying it can't. Perhaps the Senators will be able to determine this.

As the current ~26,000 VEA TPIs age and the younger MRCA SRDP become older, they will possibly have no opportunity to request an improvement in the compensation except through the general indexation method. This will mean that the 70 years of decline (i.e. since the 1950s) of the TPI compensation will never be addressed.

The TPI Federation would appreciate it if this Inquiry could ascertain, with certainty, if it will be possible to address the inadequacies of the TPI compensation payment after this grandparenting process within this Act is legislated.

If the VEA cannot be changed after it is grandparented, where does that leave the most disabled Veterans in our community? If it cannot be changed, they will be left with a Compensation payment, for never being able to work again, in the 1970s income sphere. This Inquiry needs to note that the MRCA SRDP payment is merely a reference to VEA 24(4). The MRCA SRDP was supposed to be a safety-net for those most disabled Veterans but has been diminished so dramatically that it is almost irrelevant.

In 2013 the TPI Economic Loss Compensation (which was then 65% of the tax-adjusted minimum wage), was \$8,332 less than the tax-adjusted minimum wage. Today, even following the generous additional payment of \$1,000 per year (i.e. 0.04% increase) from the last election, the deficit is now \$11,150 (which is 59% of the tax adjusted minimum wage). The gap widens further each year.

Senators, the least that any Veteran could have expected to earn, had they been able to work, is the minimum wage. Yet by ignoring this deficit, the Government is stating that a Veteran's compensation for never being able to work should only be 59% of the tax-adjusted minimum wage. The TPI Federation has only ever asked that the 'Economic Loss' compensation be restored from the eroded compensa-

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TPI FEDERATION AUSTRALIA—OPENING STATEMENT

(Continued from page 6)

tion back to a level commensurate with the Parliament's original intent, and to again be equal to a reaffirmed benchmark of the tax-adjusted minimum wage.

Does this Act before us mean that the TPI/SRDP guaranteed fortnightly compensation payments will cease, as lump sum payments take over and become the 'preferred' method of compensation? Is this truly the most responsible method of providing compensation for those who have served this country to the detriment of their quality of life and livelihood.

Following the Vietnam War the VEA TPI cohort was of the tens of thousands in number. Ask yourself why there are a mere 40+ MRCA SRDPs since 2004 following our longest war – the Afghanistan War. The main reason for the demise of the SRDP is that it is 'offset' again the CSC Invalidity Pension they receive, whereas the VEA TPI is not. As a general rule this offsetting means the SRDP on offer is usually \$0. Therefore, the only compensation available to most Veterans under MRCA is a lump sum payment or Incapacity Payments that are also offset by the CSC Invalidity Pension.

Why do Veterans have to accept that their own paid-for superannuation subsidises their compensation? The 'offsetting' process used by the Government is obfuscating their responsibility to the Veteran community by enabling this to continue into the future with this Bill. The Government states that the Veteran is 'double-dipping' on Government payments but in actual fact the Government is 'double-dipping' (or more if you include taxation) on the Veterans fully

paid-for and owned superannuation.

Senators, you have an opportunity here to ensure that this major issue is at a minimum addressed by Government and to stop Government ignoring the subject of offsetting.

The TPI Federation is most concerned that should a VEA TPI pass away, his Widow will be given a 'choice' of utilising the VEA War Widow entitlements, or utilising the MRCA Widow entitlements. Again, as more Widows 'choose' the lump sum payments, they will be left without a regular income in their old age and also will have to prove that they are 'financially dependent' on the Veteran in order to be eligible.

The War Widow's payment is actually a compensation payment for the Widow, in legislation under VEA, for having cared for a disabled Veteran. The MRCA 'harmonised' legislation will enable a Widow to have an entitlement only if they are 'financially dependent' on the Veteran. The compensation concept is being removed.

The TPI Federation asks that the Senators seek to protect the War Widow's entitlements in the new Act and stop the Government taking the easy way out with lump sum payments for War Widows and Veterans alike.

The TPI Federation thanks the Senate for this Inquiry and welcomes any questions you may have on our submission.

Ms Pat McCabe OAM

National President

16th August 2024

The Australian Federation of Totally and Permanently Incapacitated Ex-Servicemen & Women Ltd
(Incorporated in the ACT)

TPI FEDERATION AUSTRALIA

"Disabled in our Service, United in our Cause"

Recent Example of Offsetting Unfairness

A Vietnam Veteran received a lump sum payment from DVA of \$171,000, and since 2001 his TPI Compensation payments have had an offset imposed on him for this.

