



DOING BUSINESS WITH RSL
8.30 AM — 4.30 PM

ANZAC House & Reception

28 St Georges Terrace, Perth
PO Box 3023
EAST PERTH WA 6892
Website: www.rslwahq.org.au
Email: rslwahq@inet.net.au
Tel: (08) 9287 3799
Fax: (08) 9287 3732
Country Callers : 1800 259 799

CEO / State Secretary

Monday to Friday
Email: rslwahq@inet.net.au
Tel: 9287 3799

Assistant State Secretary

Monday to Friday
Assist to State President & CEO/
State Secretary
Email: rslwahq@inet.net.au
Tel: 9287 3702

Membership

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

Welfare

Monday to Friday
Welfare Applications
Emergency Housing
Food & Lodging Grants
ASS&AR Trust Fund Applications.
Overseas Pensions
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 Enquiries
Sub - Branch Credits
Sub - Branch Insurance
Information, Claims
Grant Application Assistance
DVA & Lotterywest (ABN, tax)
Email: helenb@rslwahq.org.au
Tel: 9287 3703 / 9287 3718

Pensions

Monday to Friday
Pension Entitlements
Claims Preparation
Email: pensions1@rslwahq.org.au
pensions2@rslwahq.org.au
Tel: 9287 3710 or 9287 3711

ANZAC Club

Monday to Friday
Facilities Bookings
Catering & Hospitality
Email: AN-
ZACclub@rslwahq.org.au

Listening Post

Monday to Friday
Editorial Staff
Email: listeningpost@rslwahq.org.au
Tel: 9287 3716

From the Presidents Pen...

DEFAMATION

People say things about each other all the time. So much so, that we have a variety of ways to describe this very common human behaviour. We call it gossiping, scandal mongering, backbiting...

The legal term for this behaviour is "defamation", where it involves a statement about another person which:

- a) is communicated verbally or in writing to another person;
- b) has the potential of causing damage to that other person's reputation; and
- c) is false.

These days, people access and use the internet and communicate by way of e-mails and social networking with increasing frequency. As a result, defamatory statements are becoming increasingly common.

In this article, we look at what happens when:

1. a person sends an e-mail containing a defamatory statement to a number of people, and this e-mail has been brought to the attention of the person defamed; and
2. a person sends a private e-mail containing a defamatory statement to one person, and that person then forwards this e-mail to third parties which then comes to the attention of the person defamed.

There have been many cases where people have been defamed using the internet which are not discussed here but which readers should be mindful of.

It is easy, in a moment of anger or frustration, to state a little too frankly what you think about someone else. In fact, it is so easy to do this that it can be dangerous.. E-mails can be quickly written and sent to many people simultaneously. Once sent, they are permanent and cannot be retrieved.

If you send an e-mail to another person that contains defamatory statements, you may be liable to pay damages to the person defamed. You may also be liable to pay damages to the person defamed if you receive an e-mail that contains defamatory comments and:

1. forward that e-mail to others; or
2. reply to the e-mail and copy other recipients into the reply.

If that happens, you may receive a letter from a lawyer and be forced to retain your own lawyer to respond and potentially apologise for making the defamatory statements or passing them on.

Be aware that it is very easy for someone to edit an e-mail originally sent by you when they forward that e-mail. If your e-mail has been edited you may find yourself being accused of defamation and you may be required to produce evidence to show that the edited e-mail was not sent by you. If you are concerned that someone may edit an e-mail sent by you it is best to ensure that you always keep a copy of the sent e-mail for yourself. You can keep an electronic copy or print the e-mail.

To avoid being accused of defaming someone else or re-publishing someone else's defamatory statements, it is always best to ensure:

1. you do not forward emails which contain controversial comments sent to you by others;
2. you read through and satisfy yourself that you are comfortable with, everything contained in an email sent to you by someone else before you forward it; and
3. you avoid making statements that others could interpret as damaging to their reputation.

The information contained in this article is intended as a brief and general summary of one aspect of the law of defamation, current at the time of publication. Should you have a specific query in relation to an allegation of defamation or an e-mail you have received or intend to send, you should seek advice from a lawyer.



INSURANCE RENEWAL 2012-13

As part of the ongoing process of maintaining up to date information for insurance purposes, a General Insurance Questionnaire ("GIQ") was issued to all Sub-Branches and Clubs on 30 May, 2012. Whilst the response has been generally good, some 65 Sub-Branches have not returned the GIQ (nil returns are also requested as confirmation that insurances are not required and have not simply been overlooked).

Information provided in completed GIQs has been used to update asset values for inclusion in the insurance renewal policies, workers compensation insurance where applicable and calculation of total premiums for the 2012-13 financial year.

Sub-Branches which have not returned the GIQ and had buildings/contents/machinery breakdown cover in past years have been included in the Insurance Renewal calculations at the last provided value/s (being in some cases 2 or more years ago).

Sub-Branches which have returned the GIQ and did not indicate any change to previously provided insured values will remain insured at those values.

Where insurance is not taken out for the full value, the relevant Sub-Branch will be considered to be underinsured and will be treated as its own insurer for the difference in the event of a claim, that is, it will have to pay a rateable proportion of any loss incurred.

