

The Bosun's Call

Vol 15 No 5

Each for All—All for Each

June 2010

Federal Government Budget Outcomes for Australian Defence Force Veterans

The following extracts from a post Budget briefing delivered by DVA to ACT ESO members on Wednesday 13 May are significant parts of the Federal Government's Budget for 2010-2011 DVA's programme.

Submarine Special Operations

\$11.1 million over four years for submarine special operations between 1978 and 1992 to be reclassified from peacetime service to operational service and qualifying service under the VEA.

This will provide those submariners who are eligible for the Special Operations Clasp for service in this period, with access to the "beyond reasonable doubt" standard of proof for compensation benefits and access to service pension at age 60 years and Gold Card at age 70 years.

Some 890 former submariners will benefit.

Will start from 1 July 2010.

British Nuclear Tests (BNT) program

\$24.2 million over four years for Australian Defence Force personnel who were in the British Nuclear Tests (BNT) program

to be covered by the VEA with access to compensation under the "beyond reasonable doubt" standard of proof.

This means potential access to disability pensions, health care benefits and a war widow/ers pension for their partners, and Gold Card to the widow/er.

This will benefit some 2700 surviving personnel.

Will start from 1 July 2010.

Domicile of choice

British Commonwealth and Allied (BCAL) Forces veterans are currently covered by the VEA as Australian veterans if they served in WWII and were domiciled in Australia immediately before enlistment.

Some BCAL veterans were not included where aged 18 to 21 as there was no domicile of choice until 21. Persons under 21 took the domicile of their father, or, if the father is dead, their mother.

The age of domicile of choice has been lowered to 18 years for access for BCAL veterans to the VEA as Australian veterans, provided other common law tests of Australian domicile are met.

This will be available from 1 July 2010 and is funded for \$0.7 million.

Same treatment for those who marry/remarry or enter into a de facto relationship re claiming war widow/ers pension

A former partner of a veteran who enters a de facto relationship will not be eligible to claim war widow/er pension.

Will ensure equal treatment of partners who marry or remarry and those who enter a marriage-like relationship.

No current pensions are affected.

Very small numbers affected; savings of \$1.4 million over four years.

Applies to claims lodged from 1 October 2010, or for automatic grants, to deaths from 1 October 2010.

Events coming up

SUNDAY 30 May BBQ Pete Burn's Place Commencing at 1230
THURSDAY 3 June Meeting at Canberra Services Club at 1930



Newsletter of the ACT Section of the
Naval Association of Australia



Printed by The Sports Club Kaleen

Naval Association of Australia ACT Section

Patron The Hon Sir William Deane AC KBE

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Chairman Harry Beardsell

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 CURTIN ACT 2605
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General Meeting Dates and Locations

3 Jun Canberra Services Club 1930
 1 Jul Viking Club Erindale 1330
 5 Aug Kaleen Sports Club 1330
 2 Sep Canberra Services Club 1930
 6 Oct MV Southern Cross 1930 Wed

President's Note

The 2010 Federal Budget finally gave our submariners recognition under the VEA for their work that you are not allowed to talk about. Only those submariners who are eligible for the Special Operations Clasp to the Australian Service Medal are entitled to be considered, so if you think that you should be covered by the VEA for your service in submarines apply for the Special Ops clasp and if it is approved, you can then apply for consideration under the VEA. The matter of Indexation of Military Pensions did not get a mention. This issue is being vigorously pursued by the NAA through the Alliance of Ex-Service Organisations along with the inactivity of the Federal Government to remove the remaining level of erosion of the value of Veterans' Disability Pensions to adjust them in line with the increase in community living standards since 1997.

Our next Get Together is at Peter Burns' BBQ on 30 May. His backyard is flat and there are no steps between the parking lot and the BBQ or the heads to interfere a member's mobility. So looking forward to seeing you all there.

Cheers

Peter Cooke-Russell

**Executive meeting
 Canberra Services Club
 1830 Thursday 3 June 2010**

4 Nov Kaleen Sports Club 1330
 2 Dec Canberra Services Club 1830
2011
 3 Feb Canberra Services Club 1930
 2 Mar MV Southern Cross AGM 1930 Wed
 7 Apr Kaleen Sports Club 1330