Upon enquiring as to how much he has paid since that time, it was discovered that his total repayments of this lump sum payment up to an including 8 August 2024 is now \$322,023.43.

Fortnightly offsetting Payments	From	To	Paid
	12/07/2001	8/05/2008 -	\$90,210.20
	22/05/2008	27/12/2012	\$163,114.36
DVA advised as at 8/8/2024	10/01/2013	30/05/2013	\$168,715.69
offsetting paid to date was	13/06/2013	8/08/2013 -	\$171,068.69
	-\$322,023.43	8/08/2013	\$346,229.01
		9/01/2025	\$364,013.01

Should this Vietnam Veteran live for another 10 years he will have paid approximately \$550,000 is offsetting penalties for his meagre \$171,000 lump sum payment.

This is legal in accordance with the legislation but it remains totally immoral to continue to deduct this offsetting penalty as are all offsetting arrangements that have this 'lifetime' limitation on it.

Selected extracts from submissions the Senate Committee

Naval Association Submission

Service differential

The NAA is disappointed that the Bill makes no allowance for dispensing with the current service differential (between warlike and non warlike service, or operational and non operational) in favour of a single operational environment for injuries, illnesses, or the death of a veteran. The NAA believes if the current system was designed to show that operational service is of greater value than non-operational service, it is discriminatory. If it was designed to reduce the chances of a financial payout it is unconscionable. An injury or disease incurred in the service of the nation whether in peace or war has the same effect on the veteran.

The current system of distinguishing operational from non-operational service is discriminatory. The NAA believes that a citizen joins the defence force to defend Australia. An individual not being sent into an operational environment is not a choice he or she makes. It is determined by the operational and strategic environment at the time.

The Productivity Commission at Recommendation 14.1 said in part 'The Australian Government should amend the Military Rehabilitation and Compensation Act 2004 ... to remove the service differential,

The amalgamation was supported by the Chief of the Defence Force, General Angus Campbell AO DSC to the Royal Commission. General Campbell said.

*'I think the nation's responsibility to support its service personnel to enable their wellbeing is an inherent and reciprocal duty of the State and arises irrespective of the nature of the circumstances of the service they are directed to perform. If your need for assistance arises because of a period of service, you should be supported and/or where relevant, compensated.'*⁶

The Royal Commission in its Interim Report stated,

*'We conclude that the Australian Government should remove the distinction between different types of military service when prescribing the level of care, support and compensation provided to veterans.'*⁷

The Royal Commission went on to observe,

*'...we accept that there may be particular issues or budgetary considerations ...[but] ... the Government should remove the distinction between the different types of military service when prescribing the level of care, support and compensation provided to veterans.'*⁸

The Thematic Analysis, (Reference H) Attachment A, showed the issue of service differential was raised on 13 separate occasions.

One issue raised on page 12 was that;

'...all ADF members and veterans receive the same entitlements'.

The DVA response to this is;

'Noted. This is a core element of the reform'.

However, at page 20 of Reference H, an issue raised was for a single standard of proof. The DVA response to these was;

'... The distinction based on service type(s) was retained when MRCA was developed and continues to be supported.'

The evidence shows the differentiation is not supported by the Productivity Commission, the Royal Commission and a number of responses to the draft Harmonisation Bill.

The NAA believes this is a financial decision because if as the Minister states, no one will be worse off, future claims will be assessed on the Reasonable Hypothesis standard as opposed to the Balance of Probability. The Reasonable Hypothesis is more in keeping with the beneficial legislation concept. However, the Reasonable Hypothesis would make it easier for veterans to have their claims accepted which would impact on the Treasury. If this is the case, the differentiation is not based on what is best for the veteran but what suits the Treasury purse.

Recommendation

The NAA stands by its recommendation made earlier this year to the Harmonisation Bill that the service differential be deleted from the draft legislation

⁶ Commonwealth, *Royal Commission into Defence and Veteran Suicide, Interim Report (2022)*. p 199.

⁷ *Ibid.*

⁸ *Ibid.*

Defence Response

August 2024

Defence welcomes the opportunity to provide a submission to the inquiry into the Veterans' Entitlements, Treatment and Support (Simplification and Harmonisation) Bill 2024. This is a unique opportunity to remove barriers for veterans and their families. Defence is fully supportive of the Bill and acknowledges the extensive work that has been undertaken across Government and with the community in getting to this point.

