



THE RETURNED & SERVICES LEAGUE OF AUSTRALIA
WA BRANCH INCORPORATED

Issue 9/2009
Sub-Branch Signal

THE SUB-BRANCH SIGNAL

**DOING BUSINESS
WITH RSL**
8:30 AM – 4:30 PM

ANZAC HOUSE

28 St Georges Terrace, Perth
PO Box 3023
Perth Adelaide Terrace WA 6832
Website: www.rslwahq.org.au
Email: rslwahq@iinet.net.au
Tel: 9287 3799
Fax: 9287 3732

RECEPTION

Monday to Friday - general enquiries
Email: adminassist@rslwahq.org.au
Tel: 9287 3799

EXECUTIVE ASSISTANT

Monday to Friday - PA to State
President & State Secretary,
Listening Post
Email: rslwahq@iinet.net.au
Tel: 9287 3799

MEMBERSHIP

Monday to Thursday - membership
enquiries, Sub-Branch enquiries
Email: membership@rslwahq.org.au
Tel: 9287 3705

WELFARE

Monday to Friday- welfare applica-
tions, emergency housing, food &
lodging grants, SS&A Relief Trust
Fund applications. Overseas pen-
sions
Email: welfare@rslwahq.org.au
Tel: 9287 3707

ADVOCACY

Monday to Friday - S31 reviews,
Veteran Review Board,
Admin Appeals Tribunal
Email: advocate@rslwahq.org.au
Tel: 9287 3708

FINANCE

Monday to Friday - all account en-
quiries, Sub-Branch credits
Sub-Branch Insurance, information,
claims, grant application assistance,
DVA, Lotterywest (ABN, tax)
Email: helenb@rslwahq.org.au
Tel: 9287 3703 or 9287 3718

PENSIONS

Monday to Friday - pension entitle-
ments, claims preparation
Email: pensions1@rslwahq.org.au
pensions2@rslwahq.org.au
Tel: 9287 3709
9287 3710, 9287 3711

ANZAC CLUB

Monday to Friday - facilities book-
ings, catering/hospitality
Email: anzacclub@rslwahq.org.au
Tel: 9287 3714



ANZAC DAY GRANTS 2010

*Lotterywest Grants are available to your Sub Branch to pro-
vide infrastructure support for the conduct of 2010 ANZAC
Day Services*

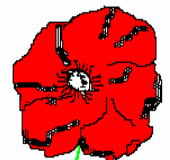
Please refer to attached documentation
APPLICATIONS CLOSE 30 OCTOBER 2009

2009 Poppy Day Luncheon

ANZAC House

**Wednesday 11th November 2009
12.30pm-2.30pm**

**Cost—\$40 per ticket
Limit 120 tickets**



RSVP—26th October



[Development at Hellfire Pass](#)

The Office of Australian War Graves have advised that the Report commissioned into the removal of the concrete stairs at Hellfire Pass has recommended the removal by cutting the stairway into sections and lowering each section to the rail bed for further cutting and removal. Such a method will cause the least damage to the site. The Thai Authorities have given agreement to proceed with demolition on this basis and work is expected to take place in the dry season at the end of 2009.

The Office of Australian War Graves is very conscious of the contributions of many Ex-Prisoners of War, their families and the Thai/Australian Chamber of Commerce in erecting the walkway and concrete stairs which have been an important part of Hellfire Pass over many years. The intention is still to erect an interpretive panel and to mount the dedication plaque close to the existing plaque at the top of the pathway. This interpretation will inform future visitors of the history of the concrete path and the contribution of those who made it possible.

[HMAS SYDNEY II Virtual Memorial](#)

The Finding Sydney Foundation (FSF) and the Naval Association of Australia (NAA) have launched a Virtual Memorial on the internet to commemorate the 645 men lost with HMAS Sydney II in 1941.

This will providing a unique experience, accessible globally, for those wanting to learn more about the human loss of HMAS Sydney II and honour the memory of the individual sailors through shared stories and images.

The website <http://www.sydney Memorial.com> features an Honour Roll with individual pages of information on each of the 645 sailors lost. Families are invited to submit stories, images and other content to feature on each sailor's page.