NAA ACT Section Event/Social Diary

30 May BBQ at Peter Burn's place
 24 Jun Wednesday Get Together with lunch if you wish at the Vikings Club Tuggeranong 11.00 am– 2.00 pm
 22 Jul Wednesday Get together morning tea then lunch if you wish Lakes Golf Club Gungahlin 11.00 am–2.00 pm
 5 Aug Lunch at the Kaleen Sports Club 12 noon before the General meeting at 1.30 pm
7 Aug HMAS Canberra Memorial Service
 26 Sep Fish n Chips Grounds Canberra Yacht Club 5.00—7.00 pm approx BYO drinks or buy at CYC
7 Oct Naval Memorial Service
 21 Nov Sunday Christmas BBQ at Don & Bev's backyard 12.00—4.00 pm approx

Australian Veterans' Children Assistance Trust

In 2011 the Australian Veterans' Children Assistance Trust (AVCAT) are expecting to give financial assistance for up to 65 students under many different scholarship schemes. All schemes help the selected children in need of the Australian veteran community with the costs of tertiary education. Applicants are considered for all schemes for which they are eligible.

Applications open on 18 August 2010. To apply you must be:

- a. Within the means test. That is eligible on assets and income grounds for Youth Allowance benefits for full-time education.
- b. Enrolled, or planning to enroll in a full-time course of tertiary education in Australia by attendance at a university, TAFE or college. The course must be of one or more academic years length and at undergraduate level.
- c. The child or grandchild of a person who has operational service with the Australian Navy, Army or Air Force, or if not has three or more year's continuous full-time service as a member of the Australian Defence Force.
- d. Under the age of 25 when applying, unless exceptional circumstances related to veteran's service exist.

The largest scheme is the Long Tan Bursary funded by the Australian Government. There are 50 new bursaries each year. They are valued at \$9,000 each which paid at \$3,000 per year for three years. There are selection number targets for each State and Territory. To apply you must be the child of an Australian Vietnam Veteran, be resident in Australia, be entering any year of tertiary study, having not previously received a Long Tan Bursary.

The other national schemes are the AVCAT Bursary, the two RSL Scholarships, three Vietnam Veterans' Peacekeepers and Peacemakers Scholarship and the Defence Force Welfare Association Scholarship. George Quinsey Scholarships directly pay tuition fees for economics, commerce and accountancy studies. There are also regional scholarships. In NSW, there are three from Brisbane Water Legacy covering Gosford/Wyong NSW and one from the NSW TPI Association. Some private donors offer two scholarships to resident NSW applicants. In SA, the VVAA also offers a scholarship.

Schemes vary between \$3,000 and \$5,000 per year each. Some are restricted to location of residence or studies. Most require veteran service in Vietnam but others are broader. Most schemes continue payments for later years of study. All scholarship schemes but one pays monthly instalments. That scheme helps with tuition costs for courses in commerce, economics and accountancy. One scheme is for indigenous students doing substance abuse or related studies. For this scheme there is no upper age limit nor a need to be related to a veteran. In addition to the above there is one grant per year to assist an handicapped eligible veteran's child or grandchild with special extra costs of transition to tertiary studies or employment.

To receive an application form register interest on **1800 620 361**. Children and grandchildren of Vietnam veterans should do so now, as should any others who believe that they are eligible. If not sure, ask:

Applications close on 31 October each year.

AVCAT PO Box K978, Haymarket, NSW 1240

FAX: 02 9213 7307, Email: avcat@dva.gov.au

Web: www.avcat.org.au

6 April 2010

VALE

Peter James Hutson

8 December 1924 to 26 April 2010

"Lest we Forget"

VALE

Ronald Mervyn Jemesen

12 December 1946 to 3 May 2010

"Lest we Forget"

Health

A lot of time and effort is spent on trying to ensure that the entitlements of members are not eroded and they continue to enjoy a standard of living that reflects the nation's obligations to care for servicemen and women disabled in their service to the country.

But sometimes we forget that that is only part of the story. We need to remember that it is also very important for each of us to try to maintain the best level of health we can achieve. It is important because it will allow us to live a fuller and more active life with our friends and loved ones – and will cause them less concern and stress by not having to worry about how we are.

Access is available to a wide range of treatment programs and some members are simply not taking advantage of what's on offer. There are tests which can help in the early detection of conditions, and that early detection can significantly improve and, indeed, can sometimes be vital in producing successful outcomes. It can also significantly lessen the impact on our quality of life.

Talk to your GP or other treating doctor and discuss which tests you should consider having on a yearly basis. Some of the more common tests are:

- Liver function
- Cholesterol level – 40 and over
- PSA Prostate – 40 and over
- Digital rectal examination
- Thyroid
- Magnesium
- Blood pressure – 40 and over
- Faecal occult blood test – 50 and over
- Testosterone

There are many other tests but the key is to discuss it with your GP and find out which are most relevant to you – and then make sure that you have them on a regular basis.