Defence and the Department of Veterans' Affairs have used extensive internal and external communication channels available to both departments to advise veterans and members on the proposed changes.

Defence agrees that the evidence supporting the Simplification and Harmonisation of Veterans' Entitlements, Treatment and Support is overwhelming. The complexity inherent in the current tri-Act system combined with outdated concepts in some areas of legislation leads to poor outcomes for veterans and their families. Defence has supported the Department of Veterans' Affairs in their work towards harmonisation and simplification and

(Continued on page 9)

Selected extracts from submissions the Senate Committee



FAMILIES OF VETERANS GUILD

CONNECT - SUPPORT - EMPOWER

The Families of Veterans Guild (The Guild) previously the War Widows Guild of NSW, commends the Government's initiative to improve outcomes for veterans and their families through the Veterans' Entitlements, Treatment and Support (Simplification and Harmonisation) Bill 2024 (the Bill). The Guild views the Bill as a positive first step. This Bill does not change the model of care offered to veteran families, it still uses the 100-year-old model which presumes families do not need help and support until a veteran passes away.

The first thing that needs to be done is to include veteran families and to remove archaic language which perpetuates power dynamics and isn't consistent with contemporary standards. Language like 'wholly dependent partner', 'dependents' and 'attendants' no longer meets community expectations and devalues the role of veteran families. If the Bill were to include amendments to the Military Rehabilitation and Compensation Act 2004 (MRCA) to replace this language with the words 'veteran families' or 'families of veterans' then the Act too would need to define them under s5 of the MRCA. To date, difficulties in defining veteran families has led to their lack of inclusion and engagement.

The Guild has used the Australian Bureau of Statistics definition of family. The Guild also includes a list of familial relationships which it considers part of the veteran family in its definition. These relationships include current and former spouses, biological and/or stepparents, siblings, children, and grandparents. The Guild encourages all other veteran organisations, including DVA and the Govern-

ment to adopt a similar approach.

The failure to agree on a definition of family has for too long provided a barrier to their recognition and support. Not only would including a definition of family improve the language within s5 of the MRCA but it would also provide the means for policy to be developed and scoped. It would unite the various segments of the veteran family community and help them identify themselves as being part of a community of families. It would provide the means for their engagement, needs to be considered and where possible provided for. It would give them visibility within a system that currently doesn't see or hear

23 April 2024

Families of Veterans Guild: Extending Support Beyond Widows

Australian War Widows NSW has undergone a transformation, now known as Families of Veterans Guild, with an expanded mission to provide comprehensive support and services to all family members of Australian veterans. The decision to rebrand came after thorough consultation with group members.

Under its widened scope, the organization will deliver peer support, social work services, and advocacy for all family members of veterans, prioritizing their social and emotional well-being.

Renee Wilson, CEO of Families of Veterans Guild, emphasized that the name change aims to ensure accessibility to assistance for anyone connected to a veteran. Wilson stated, "We recognize the essential need for support, services, community, and representation within the veteran system for families of veterans. By altering our name, we're opening doors for widows, veterans' children, partners, parents, siblings, and extended families."

Wilson elaborated that the decision stemmed from identified gaps in the veterans' support landscape. She highlighted, "Our services complement existing ones. Comprehensive support for veterans' families requires collective effort. Together as a community, we can bridge gaps and enhance the lives of these families."

The shift aims to eliminate barriers for defence and veteran families in Australia, ensuring that the organization caters to all segments of this community, totalling nearly half a million individuals.

Defence Response August 2024

(Continued from page 8)

supports the Bill as introduced to Parliament.

The more modern Military Rehabilitation and Compensation Act 2004 and the included targeted support pillars of treatment, incapacity payments and non-economic loss compensation, under a wellbeing/rehabilitation focus will dramatically improve outcomes for veterans and their families.

Defence is fully supportive of the Bill, and recommends its passage through the Parliament.