The website also houses HMAS Sydney II historical information and an extensive set of archival photographs courtesy of the Royal Australian Navy and the Australian War Memorial. Video footage can also be viewed. This footage includes previous commemorations; the search for the wreck; scenes of the ship and crew in Egypt (Jul 1940) after the successful engagement with the Italian cruiser Bartolomeo Colleoni; the triumphant ceremonial welcome home march in Sydney (Feb 1941); and scenes aboard the ship taken during the months before her loss.

[RSL Australian Forces Overseas Fund](#)

The RSL Australian Forces Overseas Fund (AFOF) provides packages to Australian Defence Force and Australian Federal Police personnel serving overseas.

The majority of these personnel serve in peacekeeping or peacemaking missions on a six month rotation basis and, to ensure that each receives the benefit of a package during their period of service, the packages are made available for delivery twice yearly.

These packages are loosely referred to as the mid-year and Christmas packages

Since 2006, RSL AFOF has provided packages to personnel serving overseas in Afghanistan, Bosnia, Bougainville, Cyprus, East Timor, Eritrea, Ethiopia, Iraq, Israel, Jordan, Kuwait, Lebanon, the Middle East, Sinai, Solomon Islands, Sudan and Syria.

The packages contained various items to remind personnel of home, and included ANZAC biscuits, glucose confectionery, salted peanuts, dried fruit, muesli bars, cake, lollies, a selection of RSL newsletters, a letter of appreciation on behalf of all Australians, RSL State Branch contact details and Membership contact details.

Australia has large numbers of personnel serving on overseas missions. More than 3600 packages were sent in May 2008 and almost 3000 were sent for Christmas 2007.

AFOF is supported by all Australians and their ongoing personal monetary donations ensure the continuance of the Fund's activities. We receive regular support from the RSL community and were most grateful for the significant \$8,000 donation received from the Sub-Branches in the Queensland Sunshine Coast and Regional Districts in 2008. The Maroochydore Sub-Branch kindly donated \$2,000 to AFOF in 2006.

AFOF relies on the many volunteers who give so freely of their time to assist in the preparation of the packages, and in particular, the contribution given by personnel from 39th Personnel Support Battalion, Directorate of Personnel Support Amenities in Canberra, the Malabar RSL Sub-Branch, RSL National Headquarters staff, and friends of AFOF from the general community was greatly appreciated.

RSL AFOF is proud to have been able to make this contribution to the welfare of our serving personnel on behalf of our grateful Nation.

Western Australia, in the past has actively supported funding of AFOF parcels

We wish all those serving overseas good fortune and a safe return home.





Raffle

It's that time again. RSL is conducting its **Annual Welfare Raffle**. Raffle books have been posted to those who have indicated they are prepared to sell a book(s) and we ask that you make every endeavour to sell the book sent to you. For your convenience a reply paid envelope has been provided for you to return the book and payment – preferably NOT cash. Please support this raffle as with an unprecedented draw on our welfare reserves due to veterans falling on hard times and seeking RSL assistance we need every dollar we can get. The prizes are good and the cause is worthy – we seek your support.

Your Raffle Book is in the mail.

Annual Financial Returns

Sub Branches are reminded that their Annual Financial Returns are due at ANZAC House following their adoption at the Annual General Meeting. The final date for lodgment is 30 October 2009. We look forward to your cooperation by prompt submission of the return.

Office Bearer Forms

In this mail out you will find a update form which we ask you complete and return to us following your Annual General Meeting.

Amelioration Accounts

With the requirement that net proceeds from the Annual Poppy Day be placed in a *separate bank account* clearly titled *Amelioration Account*, Treasurers are reminded of the need to be compliant and accountable for the correct treatment of monies deposited into the account. This requirement is obligatory as the funds are not Sub-Branch funds, but public monies set aside for veterans in need or under necessitous circumstances.

Membership Notes

Thanks to all members who promptly responded to their Membership Renewal Reminder. Their renewals swelled our Service Membership to just over 100 members in excess of the same time in 2008.

As at 24 August we are pleased to report the following statistics on membership:

Service Members	9103
Affiliates	1668
Total	10,771

A end of year target is 12000.

It's up to you!

Review of Pension Indexation in Australia Government Civilian and Military Superannuation Schemes

Mr Trevor Mathews, who was commissioned by the Australia Government to examine the indexation arrangements for former military and civilian employees who are receiving superannuation payments on the basis of their employment, handed down his report in December 2008.

This report has now been released and he has made four recommendations which have been accepted by government.

Recommendation 1

That pensions from the Australian Government, civilian and military superannuation schemes continue to be indexed against the inflationary price increases.