And while you are at it, don't forget to encourage your family members to do the same. Encourage your partner and daughters to have their mammograms and pap smears and your sons to have ... whatever sons have.

It is an important issue, as many of you are older than your years due to the impact of your service on your physical and mental condition. Our families bear the brunt of having to live with our diminished capacities and we owe it to them, and to ourselves, to keep the rusty and creaky old units in the best shape we can.

Over to you.

Government Calls for Submissions on Pharmaceuticals Review

Delivering on an Australian Government election commitment, Minister for Veterans' Affairs Alan Griffin released the *Consultation Paper for the Review of War Caused Disabilities and Pharmaceutical Costs* on 7 May and encouraged veterans to have their say on its findings.

"The Government has a long standing commitment to these veterans to review the costs associated with treatment from their war-caused or related conditions," Mr Griffin said. "The widening gap between the pharmaceutical safety net and the allowances available to veterans for medicines for war caused conditions has been recognised by this Review."

The Review determined that it was not possible to meet the Government's commitment to directly link veterans' pharmaceutical use to their war caused disabilities. However, two options have been identified which are still in keeping with the Government's commitment. Both options go beyond the Government's commitment for many of the veterans affected.

Importantly, the Review also identified the value of the pharmaceutical copayment in promoting the quality use of medicines in the community, and sustaining the Pharmaceutical Benefits Scheme.

"I encourage the veteran community to read the Consultation Paper and carefully consider its findings. It is important that veterans have their say on a preferred way forward and I encourage them to do so by making a submission," Mr Griffin said.

Submissions for individuals and ex-service organisations are currently open and will close on Friday, 18 June 2010.

The *Consultation Paper for the Review of War Caused Disabilities and Pharmaceutical Costs* is available at www.dva.gov.au.



The Commander of the International Stabilisation Force, Commodore Stuart Mayer, presents Private Luke Hanlon his Australian Service Medal (ASM) and Timor Leste Solidarity medal, at Camp Phoenix East Timor.

Australian General Service Medal for Korea

The Australian General Service Medal (AGSM) for Korea was approved on 24 November 2009, published in CAG S20 dated 3 March 2010. The AGSM for Korea may be awarded for service while participating in operations in South Korea in the period commencing on 28 July 1953 and ending at the end of 19 April 1956.

The Medal

The Australian General Service Medal for Korea is a circular medal 38mm in diameter finished in antique silver. The suspender bar features a raised Federation Star. The obverse of the medal has a raised map of South Korea which is superimposed over polar projection lines. The words 'AUSTRALIAN GENERAL SERVICE MEDAL KOREA' are inscribed on the inside of the medal rim with two Federation Stars included in the bottom left and right hand quadrants. The reverse of the medal has the words 'POST ARMISTICE SERVICE 1953 – 1956' surrounded by a wreath of gum leaves and blossoms.

The Ribbon

The ribbon is 32 millimetres wide with a central yellow stripe flanked by blue stripes and outer white



stripes. The ribbon colours are representative of the colours used for the British Korea Medal and the United Nations Service Medal for Korea.

The source document for the AGSM is:

[CAG S20 dated 3 March 2010 \(Letters Patent and Regulations\)](#)

The introduction of this medal was reported in the Bosuns Call for April 2010

An Update on the Timor Leste Solidarity Medal

The East Timor Government has officially advised the Australian Government that Defence civilians will not be eligible to receive the Timor-Leste Solidarity Medal (the "medal").

A letter to the Australian Government from the East Timor Chief of Cabinet states, "In reference to nominations prior to 2006 and civilian personnel, whilst we deeply honour the service of these members, at this stage our policy remains to issue the Timor-Leste Solidarity Medal to uniformed members who served post 1 May 2006."

Uniformed members whose service falls within the following criteria are advised that the lists have been approved by the President of East Timor and returned to Defence Honours and Awards (DH&A) for further processing:

- 180+ days
- 120-180 days
- 90 days

These lists are still being finalised. When the medal has been approved, the member's record will be updated and the medal dispatched for presentation. There are a number of external processes that still need to be completed and as a consequence

and due to the high volume of applications, a time-frame for receipt cannot be provided at this stage.

Those uniformed Defence members who have less than 90 days qualifying service and would like to be considered by the President [of Timor Leste] as an "Extraordinary Case" can submit an individual application (AD111 - *Nomina-tion for Approval to Accept and Wear Foreign Service Awards*).

This form is available on the DH&A website at www.defence.gov.au/medals or by contacting DH&A toll-free on 1800 111 321.