HMAS Canberra (I) Memorial Service 9 August 2024



Left: At lectern, Master of Ceremonies, David Manolas NAA ACT Section President (also National President)



Right Alaric O'Neill, Tiger Lyons, Alan Masters, Alex McGown, Graeme Quinn, Pauline Gribble and David Manolas with Joe Slaats inserted

Photos Kathie Masters



Left: HMAS Harman's Catafalque Party awaiting the order to mount

Memorial Ceremonies at the Australian War Memorial Canberra



Above: 3 September: NAA wreath laid by Peter Cooke-Russell marking the 85th anniversary of the declaration of war against Germany



Right: 4 September Battle for Australia AVM Roxy McLennan (L) and Colonel John Jackson at the B for A monument



Above; Ex POWSV Merle Hare with one of the 150 School students at the B for A ceremony (middle) and with her mates at left

Why cheques are checking out

National Seniors Newsletter August 2024

In Australia, and around the world, paper cheques are going the way of the dodo. Is that a good thing?

Join our Keep Cash campaign

2 August 2024

They were once a mainstay of the banking system, but cheques have been slowly disappearing in recent years.

Their demise in Australia has been hastened by a Federal Government decision that the system will wind down "no later than 2030". The government itself will stop issuing cheques by 2028.

Federal Treasurer, Jim Chalmers, said in June last year that the government will "manage this transition in an orderly and planned way".

He noted that only 0.2% of non-cash retail payments in Australia were made by cheque, which seems like compelling evidence to shut the system down.

But is it a case of customers having no option? Many Australians have already been weaned off cheques by their banks.

Among the "big four":

- Commonwealth Bank is advising customers to "cheque out", taking away access to some customers.
- NAB cheque books are no longer available for new personal banking accounts or for existing accounts that don't already have a cheque book.
- Westpac has begun diverting customers to other kinds of payment.
- From 16 June 2024, ANZ stopped issuing cheque books to customers who have never had them before, as part of a planned phasing out.

Suncorp, Bank Australia, People First Bank, Rabobank, Credit Union Australia, and Teachers Mutual Bank have already stopped accepting cheques, with Macquarie and AMP to follow suit in November. Bendigo and Adelaide Bank has stopped issuing new cheque books and begun phasing out cheque accounts for many customers.

"The move towards a 'cashless society' is disproportionately impacting seniors who struggle with technology and online banking, highlighting concerns about digital exclusion.

Many seniors are not comfortable transacting online because they're not tech savvy, and they're concerned about online and credit card scams. In many cases, cash is all they're familiar with, and is their only way to make purchases.

Although online facilities are convenient for many of us, digital systems also pose risks during outages and natural disasters, highlighting the importance of cash being an option during emergencies

Older Australians and First Nations communities, in particular, are also the most vulnerable to scams.

How you can help

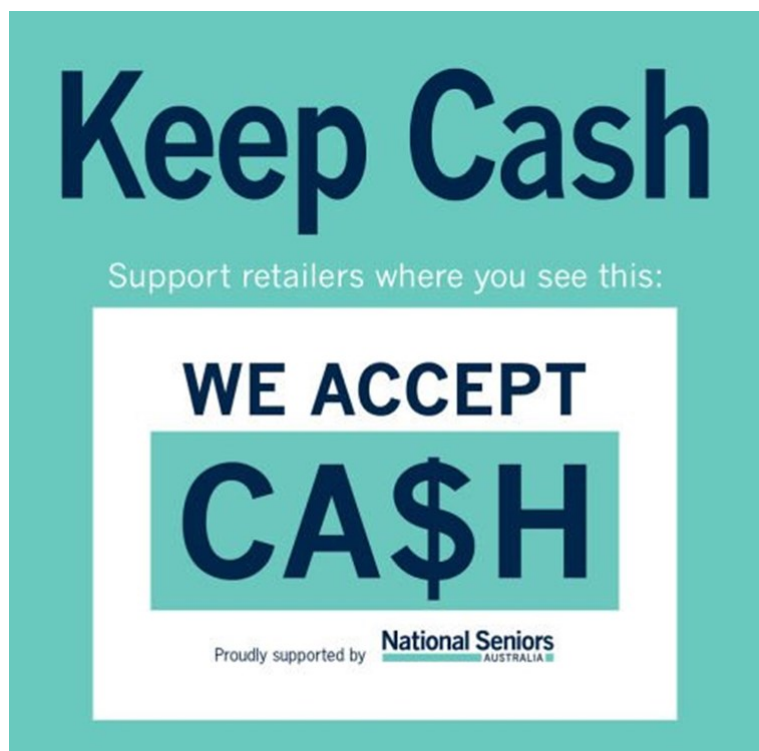
Use more cash: There needs to be more cash transactions in the system for the government, banks, and retailers to take notice and understand that cash is important, especially for the older cohort.

