



THE FURPHY WAGON

NEWSLETTER - December 2019

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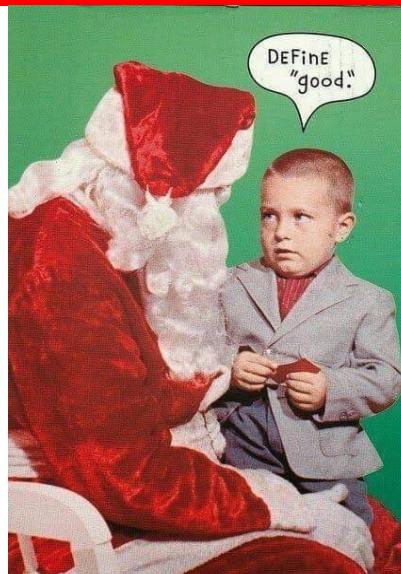
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***Merry Christmas
and Happy New Year to All***

Port Macquarie



Greater Port Macquarie is a place of unspoiled beauty, with pristine secluded beaches, sparkling estuaries and stunning national parks crisscrossed with walking trails. The laidback region, which is known for its natural beauty, is also home to the famous Koala Hospital, Hastings River wine region and Bago Maze near Wauchope.



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What The Prez Sez

It is that time of the year again which seems to come around a lot faster then it did in the past. Remember the times when all the kids living near you would come out on Christmas morning and show off their new toys. As we got older the Christmas and New Years Eve parties, who can remember. Come to today "not Christmas again" traffic, crowds, grandchildren, I just want to sit down and relax. No kids out on the streets playing, they are indoors with their play stations and phones. How times have changed since we were youngsters.

I had a few days in Port Macquarie doing a meet and greet with various groups and we are formatting a plan. From the start of the New Year we will have around 84 Weeks (588 wakie's) until we are all together again. If you put a dollar a day aside it would add up to be ample (\$588.00) to cover any registration fees that we may expect. With the bush fires being so destructive and the smoke causing health problems to many, I hope that you have not been effected by them. We cannot thank the firefighters enough for their efforts in battling with these fires so early into the summer months.

Both Helen and I wish you the best for Christmas and all you wish for in the New Year.

Peter

Australian Defence Veterans' Covenant.

Veteran Card business benefits in full swing



In the first week following the launch, 175 new businesses asked how they could join the program in addition to a further 60 that were at various stages of the signing-up process with APOD.

Which businesses are participating

There is a wide range of businesses already participating, from retailers with hundreds of

outlets Australia-wide through to veteran-owned and operated small businesses.

You can browse participating businesses on the [APOD website](http://apod.com.au). Full details of participating businesses and their offers are available once you have registered and logged in as a member.

They include retailers, travel and tourism operators, accommodation and car hire, entertainment, hospitality, restaurants, as well as service and trade industries such as gyms to automotive mechanics. Offers are generally discounts on goods, and range from 2.5 per cent to 40 per cent off.

The participation of individual businesses is voluntary and it is entirely a matter for each individual business to decide how much of a discount they will offer; and to revise the offers as they see fit.

How to get business benefits

DVA card holders should register with APOD at apod.com.au using their card details. Once registered, they can gain access to offers from businesses by searching its platform online, including by geographical location, and following

the instructions on how to redeem the offer.



Registering with APOD makes it easier to access offers and see which businesses are participating. If card-holders don't have access to the internet and need assistance with locating offers in their area, they can contact DVA on 1800VETERAN.

New Veteran Card applicants will have the option to be registered automatically when applying for the Covenant through MyService.

Australian Defence Veterans' Covenant. (Cont.)

Existing Veteran Card and DVA Health Card holders are able to register with APOD by using their Veteran Card number. This will give them access to businesses that support veterans.

Each business operates differently so it is important to understand how to access their offer:

- some accept the card in-store
- some are online-only
- most require you to use a unique code to validate an offer.

This is the method required by the majority of larger businesses who need a link into their own computer systems

It is important to register with APOD – both to see which businesses are participating and how to access the offers.

The Veteran Card continues to provide access to health services and benefits for card holders – these entitlements are unchanged.

How APOD redemption works

Business offers can be redeemed in a variety of ways, depending on how the business has made the offer available. It is important to remember that offers are only available when you are logged in as the APOD website is an exclusive secure website for the Defence community.

In addition to the digital APOD card, DVA card-holders will have access to a digital Veteran Card through the APOD website. Wherever you see the APOD and Veteran Card emblem in participating businesses, you will be able to show the digital card in the APOD 'wallet'.

Online offers

Online offers can be redeemed via the APOD website by clicking on the participating business's offer page and following the instructions to open the business's website and apply the promotional code, if applicable.

In-store offers

In-store offers can be redeemed via the APOD website by clicking on the participating

business's offer page to show the voucher and business-specific code on a mobile device. Otherwise, print it out using your computer to show at point of sale.

Digital store cards (or gift cards)

Gift cards can be purchased on the APOD website. Simply click the offer page, select the store card amount, enter credit card details (credit card processing fee applies), make the payment and then access the store card in the APOD digital wallet.

Other types of offers

Other types of offers may require members to validate their APOD membership over the phone or via email by providing their member number or a code as specified on the participating business's offer page on the APOD website.



FROM The TPI Federation of Australia

Members, please be advised that the TPI Federation has received a formal communique from the DVA Secretary regarding DVA's final KPMG report. The report can be found here: <http://bit.ly/34jb8x0>.

The Federation will not dignify this report with a formal response, because as we advised the Prime Minister in our Open Letter of 23rd of October 2019, where after 18 revisions at an estimated cost of \$200,000, the Federation is '... not inclined to respond further to what it largely believes has been a fundamentally flawed exercise and report from its inception'.