Uniformed members will need to include an explanation as to why the required 90 day minimum was not completed. The application will need to detail the nature of your contribution to East Timor and include any documentation that you feel supports your application.

Once received by DH&A, it will be forwarded through to the respective Defence Attaché for processing and then to the East Timor Government for final assessment. It should be noted that applications submitted by members under the "Extraordinary Case" criteria will be critically examined and approval cannot be assumed.

HMAS KUTTABUL

HMAS *Kuttabul* was a Royal Australian Navy (RAN) depot ship, which was sunk by a Japanese midget submarine on 31 May 1942 during the attack on Sydney Harbour,

Kuttabul originated as a steam ferry, built by the Newcastle State Dockyard, in Newcastle, New South Wales in 1922. It spent most of its life as a double-ended Sydney suburban ferry, carrying passengers across Sydney Harbour, linking the downtown ferry terminal at Circular Quay with various suburban ferry wharves, but especially the heavy route between the Quay and Milsons Point. Made redundant by the opening of the Sydney Harbour Bridge in 1932, *Kuttabul* was laid up, along with its sister ship, *Koompartoo*. After the outbreak of World War II, *Kuttabul* was requisitioned by the RAN, and moored at the Garden Island naval base to provide accommodation for Allied naval personnel.

As a ferry, *Kuttabul* was rated at 448 gross and 201 net tonnes (1269 and 569 m³), being 183' (56 metres) long, with a beam of 36' (11 metres), capable of seating approximately 2,250 passengers. *Kuttabul* and *Koompartoo* were the largest ferries ever operated on the inner harbour ferry routes. They were constructed of steel, with wooden decks and superstructure.

On the night of 31 May-1 June 1942, a group of five Imperial Japanese Navy submarines made a series of attacks on Sydney. During these attacks, three *Kohyoteki* class midget submarines entered Sydney Harbour with the intention of attacking Allied shipping. A torpedo launched by one of these submarines *M24*, and aimed at the heavy cruiser USS *Chicago*, missed its target and instead passed under HMAS *Kuttabul*. The torpedo exploded against the stone breakwater *Kuttabul* was moored against, causing extensive damage and killing 21 of its occupants. The ferry was sunk. Later one of its wheelhouses was salvaged and served for many years as a police guard house [at the entrance in to HMAS *Kuttabul*]. The wheelhouse is now exhibited at the Australian War Memorial, Can-

berra, together with a composite midget submarine comprising the wreckage of two of the Japanese vessels involved.

The Garden Island base was later renamed HMAS *Kuttabul*, in memory of the sinking and its victims.

In May and June 1942 the war was brought home to Australians on the east coast when the Japanese attacked Sydney Harbour from the sea.

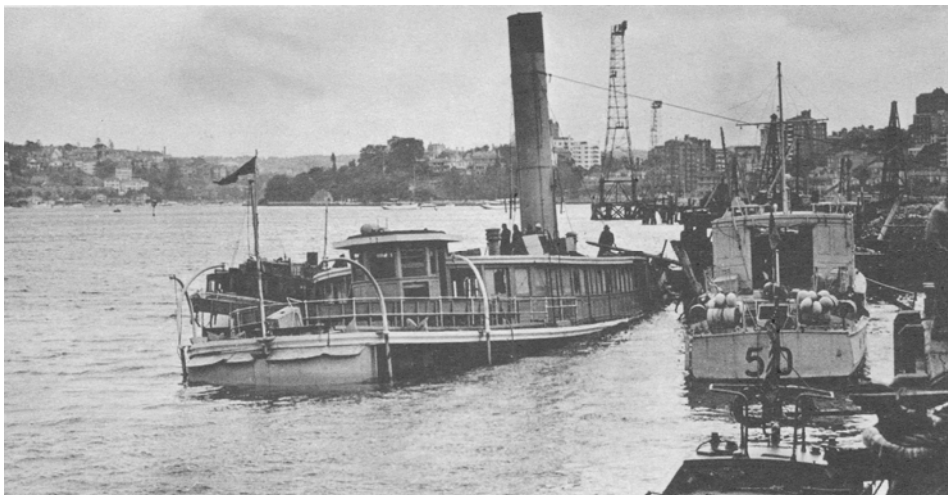
In the late afternoon of 31 May 1942 three Japanese submarines, *I-22*, *I-24* and *I-27*, sitting about seven nautical miles (13 kilometres) out from Sydney Harbour, each launched a Type A midget submarine for an attack on shipping in Sydney Harbour. The night before, *I-24* had launched a small floatplane that flew over the harbour, its crew spotting a prize target – an American heavy cruiser, the USS *Chicago*. The Japanese hoped to sink this warship and perhaps others anchored in the harbour.