Subscribe to National Seniors Connect Newsletter: To keep updated on our advocacy efforts to keep cash as a valid form of currency, slow down the closure of physical branches, and ensure there is appropriate training to support seniors with digital platforms.

Follow National Seniors on Facebook and LinkedIn: In addition, share our posts to show your support and keep this important message in front of policy advisors and decision makers.

As a crucial part of our 'Keep Cash' campaign, we are encouraging retailers who accept cash to display our 'WE ACCEPT CASH' sticker. We are also calling on community members to distribute stickers to local participating retailers.

In addition, we are encouraging supporters to display our 'Keep Cash' bumper stickers.



Emails to the Editor

Sun Aug 11

Peter,

Pat McCabe from KOC provided this.

You might like to put it in the Bosun's Call.

Regards,

Alex

"Congratulations and appreciation is extended to the DVA Secretary, Ms Alison Frame, for standing by her commitment to ensure that Veterans hearing aids needs would be provided for in the Federal Budget. It is most pleasing that this commitment came to fruition in the 2024-25 Federal Budget with funding being provided for the provision of all the Veterans and War Widows hearing needs. Where there is a clinical need for greater than the basic hearing aid, DVA will now be able to provide this.

There is a new Hearing Aid Prior Approval Form required for the Audiologist to complete and, if you can, download the form and give it to your Audiologist. You may need to convince them that things have changed and to try again with DVA to gain an approval. The form - d9398 - Hearing Aid Prior Approval Form - can be googled and printed .

The TPI Federation will now attempt to gain access to the Tinnitus program for all Veterans. The Department of Health Hearing Services Program

website states that 'tinnitus assessment and treatment' is not included in the Hearing Services Program yet the DVA website states 'we may provide you with a range of tinnitus treatments' for Gold Card holders. This anomaly has caused conversion for Veterans as well as Audiologist Providers.

Sat Aug 10

Peter,

Good morning.

I trust "you and yours" are all travelling well on this beautiful tropical morning in the nation's capital, as am I.

As you probably remember, I am involved with CBR Legacy. I came back onboard "Active" last September after a break of about 2 years. One of the issues we face is initiating initial contact with the spouse/partner of a deceased veteran.

At Welfare Committee earlier this week, it was highlighted that DVA have decided to no longer provide to Legacy details of the family of a deceased veteran. This decision by DVA hit us like a freight train.

That said, amongst other initiatives, we are looking to ask our contacts around town if they become aware of a deceased (or terminally ill) veteran, to let the NOK /family etc know that Legacy may be able to assist them.

The advice distributed out to our Canberra Legatee cohort on the way ahead in this matter was promulgated in our Weekly Update of Friday 9 and is copied (in full) below - FYI.

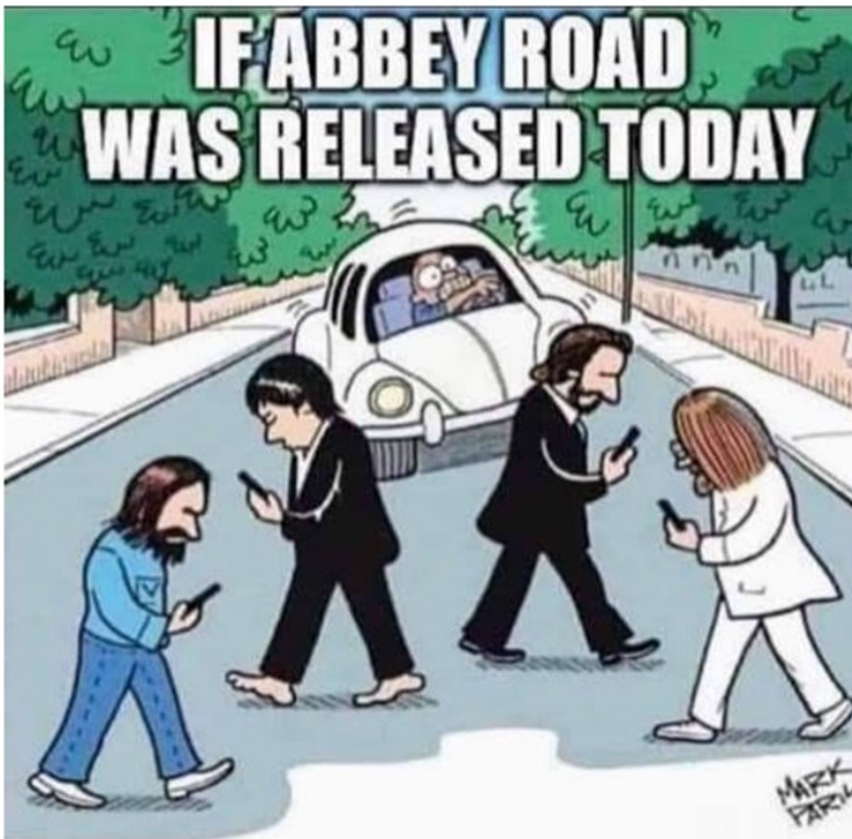
Accordingly, in your 'association' with the ACT Sub-section, could I just ask that being aware of DVA's decision, could you act as outlined below. Feel free to come back through me if you can't get in touch with Legacy House easily. Any assistance in this regard will be very much appreciated at Canberra Legacy.