A simple example of how this applies is:-

Full insurable value of asset	\$100,000	
Selected sum insured	\$50,000	You are your own insurer for 50%
Cost of repair due to fire damage	\$40,000	
Insurer will pay	\$20,000	You must pay the remaining \$20,000

For this reason, it is important to take care to ensure that the relevant property/asset is insured for its full value.

Insurance premiums for 2012-13 have increased significantly to last year due to:-

- Increases in the whole insurance market / industry due to a number of factors including global re-insurance policies, catastrophe claims in Australia and Investment Revenue reducing for insurance companies.
- Increased claims by RSLWA and / or Sub-Branches in 2011-12.
- Loss of economies of scale following the sale of RSL Care. Insurers will now look at the RSLWA as a standalone entity in its own right and therefore the claims and premium will be reflective of this.
- Increased values of Sub-Branch properties due to current market value assessment rather than historical values from the past.

Also the excess/deductible amount has generally been increased by the insurance company to \$1,000 although this does depend on the type of claim and the relevant policy under which a claim is being lodged.

Insurance Policies in place include Industrial Special Risks, General Property, Commercial Motor Vehicle, Fidelity Guarantee, Public Liability, Professional Indemnity, Director's & Officer's Liability Insurance, Employment Practices Liability, Voluntary Workers, Journey Insurance, Machinery breakdown, Corporate Travel Insurance, and Workers Compensation as applicable.

RSLWA HQ has paid the renewals on all of the insurance policies for 2012-13 and the appropriate Sub-Branch / Club's share will be invoiced within the next 1-2 weeks.

As soon as the relevant invoice is paid, RSLWA HQ will send out the relevant Certificate/s of Currency to the Sub-Branch.

Details of Insurance Policies and applicable terms are available on request to the State Accountant, Peter McGlade, on 9287 3718 or by email to stateacct@rslwahq.org.au.

On a related matter, if your Sub-Branch or Club has a motor vehicle or trailer, please send a copy of the current registration papers to RSLWA HQ (Attn: Peter McGlade) so we can ensure that it is covered by insurance and the asset register contains correct details.

Membership Statistics as at 25 July 2012

Service	7, 862
Affiliate	1, 270
Total	9, 132





EDUCATION SUPPORT FOR VETERAN FAMILIES

More than 1,900 primary and secondary school students in the veteran community will receive education payments from the Australian Government this week to help keep more money in parents' pockets.

Minister for Veterans' Affairs Warren Snowdon said the Australian Government was introducing a new *Schoolkids Bonus* to assist with education costs for all primary and secondary students for eligible families.

"Students in receipt of DVA education allowances under the *Veterans' Children Education Scheme (VCES)* or the *Military, Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS)* will benefit from the support," he said.

Mr Snowdon said payments would assist with the cost of additional education expenses like purchasing school books and uniforms or towards the cost of school excursions and camps.

"The Australian Government recognises how expensive the start of each school year can be for working families and these payments will help ensure they have extra money in their pockets when they need it most," he said.

"Families will receive \$409 for each primary school student and \$818 for each full-time secondary school student in nominated bank accounts this week."

Mr Snowdon said the June payments marked the transition from the Education Tax Refund, previously administered by the Australian Taxation Office, to the new *Schoolkids Bonus*.

"The *Schoolkids Bonus* will begin in 2013 with instalments in January and July. Eligible families will receive an annual amount of \$410 for each primary school student and \$820 for each full-time secondary school student," he said.

Payments will be made into the nominated bank account where the recipients' current DVA education allowance is paid. Families with shared custody arrangements will receive an amount of the payment in line with existing arrangements for the split of their benefit/allowance.

Payments are automatic and **no claim is required or receipts needed**. Payments are tax-free, do not count as income for taxation purposes and will be indexed annually from 2014-15 in line with the Consumer Price Index.

For more information, clarification or other assistance regarding education allowance payments visit www.dva.gov.au or call DVA on 133 254 or, for non-metropolitan callers, 1800 555 254.

FUNDING BOOST FOR VETERAN HEALTH AND WELLBEING INITIATIVES

The Minister for Veterans' Affairs, Warren Snowdon, announced funding for 62 projects that will benefit the health and welfare of veterans across Australia.

Mr Snowdon said the funding is part of the Australian Government's *Veteran & Community Grants* program, which provides support for ex-service and community organisations.

"I am pleased to announce \$555,589 has been allocated towards 62 projects around the country that help veterans, war widows and widowers lead healthier and more fulsome lives," he said.

"This funding will assist a range of initiatives and activities, from undertaking bus trips to reduce social isolation, to purchasing equipment to produce community newsletters and enhance social activities."

Veteran & Community Grants are available to ex-service and community organisations, veteran representative groups and private organisations to support projects that aim to improve the independence and quality of life for the veteran community.

Since 2008, the Australian Government has supported more than 1,200 organisations with over \$13.6 million in funding.

"It is important that the ex-service community has access to activities and programs to give them skills to remain independent, healthy and active, particularly for the elderly living by themselves," Mr Snowdon said.