After launching the three two-man midget submarines, the three mother submarines moved to a new position off Port Hacking to await the return of the six submariners sent into the harbour. They would wait there until 3 June.

All three midget submarines made it into the harbour. Electronic detection equipment picked up the signature of the first (from *I-24*) late that evening but it was thought to be either a ferry or another vessel on the surface passing by. Later, a Maritime Services Board watchman spotted an object caught in an anti-submarine net. After investigation, naval patrol boats reported it was a submarine and the general alarm was raised just before 10.30 pm. Soon afterwards, the midget submarine's crew, Lieutenant Kenshi Chuma and Petty Officer Takeshi Ohmori, realising they were trapped, blew up their craft and themselves.

Before midnight, alert sailors on the deck of USS *Chicago* spotted another midget submarine. They turned a searchlight on it and opened fire but it escaped. Later, gunners on the corvette HMAS *Geelong* also fired on a suspicious object believed to be the submarine.

The response to the attack was marred by confusion. Vision was limited and ferries continued to run as the midget submarines were hunted. At about 12.30 am there was an explosion on the naval depot ship HMAS *Kuttabul*, a converted harbour ferry, which was moored at Garden Island as an



Kuttabul after sinking.

accommodation vessel. The crew of the midget submarine from *I-24* had fired at the USS *Chicago* but missed, the torpedo striking the *Kuttabul* instead. Nineteen Australian and two British sailors on the *Kuttabul* died, the only Allied deaths resulting from the attack, and survivors were pulled from the sinking vessel.

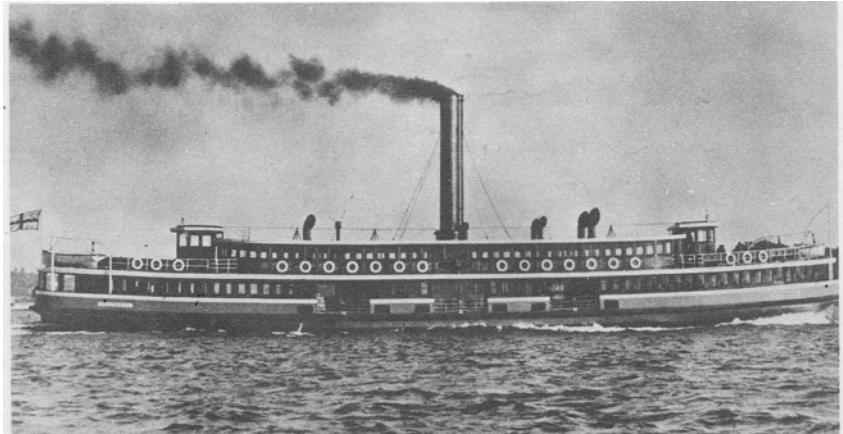
A second torpedo fired by the same midget submarine ran aground on rocks on the eastern side of Garden Island, failing to explode. Having fired both their torpedoes, the crew made for the harbour entrance but they disappeared, their midget submarine perhaps running out of fuel before reaching the submarines' rendezvous point.

The third midget submarine from *I-22* failed to make it far into the harbour. Spotted in Taylors Bay and attacked with depth charges by naval harbour patrol vessels, Lieutenant Keiu Matsuo and Petty Officer Masao Tsuzuku, shot themselves.

The mother submarines departed the area after it became obvious that their midget submarines would not be returning. The submarine *I-24* is believed to have been responsible for a number of attacks on merchant ships as well as shelling Sydney Harbour a week later.

The bodies of the four Japanese crewmen from the midget submarines launched by *I-22* and *I-27* were recovered when these two midget submarines were raised. They were cremated at Sydney's Eastern Suburbs Crematorium with full naval honours. Rear Admiral Muirhead-Gould, in charge of Sydney Harbour defences, along with the Swiss Consul-General and members of the press, attended the service. The admiral's decision to accord the enemy a military funeral was criticised by many Australians but he defended his decision to honour the submariners' bravery. He also hoped that showing respect for the dead men might help to improve the conditions of the many Australians in Japanese prisoner of war camps.