Recommendation 2

That the same indexation methodology continue to apply to civilian and military pensions.

Recommendation 3

That pensions from the Australian Government civilian and military superannuation schemes continue to be indexed by CPI as the most suitable index to protect pensions against inflationary price increases available at this time.

Recommendation 4

That, if a robust index which reflects the price inflation experience of superannuants better than CPI becomes available in the future, the Australian Government should consider its for indexing Australian Government civilian and military superannuation pensions.

Part of Mr Mathews Executive Summary referred back to Professor Pollards review in 1973 who had recommended that CPI be the basis of indexation as this was the best method to allow for inflation. Although a number of submissions were made to change the indexation arrangements to that that of age and service pensions to keep pace with changes in community living standards, as well as protecting them from inflation, this was not accepted by Mr Mathews.

Effectively he could not find a case for supporting a retirees income in line with changes in community standards, that is to provide former employees with a share of productivity increases.

Mr Mathews report is available on the www.finance.gov.au website. In view of this report and the governments acceptance of same, means that this will now need to be considered by the RSL nationally at its next meeting in September, to determine if any action will be taken to address his recommendations.



[Commutation of Military Pension](#)

It would appear that there is sometimes confusion as to the issue of commuting part of your military pension on leaving the Australian Defence Force and how it is treated and the application of life expectancy tables. When a person departs from the services there was provision for part of the pension to be commuted and for this money to be used in transitioning to civilian life either by using the money for the purchase of a house or a business or whatever was appropriate.

In providing this money you have immediate use of that money with no requirement to pay it back and in so doing not incurring interest payments. If the money is used to purchase a house over time your equity in that house will increase in value and so if you choose to sell then of course you benefit from that increase and perhaps use the increased equity to purchase another house or whatever. If you choose to buy a business with the commutation money and you earn a living from the purchase whilst concurrently possibly increasing your equity also in the business.

Accordingly, life expectancy tables do not come into consideration because there is no requirement to pay the money back.

To put another scenario which is purely hypothetical, if there was an expectation to pay the money back using the life expectancy tables then what needs to be considered is whether you were to pass away before you had paid back this hypothetical amount, then it could be expected that the unused amount of the commutation should be paid back out of your estate.

Of course there is no provision for this scenario to be applied.

It is most likely that you would have signed a document at the time you chose to commute part of your pension. If that was not the case then it would be difficult for you to advise the paying authority that you wanted to commute part of your pension and how could the paying authority prove that you received the payment. That document would have also have indicated what the conditions were by you making the decision to take the option of commuting part of your pension. I trust that this clarifies for you the matter of commuting part of your military pension to a lump sum and why there is no provision for the commuted amount to be repaid or have your pension reinstated after a period of time.

[Sub Branch Governance](#)

Taking on a position of responsibility in any Organisation requires the member to understand the consequences of their decisions on behalf of the Organisation.

Beside the *Associations Incorporation Act 1987* there is also the RSL National, State and Sub Branch Constitutions and By-Laws which MUST be observed.

Members should ensure their Sub Branch Committee is carrying out the duties as required, if they are not then Members should be demanding to know why. Some of the common complaints which are brought to State Branch are:

- Items raised at General Meeting or AGM without notice to Members
- No Monthly Meeting
- No financial report at Committee,\
- No Audited report for AGM
- No Auditor appointed at AGM
- No check of who is financial for voting at AGM
- Members nominating for positions for which have no entitlement
- Members voting for positions they are not entitled to
- Committee not acting in the interest of its Members

I hope that if this applies to your Sub Branch you will take steps to address compliance.

If in doubt about procedures, please contact State Headquarters. We are there to assist.

[The Extreme Disablement Adjustment](#)

At the recent National EDA Conference in Melbourne, there was some discussion leading to the belief that a number of veterans in receipt of a 100% Disability Pension were not aware that they may be eligible to be considered to the Extreme Disablement Adjustment. Of course, such veterans would have to meet the more stringent conditions for EDA. They also need to be older than 65 years of age.

All members should be aware of the prospect of deterioration beyond 100% disability, and the need in some cases to have that circumstance re-assessed periodically. Particularly for our more elderly veterans, some may not be aware that 100% disability is not the maximum payment available. Pension and Welfare officers should be mindful of this and as opportunities present, canvass those members in this category who may be eligible and support them in such claims.