The full list is available at www.dva.gov.au

POPPY LAYING AT GRAVESITES OF VIETNAM VETERANS

**Perth War Cemetery and Karrakatta Cemetery
Saturday 18 August 2012 - 8.00 am**

A large proportion of the war graves for WA servicemen killed during the Vietnam War are in the Perth War Cemetery and the adjacent Karrakatta Cemetery.

Since the 40th Anniversary of the Battle of Long Tan, all graves of Vietnam Veterans killed during the war have been visited on Vietnam Veterans Day. On 18 August 2012, a group of interested people will say the Ode and lay a poppy on each of the graves (this will take about 3 hours and includes a walk of approximately 5 km to visit all of the graves). All are welcome to all or part of the proceedings.

Please come to the Perth War Cemetery, Smyth Road, Nedlands, at 8am on Saturday, 18 August 2012.

Phone Peta Alderman, State Manager WA, Office of Australian War Graves on 9386 3807 for further information or simply turn up.

On the same day, a Remembrance Day service will be held at the Vietnam Veterans Memorial at 11.00 am. The Memorial is situated on May Drive, Kings Park, overlooking the lake and interpretive playground.

WA AGED SAILORS, SOLDIERS & AIRMEN'S RELIEF TRUST FUND

**Ready to Assist Veterans and Dependents
in need or necessitous circumstances.**

Apply: Welfare Officer - (08) 9287 3707



THE COCKATOO ANZAC CENTENARY

No. 2 in a series of weekly reports on key federal programs

PM Gillard announced this program in April, and it starts in July 2012. Funding totals \$83.5 million over seven years for refurbishments of WWI galleries at the War Memorial as well as war graves, overseas commemorations, local community commemorations, education programs, a travelling exhibition, a new interpretive centre in Albany WA, and the restaging of events and activities. The Centenary runs from 2014 to 2018 but the funding is also for initiatives pre and post that period.

Chair of the ANZAC Centenary Advisory Board is Air Chief Marshal (Rtd) Angus Houston and there are six committees to develop projects, liaise with people and assess submissions. Private sector sponsorship is encouraged wherever possible.

Senior Department of Veteran Affairs (Canberra) officials advised in June 2012 that:

- There are four funding buckets – international (e.g. Gallipoli, Armistice, France), national (e.g. Albany), state and local.
- They are interested in ‘virtual’ initiatives rather than physical due to cost of infrastructure.
- Three aims – engagement, education, capacity to engage.
- Guidelines due out very soon.

The six committees (education, military & cultural, youth, state-territory-local, ceremonial and business) are being empowered to develop ideas – but best to work through the head of the Secretariat, Catherine Mahoney.

Cockatoo advice

- This is going to be a pretty competitive exercise, so proposals need to be of a high quality and engage private sector and state/local support wherever possible.
- Not likely to be big, infrastructure projects (like Albany) – note the virtual and educative emphasis, which favours collaborative hubs.
- Leverage state government - submissions lacking state buy-in won't be well-received.

Develop ideas outside the mainstream, and cultivate Committee members to that end.

Ideas for your contemplation

- Think about your competitive advantage - could you develop some type of military tourism project linking via NBN and virtual technologies with St. Kilda Barracks, Keswick, Fremantle, Hyde Park or Ennoger, sharing a historical narrative with additional local content?
- Could you develop your ability to host exhibitions, by assembling exhibits from local families, the State Museum and Canberra based institutions? (there are separate programs to support exhibitions).
- Speak to local historical groups etc. to leverage their knowledge and contacts - send this note to them!
- Your suburb, town or villages surely have interesting ANZACs to honour – identify them. Read Peter Fitzsimons' and others' books for hints. Note - Fitzsimons is on the Board.
- WWI was the ‘war to end all wars’ – obviously people didn't learn. Get your local kids involved! Think about buddy activities (seniors mentoring kids). Get the school principals involved by inviting them to a Council meeting.
- Pick up the phone NOW and seek a meeting with BOTH your federal and state members to collaborate on a Centenary proposal.
- Invite Angus Houston to address an ANZAC dinner or ceremony this year – and take the opportunity to quiz him on your ideas for a funding submission. Angus has the gravitas to pull a crowd to a fund raiser for your RSL. Invite the schools to send senior students along. Share the cost with a couple of councils and pay his airfare. How could he refuse?
- Do the above with Peter Fitzsimons - he is a great raconteur. He may require a speaker's fee – or donate the profits to Legacy. And run your ideas past him.
- Google ‘ANZAC Centenary’ and check the list of Board and Committee members to find someone who relates to your region. Then ring them for a chat.
- Speak to the Turkish Consulate re a project to fly out some Turkish schoolchildren for an event - billeted with local families.

Suggest a reciprocal arrangement.

Leverage the Centenary funding - \$50,000 may be able to attract double that from other sources e.g. Arts programs, DEEWR, state programs.

THE COCKATOO NETWORK: CANBERRA ACT
Phone (02) 6231 7261 or 0412 922 559 or apdcockatoo@primus.com.au