After the recovery of the two midget submarines a composite was constructed using the bow section of one and the stern of the other. It was decided to use this composite midget submarine to raise money for the Royal Australian Navy Relief Fund and the King George Fund for Merchant Sailors. The composite submarine was first put on display at Benelong Point, now the site of the Sydney Opera House, and people paid a small fee to see it. It was then transported by truck on a 4000-kilometre journey through south-eastern Australia

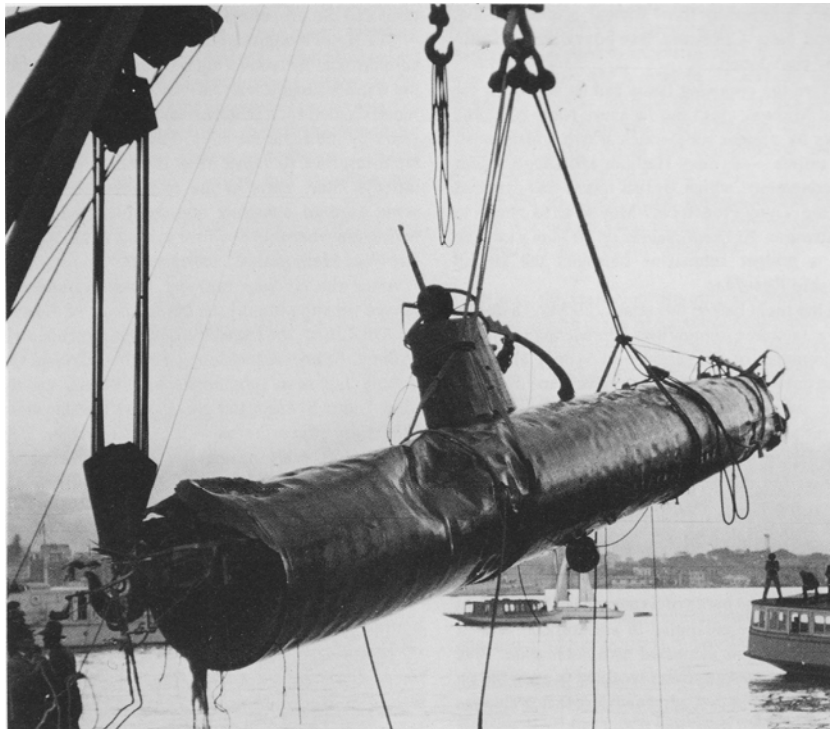


Sydney Ferry Kuttabul in her pre WWII days

lia raising further funds. Eleven months after the submarine raid, the composite submarine was installed at the Australian War Memorial in Canberra.

In 1968, Lieutenant Matsuo's mother travelled to Australia to visit the spot where her son had died. During her visit she scattered cherry blossoms in the water where her son's midget submarine had been located and later she presented a number of gifts to the Australian War Memorial.

In November 2006, part of the mystery of the midget submarine from *I-24* was solved when divers discovered the wreck of the submarine off Sydney's northern beaches. We will probably never know if Lieutenant Ban and his navigator, Petty Officer Ashibe Mamoru intended to rejoin their 'mother' submarine or whether they had no intention of returning and simply scuttled their vessel.



Lieutenant Keiu Matsuo's and Petty Officer First Class Tsuzuku's midget submarine after being raised from the waters of Taylor's Bay, Sydney Harbour, June 1942

Defence HomeOwner Scheme Closure

The following letter was received by the NAA National Secretary

Dear Mr Tozer

I am writing to inform you of the impending closure of the Defence Home Owner Scheme (DHOS) on 1 July 2010, and to request assistance in informing your members.

The Department of Defence made the closure known when the new Defence Home Ownership Assistance Scheme (DHOAS) was launched on 1 July 2008. DHOAS supersedes DHOS.

Since then, details have also been provided on the DHOS and DHOAS websites. The address of the DHOAS website is <http://www.dhoas.gov.au/>. Alternatively, the website of the Department of Veterans' Affairs can be accessed at <http://www.dva.gov.au>

However, as the deadline nears, Defence would again like to inform ex-service personnel that if they have outstanding DHOS entitlement they must submit an application for an Entitlement Certificate before 1 July 2010, or they risk losing their benefits (although some people may be able to access a similar entitlement under DHOAS).

We would appreciate your support in helping us to reach your members. For your convenience, we have enclosed some text, which you may be able to use on your website or in newsletters to your members.

This text provides background information about the DHOS closure. You may find this information useful in drafting articles for inclusion in your newsletter.

I'd like to thank you and express my appreciation in advance for any assistance you may be able to offer us. I'd like to thank you and express my appreciation in advance for any assistance you may be able to offer us.

If you would like further information, please contact Ms Sylvana Bell on (02) 6127 2447.

Yours sincerely



Peter Bavington

Acting Director General Personnel
Policy and Employment Conditions
People Strategies and Policy
5 May 2010

DHOS Eligibility

The scheme is available to former Australian Defence Force members who first joined the full-time Services on or after 15 May 1985, and who have completed a basic service period of five years and have accrued a subsidy period.