The Federation now calls upon the Prime Minister to ameliorate what he himself identified on the 2 April 2019 as a 'compelling case', because no matter how any of these reviews have tried to conflate compensation with other means-test welfare provisions, the fact remains that over 6 years, with all things remaining equal, the 'economic loss' component in compensation for 28,000 TPI/SRDP Veterans has deteriorated further to just 62% of the minimum wage - down from 65% and approximately 30,000 TPI/SRDP Veterans in 2013.

Finally, and in addition to other previous submissions and research papers, readers are encouraged to access and read the following links in order to discover further the real facts that surround the erosion in TPI compensation:

Link to PM Open Letter – <http://bit.ly/2N2Cgdb>

Link to Andrew Wilkie's Letter from PM – <http://bit.ly/35WETG6>

Link to TPI Federation latest research paper – <http://bit.ly/34jMcWa>

VALE

Roger Stafford

Roger Stafford - It is with deep sadness that we announce the passing of our esteemed brother-in-arms Roger Stafford. Roger was a National Serviceman who served with 17 Construction Squadron Workshop between 13 August 1970 and 9 June 1971. Roger's wife Annette wrote to inform us that Roger had passed away in July of this year. Our condolences to Annette and family. - Another mate has gone.

Stephen Chapman

Stephen William Chapman - The sad news of the passing of Steve Chapman came as a shock, but not surprising. Chappo had been battling cancer for a number of years and passed away on 16th December. Steve Chapman served as a Sergeant Fitter with our unit from 8 October 1970 until 11 October 1971. Steve had a long and distinguished military career and retired with the rank of Major. At our Bendigo reunion Chappo acted as our RSM for the parade. A true and dedicated soldier will be sadly missed. Deepest sympathy to Vicki. - Rest in peace mate.

Lest We Forget



Investigation into the administration of the Defence Force Retirement and Death Benefits (DFRDB) Scheme

The Commonwealth Ombudsman, Mr Michael Manthorpe, today released a report on the historic administration of the Defence Force Retirement and Death Benefits (DFRDB) scheme, the compulsory Australian Defence Force retirement scheme that began operating in 1973 and closed to new members in 1991. The Ombudsman's investigation followed an approach from the Minister for Veterans and Defence Personnel, the Hon Darren Chester MP, earlier this year, which in turn arose from complaints that scheme members had been misled about its operation. At law, eligible ADF members were required to make a choice between a defined pension for life, or a lump sum upon retirement together with a lower pension for life. The second option is often referred to as 'commuting' part of the pension in exchange for the lump sum. Most members did, and still do, choose to commute.

'Many members complained they were told that if they commuted, their pension would subsequently increase to the higher rate when they reached a defined life expectancy age,' Mr Manthorpe said. 'This was false, and created an expectation of a more generous long term outcome than the law provided.'

The Ombudsman found that many members were in fact given misleading and incorrect advice about this issue by Defence. He recommended that the Chief of the Defence Force and the Secretary of the Department of Defence apologise to members for this historic maladministration, and they have done so. Their apology is published in the report.

The Ombudsman considered whether the incorrect advice created a situation of 'financial detriment'. Informed by the work of independent actuaries, he found that this appears unlikely to have occurred. This is because, even though the incorrect advice may have led some members to opt for the commuting option rather than the full pension, the actuarial analysis suggests that for most, if not all, members the commutation option was more beneficial in the long run than the other available option.

'I also considered whether, in the light of the incorrect advice some form of compensation or reparation payment should be offered to those who commuted', Mr Manthorpe said. 'However, I have stopped short of making such a recommendation because it would be contrary to Parliament's original design of the scheme; and because it would place those who commuted at a further advantage over those who did not commute, which would be inequitable for the second group. I note that many members who did fully understand the scheme still chose to commute.'

While the actuarial analysis shows the commutation option was more beneficial for most members, the Ombudsman's report also noted the availability of the Compensation for Detriment caused by Defective Administration (CDDA) scheme should an individual member be able to demonstrate specific financial detriment.

The Ombudsman also looked at information provided by the Commonwealth Superannuation Corporation, both currently and historically. While he found the information published by CSC was at all times correct, he recommended updates to certain CSC documents to further clarify these issues, which the CSC has accepted.

'This investigation relates to matters that happened many years ago,' said Mr Manthorpe. 'But the lessons from that time are equally relevant today—getting communication right, so people can make informed choices, is a critical part of every aspect of government service delivery.'

The report is available on the Ombudsman's website at ombudsman.gov.au/dfrdb, along with the reports from the independent actuaries.

And So The Festive Season Begins

Three men died on Christmas Eve and were met by Saint Peter at the pearly gates. 'In honour of this holy season' Saint Peter said, "You must each possess something that symbolizes Christmas to get into heaven." The man from England fumbled through his pockets and pulled out a lighter. He flicked it on. "It represents a candle", he said. "You may pass through the pearly gates" Saint Peter replied. The man from New Zealand reached into his pocket and pulled out a set of keys. He shook them and said, "They're bells." Saint Peter said, "You may pass through the pearly gates". The Australian started searching desperately through his pockets and finally pulled out a pair of women's panties. St. Peter looked at the man with a raised eyebrow and asked, "And just what do those symbolise?" The Aussie replied, "These are Carols."

And So, Ladies and Gentlemen.

The Festive Season Begins.....

Dining out for Christmas



More From The Albany Reunion



Left

*Bob (Ruffy) Fleiner
and John Farmelo*

Right

*Ladies waiting for
the parade to begin*



*Some of the ladies on our last day at
the Emu Point Sporting Club.*



*Bill Wadsworth and Lance Gillespie during
the singing of the National Anthem*