Anecdotally, I do understand DVA is being approached to reverse their decision on this matter.

Havagoodone.

With thanks,

Michael Doyle



DVA Contacts

Provider enquiry numbers

- Provider invoicing & billing enquiries: [1300 550 017](tel:1300550017)
- Provider enquiries: [1800 550 457](tel:1800550457)
- Transport bookings: [1800 550 455](tel:1800550455)
- [Veterans' Affairs Pharmaceutical Advisory Centre](#) (VAPAC): [1800 552 580](tel:1800552580)

Hearing or speech impairment assistance

- If you are deaf, or have a hearing impairment or speech impairment, contact us through the [National Relay Service](#) (NRS):
- Talk To You (TTY) users phone [1800 555 677](tel:1800555677) then ask for 1800 838 372
- Speak and Listen users phone [1800 555 727](tel:1800555727) then ask for 1800 838 372
- Internet relay users connect to the [NRS](#) then ask for 1800 838 372

Who can help me access information

DVA's **Information Access Unit** (IAU) can help you get **personal** or **corporate** information through Administrative Release. It is one of the easiest (and fastest) ways to enable you to get the outcome you need.

It avoids going through a lengthy formal processes such as FOI, a public register or other agency specific legislation.

Depending on the situation, the IAU can usually process a request **within 30 days** and **no charges** apply.

The Department is committed to making more government-held information available to members of the public without requiring them to make a freedom of information (FOI) access application.

Information on health services may be obtained from DVA. The contact numbers for health care providers requiring further information or prior financial authorisation for all States & Territories are listed below:

PHONE NUMBER:

Telephone: [1800 VETERAN \(1800 838 372\)](tel:1800VETERAN)

International callers:

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

POSTAL ADDRESS FOR ALL STATES AND TERRITORIES:

Health Approvals & Home Care Section department of Veterans' Affairs

GPO Box 9998
BRISBANE QLD 4001

DVA WEBSITE:

<http://www.dva.gov.au/providers/allied-healthprofessionals>

DVA email for prior financial authorisation: health.approval@dva.gov.au

The appropriate prior approval request form can be found at: <https://www.dva.gov.au/providers/servicesrequiring-prior-approval>

CLAIMS FOR PAYMENT

For information about claims for payment visit: www.dva.gov.au/providers/how-claim

Claim Enquiries: 1300 550 017
(Option 2 Allied Health)

Claims will take a variety of times to complete based on whether or not the claim is prioritised for allocation to a decision maker and the complexity of the claim itself. For example, if the service of the individual crosses two or more Acts or contains a lot of health conditions and injuries or both. This results in some claims being decided faster than the average time, while some claims take longer.

For any condition, to make the claiming process smoother, follow these 3 steps:

- **Step 1:** Get your medical practitioner to confirm your diagnosis.
- **Step 2:** Supply the documents you need to;
- **Step 3:** Check if you are already eligible for free health care and treatment.

OPEN
Veterans & Families
Counselling
ARMS
1800 011 046



**SAFE ZONE
SUPPORT**

FREE ANONYMOUS
COUNSELLING LINE
CALL 1800 142 072

**Defence
Family
Helpline**



1800 624 608

**Defence
All-hours
Support Line**



1800 628 036