Members who joined before 15 May 1985 and who elected to revoke their Defence Service Home Loan entitlement in 1991, are also entitled to assistance.

If you did not revoke your DSH Loan entitlement, you are not entitled to DHOS.

Warlike service does not waive the need to have made an election to revoke the DSH entitlement.

If you are not sure if you elected to change schemes please contact us on 1300 434 627. Defence Service Homes can be contacted on 1800 722 000 or at www.dsh.gov.au

Former Reservists who completed a basic service period of eight years continuous effective service, and do not have an entitlement under the Defence Service Home Loan Scheme, may also be entitled to assistance.

Eligible ex-members have up to two years after their discharge date in which to apply for their assistance. An exception applies to those members who have transferred directly (with a break of less than 21 days) to the Emergency, Inactive or Active Reserves, or served in the Gulf War (and were awarded an AASM) between 2 August 1990 and 9 June 1991.

The basic service period to be eligible for DHOS is:

- Five years of continuous effective full-time service (for Regular Service Personnel)
- For Regular Service personnel with warlike (Somalia, Cambodia, East Timor, Afghanistan & Iraq) or operational service - basic service period is waived
- Regular Service personnel with less than 15 years of effective full-time service, and have been discharged with a compensable disability - basic service period is waived
- Active and Emergency Reserve personnel still serving after 8 November 1996
- Eight years of continuous effective service (where the annual statutory training obligation was met each financial year)

Active Reserve personnel who discharged prior to 8 November 1996, and Inactive and Emergency Reserve Personnel who do not have an annual statutory training obligation - no entitlement.

Defence HomeOwner Scheme Closure

IMPORTANT

This "closure" notice does not refer to the new Defence Home Ownership Assistance Scheme (DHOAS). DHOAS is not closing.

When DHOAS started on 1 July 2008, it superseded the old Defence HomeOwner Scheme (DHOS). Since that date, serving ADF members have not been able to access DHOS.

DHOS has remained open to personnel who separated from the ADF before the new Scheme, DHOAS, started on 1 July 2008. They were given two years after separating to apply for benefits under the old Scheme, DHOS.

Please note the closure of DHOS to new applications does not affect the ongoing payment of current DHOS subsidies to existing clients. These changes will not affect you if you are currently receiving a DHOS subsidy.

However, if you close or change your current DHOS loan, thereafter you may be unable to access any outstanding entitlement. You are advised to call 1300 434 627 before making any changes to your DHOS loan.

Apply for DHOS before 30 June 2010

Ex-service personnel who have an outstanding entitlement to the Defence HomeOwner Scheme (DHOS) are advised to apply for their benefits before the Scheme closes from 30 June 2010.

The Department of Defence announced that DHOS would close when it launched the new, replacement Defence Home Ownership Assistance Scheme (DHOAS) on 1 July 2008. Since then, details about the DHOS closure have also been provided on this website.

As the date of the closure nears, Defence would again like to inform anyone who has an outstanding DHOS entitlement that they must submit an application for an Entitlement Certificate before 30 June 2010.

If not, they could risk losing their DHOS entitlement (although some people may be able to access a similar entitlement under DHOAS. Please see "Extenuating Circumstances" below).

There are some limited extenuating circumstances where an applicant, who doesn't meet the 1 July 2010 deadline, may be able to access a similar benefit under DHOAS.

Standby Reservists and DHOS

There are a number of people who are on Reserve lists but have been inactive since 1 July 2008 and possibly for sometime before then.

For the purpose of DHOAS, anyone in this group is not considered a serving member as they have not completed "effective service" (at least 20 days of Reserve service within a financial year) and they are not eligible for DHOAS.

However, for the purpose of DHOS, they are considered serving members and if they meet certain other eligibility criteria, they may be entitled to DHOS.

If eligible, anyone in this group has until 30 June 2010 to submit an application for a DHOS Entitlement Certificate so they can access their DHOS benefits.

Extenuating Circumstances

A person who is eligible for DHOS but unable to apply for their entitlement before it draws to a close on 30 June 2010, will have limited access to DHOS-comparable benefits under the new scheme DHOAS in the following cases:

- an "operational service member" as defined in the Defence Force (Home Loans Assistance) Act 1990 (DFHLA Act). An operational service member is a person who was allotted for duty anywhere within the Middle-East operational area, sometime between 2 August 1990 and 9 June 1991
- an incapacitated person as defined in the DFHLA Act who is not able to apply for DHOS before the scheme's "finishing day", due to a compensable condition. The Act defines an incapacitated person as one who, on or after their commencing day, is discharged from the Defence Force because of a compensable disability.
- the surviving partner of an "incapacitated service member" not able to use a certificate before the DHOS "finishing day" due to the compensable condition.

Current Benchmark Interest Rates—

Table of Benchmark Interest Rates .(Variable) Based on a \$80,000 DHOS home loan over 25 years.

Variable rate	Total Repayment	Monthly Subsidy	Customer Repayment	Effective Date
5.99%	\$514.95	\$99.31	\$415.64	1 December 2009
6.24%	\$527.24	\$104.23	\$423.01	1 January 2010
6.49%	\$539.67	\$109.20	\$430.47	1 February 2010

Benchmark Interest Rate (Fixed). Based on a \$80,000 DHOS home loan over 25 years.

Fixed Rate	Total Repayment	Monthly Subsidy	Customer Repayment	Effective Date
6.19%	\$524.77	\$103.24	\$421.53	From 26 October 2009

Social Events News

BBQ. Our next social event will be the BBQ at Peter and Merle Burn's place, at 9 Edkins Street, Downer on 30 May commencing at 1230. These BBQs are very enjoyable, and a lot of hard work goes into running them. Do come along to show Peter and Merle that their hard work is appreciated, and forward your money directly to Peter.

Special raffle. The special raffle is still open (2 tickets for \$5.00 with five prizes). Tickets are on sale at our monthly meetings. I would enjoy receiving your money, to swell the coffers (the Section's, not mine!).

Judith McNay

Five Minute Quiz

1. Nimrod, the ancient Mesopotamian monarch, is said to have built what infamous "stairway to heaven"?
2. Who is the victim of "prolicide"?
3. The Italian town of Maranello is home of what iconic car manufacturer?
4. What type of cloud has a name that comes from the Latin word for "curl of hair"?
5. What one-word French name is given to a strained puree of fruit (usually berries) used as a sauce?
6. What marine creatures have three hearts and blue blood?
7. What type of vehicle is used by competitors in the sports event the Giro d'Italia?
8. Which north African seaport's name is Spanish for "white house"?
9. Asiana Airlines is the second-largest carrier of which country?
10. What is the fastest moving planet in our solar system?

Answers on Page 13

Sunday 30 May 2010

BBQ at Pete's Place



Where is that : 9 Edkins Street, Downer
(wheelchair friendly)

Starting Time: 1230

Cost: \$12 per member, \$15 non-members

Grog available on site at cost price

Non-alcoholic fruit punch provided

RSVP by Tuesday 25 May on 6241 5329

We have plenty of seating, fighting gear etc, just bring your appetite and good humour



Rivers Dining

At the Sports Club Kaleen
(sponsoring the printing of Bosun's Call)

...relax and enjoy yourself!!

Open 7 Day Lunch and Dinner

Lunch 12–2.00 pm (Fridays 11.30 am)

Dinner 6.00 –9.00 pm

**Daily Lunch Specials
\$7.50 Saturday to Thursday**

**Friday Lunches
Chicken Schnitzel, T. Bone, Rump or
Fish (crumbed or battered) \$9.50**

**Sunday Evening Roast
Adults \$13.50,
Children \$6.00**

The Sports Club Kaleen Your Function Venue

**Complimentary Room Hire (NPO)
Its an ideal venue to suit all
occasions.**

**Birthday, Engagements, Family
Reunions, Farewells and
Christmas Parties**

**For Bookings , Please call
Meighan or Liz on
02 6241 1560**

**Lets us take the stress out of your
next Function**

ITEMS FOR SALE

NAA Ties	\$22.00
NAA Car Decals	\$ 2.00
NAA Name Badges	\$15.00
NAA Key Ring	\$ 5.00
RAN Key Ring	\$ 5.00

See Secretary Peter (6282 2475)



A Happy Birthday to you all.

Brian Adams, John Button, Colin Fitzgerald,
Alan Jones, Mary Kelly, Ernie Lundgren, Peter
McNay, Bob Ridgway, Terry Rogers and Ken
Cartwright (who missed a mention in the May
newsletter)



The NAA ACT Section is very grateful
for the support provided by the
Canberra Southern Cross Club

1. Tower of Babel; 2. Offspring (generally an infant);
3. Ferrari; 4. Cirrus; 5. Coulis; 6. Octopus and squid;
7. Bicycle; 8. Casablanca (Morocco); 9. South Korea;
10. Mercury.

Answers to Five Minute Quiz: