



Our Mission - To provide Defence Families with real information about the real Defence environment

Defence School Transition Aides

The March/April edition of *defence FAMILY MATTERS* highlighted the upcoming Defence School Transition Aides program. Defence Community Organisation (DCO) are now in the process of implementing this program across Australia.

The mobile lifestyle of Defence families may cause education to be a concern. Some children experience difficulties making new friends and adjusting to a new school. To help with this issue the DCO is introducing Defence School Transition Aides (DSTAs) into 68 schools where there are high numbers of Defence families.

The Defence School Transition Aides role will be like a teacher's aide and will provide on-site, direct and flexible assistance to the Defence children, their parents and their teachers, to assist in the transition to their new school.

The Defence School Transition Aide may:

- organise activities which welcome and farewell Defence families and help them settle in to the community
- provide some support in the playground when children first start at the new school
- assist families to collect samples of work and academic reports for the next school
- create opportunities for Defence families to meet
- help families with special needs
- act as a point of contact for Defence families in the new school
- contribute to newsletters

The DSTA will be selected by the school, be employed as part of the school staff, and be responsible to the principal.

Unfortunately not all schools can be provided with a DSTA. If you require assistance and your child's school does not have a DSTA you can speak to your child's teachers or contact the Regional Education Liaison Officer (REDLO) at your local DCO office.

The role of the REDLO will not change. As trained and experienced teachers they will still provide specialised information and educational support to Defence families when they move. Additionally, they will provide the link between Defence and the schools in which the DSTAs are placed. The REDLO will be available to all Defence families whether they have access to a DSTA or not.

With more focus and greater sharing of ideas and strategies that assist mobile children and the families within the school community it is hoped all Defence families will benefit from this new program.



Defence School Transition Aide Locations on page 13

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The 'Exerciser Program'

Several years ago I took long service leave to raise my youngest daughter. One morning, after enduring another episode of 'Hi-5' (for my daughter), I decided to indulge by leaving the television on. Soon enough an advertisement for 'a better body' came on. With a chuckle I changed channel. Low and behold, the next channel also had an infomercial on the 'better body'. Laughing in amusement I again changed the channel and ... yep there it was again.

Over the next several mornings I continued to watch several prominent mid-morning shows and was astounded. Every show had some sort of 'better body' gimmick. You name it, it was there. From tuckers to tighteners and toners. Regimes targeting butts, abs, thighs and arms. Then came the diets and pills.

After watching all these advertisements and considering the immense fortune made by these companies who focus on vanity and gullibility, I decided to launch a product of my own ... the 'Exerciser Program'. Here, after two years of validated research, is my sales pitch.

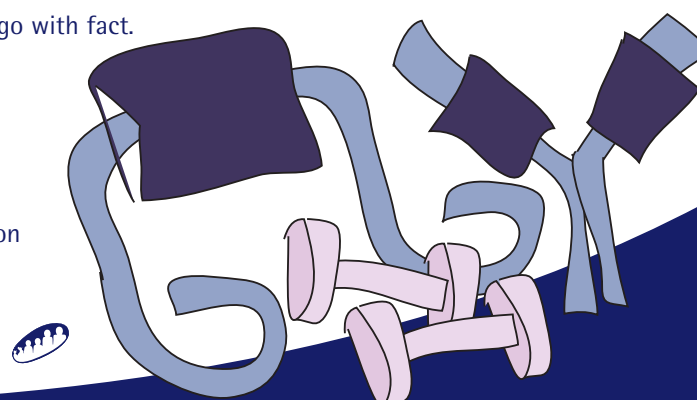
The cheapest of all 'better body' systems, the 'Exerciser Program' can be as cheap or expensive as you want it to be. You can use it at home or in an exclusive gymnasium. It provides more variety than any other 'better body' system, it can be done whenever and wherever you want. Unlike almost all other systems, the 'Exerciser Program' can provide functional health, developing the anatomical systems of the body used in everyday life. Also unlike most programs and fads, the 'Exerciser Program' can provide HUNDREDS of scientifically published gains to health, fitness and well-being.

What is the 'Exerciser Program'? Any form of regular functional exercise. Get out and walk, run, swim or cycle. Do some resistance based exercise utilising dumb-bells, cans of food, hardcover books, files or your own body weight. Eat whatever you want but in moderation, more carbohydrates, proteins and essential fats (like omega - 3 and 6), less saturated, hydrogenised fats and salt. Ensure you burn off more than you put in. Do NOT diet - merely modify your eating and exercise habits.

For your introduction to the 'Exerciser Program', which will provide you with a fitter healthier body, start on the 'Exerciser program' now ... But wait there's more, if you start now ... the Exerciser program will help you lose fat and increase your heart and lung function. Still skeptical ... how about if we threw in stronger bones.

Forget the hype, go with fact.

SGT Rob Orr
 Physical Training
 Instructor
 Royal Military
 College - Duntroon



Hi There

Just a quick note to say hello and to thank you for your feedback and ideas - keep them rolling in.

How are you enjoying winter so far? It's been quite chilly in our nation's capital, a bit of a frosty winter wonderland! Hope it hasn't been too much of a shock to all of you experiencing your first southern winter. The *defence FAMILY MATTERS* team is thinking fondly of those of you in the north enjoying the swaying palm trees and balmy days.

You may have noticed that this issue of *defence FAMILY MATTERS* has focussed quite strongly on financial issues. While some of these articles are pretty heavy going, we feel that housing, leave, and salary are all important issues for Defence families, and that the information contained in the articles will be of great benefit to you.

If you would like to discuss anything that appears in the pages of *defence FAMILY MATTERS* please drop us a line. Our contact details are on the back page.

Kind regards,
Di Temperley
Editor

Emergency Fund Reviewed

The Defence Family Financial Emergency Fund (DFFEF) is there to provide immediate short-term welfare relief and support to families to solve emergency financial problems while ADF members are on deployment, or absent from their normal place of residence, for extended periods of time.

The guidelines for this fund have been extended so that, depending on the circumstances, the DFFEF may also be used if members are not deployed, or absent from their normal place of duty.

The fund will be made available in instances where access to existing Trust Funds is not appropriate. It provides interest free loans of up to \$1000 repayable over 12 months.

When the member is absent or unavailable, their partner can be granted the loan.

Loans will be made at the discretion of the DCO, based on clearly defined guidelines. Your local DCO Office has a copy of the DFFEF Guidelines and can provide advice if required.

Contact: MAJ Bill Shepherd, SO2 DMS

Phone: 02 6266 3719

The dfm team battling the frosty winter to bring you the up-to-date news. Note the snow on the Brindabella's in the background!



FIND
Family Information
Network for Defence

1800 020 031
for any Defence personnel questions

Flexible Remuneration Packaging— Salary Sacrifice

By Commander David A Francis RAN

Flexible Remuneration Packaging (FRP), also known as salary sacrifice, is an acceptable means of reducing your tax burden in some circumstances. It can be a complex business, so this article seeks to provide a simple explanation in order to help people decide if they should seek expert advice.

Under FRP you elect to reduce your cash income and receive up to 50% of your remuneration as goods and services. There are several accepted ways to express it which include:

- shifting the taxation burden from income tax to Fringe Benefits Tax, and
- paying for goods and services from pre-tax income.

The Defence FRP scheme is administered via a contractor and is open to full-time members of the ADF and Defence civilians.

The Australian taxation system has five main elements as shown below:

Income tax

| Taxable Income | Tax Rate % |
|---------------------|------------|
| \$0 - 6 000 | 0 |
| \$6 001 - \$20 000 | 17 |
| \$20 001 - \$50 000 | 30 |
| \$50 001 - \$60 000 | 42 |
| \$60 001 + | 47 |

The Medicare Levy is additional to income tax and is 1.5% of taxable income. Note that ADF members with no dependants are exempt, and those with dependants pay half.

The Goods and Services Tax (GST) applies to all private expenditure on these items (with a few exceptions) at a rate of 10%. Under FRP, GST can be legitimately avoided on most items.

The Fringe Benefits Tax (FBT) applies to remuneration provided not in cash but as goods and services to the worker. It is calculated as the cost x 2.1292 x 48.5% for items priced to include GST, and cost x 1.9417 x 48.5% for items GST exempt. This calculation is designed to make the FBT have the same impact as the top marginal income tax rate plus the Medicare Levy, which is 48.5%.

FBT is normally paid by the employer. An example is that the 50% subsidy on Defence housing attracts FBT which is paid by the department. However, where you elect to salary sacrifice, i.e. receive some of your salary as goods and services, you shift the tax burden from your income tax to FBT, but you pay the FBT at 48.5%. There are exceptions.

FBT paid on your behalf can remain as assessable income for certain purposes such as the superannuation surcharge and means testing for certain government benefits. This is known as FBT Reporting and is a sum reported on your annual payment summary, additional to salary.

Tax Deductions are allowed where the tax act specifically says so, and for any item of cost that is a cost of earning your income.

The foregoing snapshot of the national tax system should leave you with some impressions. If you do not earn \$60 000 per year, and have reduced or no Medicare Levy liability, then FBT is probably more expensive, but there are exceptions.

FRP works by utilising tax reduction measures provided for in the relevant legislation under three headings - FBT exempt, work related deductions and concessional (i.e. reduced rates of FBT apply). The scheme can also generate savings of GST.

FRP and GST

The items listed below are normally subject to GST, but when provided under FRP, Defence can claim back the GST as an input credit, and pass the saving on to the members:

- laptop and notebook computers, electronic diaries
- airline lounge and professional body membership fees
- FRP administrative costs, work related home office expenses and software
- car purchase price and car parking

FBT Exempt

The following services are FBT exempt:

Childcare provided by Defence and Commonwealth childcare centres on Commonwealth owned or leased property. Tax savings on this item can be considerable, and there are few risks. Fees for FRP and financial advice.

Work-related Deductions. These are expenses involved in earning your income. These deductions can be made by buying the goods or services and claiming the deduction from your annual tax return, or use the FRP scheme to pay for them from pre-tax income, which may generate some additional savings.

The Tax Office may recognise the following deductions as being work-related. Private use is allowable provided it is minor and incidental.

Deductions allowable via FRP include:

- briefcases, calculators, electronic diaries, laptop computers, business software
- self education, including related travel, for your present occupation (excludes HECS and some other payments), professional association fees, and professional journal subscriptions
- airline lounge membership, home office expenses, and
- income protection insurance (lump sum compensation policies excluded)

Concessional FBT rates apply to novated and associate vehicle leases and private superannuation.

Vehicle Leases may be procured and entered into the FRP scheme via a novated lease or an associate lease. The lease can include the capital cost of the car and its operating costs including fuel. The car can be new or second-hand. Motor bikes and commercial vehicles are excluded.

The FBT charged on a vehicle's total annual cost is proportional to the distance travelled as follows:

| Km travelled | FBT % |
|-----------------|-------|
| < 15 000 | 26 |
| 15 000 - 24 999 | 20 |
| 25 000 - 40 000 | 11 |
| > 40 000 km | 7 |

The arrangements and use of vehicles for FRP are very complex and specialist advice is necessary to maximise the advantages, which include GST savings. Remember, at the end of the lease you either return the car or buy it at an agreed price, and you need to have the resources to deal with either event. If you leave the ADF the arrangement ceases and becomes your financial responsibility in full. Also you need to choose the car carefully - if your need changes, such as after a child is born, the exit fees to lease a different car can be expensive. If you over-estimate your annual mileage, you may have to repay tax as a lump sum. While a car may generate considerable savings, the pitfalls are many.

Private Superannuation, additional to your present Defence scheme, receives concessional taxation treatment and can be included in the FRP scheme.

Assessment

The personal taxation position of individuals is so variable that broad judgements are risky. In the broadest sense those who are on good incomes and make heavy use of childcare and motor vehicles have the most to gain from FRP.

More Information

This complex scheme deserves your attention before you commit to it. Seeking professional financial advice of your own choice is a must. You should make extensive use of the calculator at the contractor's website shown below.

Contact Details

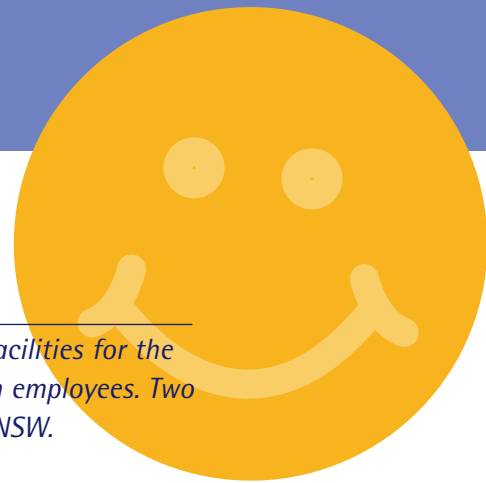
Defence Circular Memorandum 26/2000

FRP Helpline 1800 632 496

Ph: 02 9299 9111

www.smartsalary.com.au (employer code A100)





Spotlight on the RAAF Holiday Facilities

The RAAF Welfare Recreational Company (RWRC) operates three holiday facilities for the benefit of members of the RAAF, other ADF personnel and Defence civilian employees. Two facilities are located in Queensland, and the other on the south coast of NSW.



The Ambassador Apartments in Surfers Paradise

The Ambassador Apartments feature six two-bedroom and six three-bedroom apartments, ten minutes walk from the centre of Surfers Paradise. The apartments are spacious, with occupancy for four and six persons respectively. All apartments have large family areas, a modern fully equipped kitchen and laundry, with walk-in-ropes and ensuite for the main bedroom. Parking is no problem, with each apartment allocated a secure underground park that can take 1.95m tall vehicles. The facility also has a pool and outdoor BBQ, both of which are protected by shade cloth for the sun conscious. For the families with babies or toddlers, the Ambassador has cots and high chairs available on request.

While Surfers Paradise is a bustling 24 hour experience, the Ambassador apartments are located in a quiet street - just a short stroll from a local shopping centre that includes bakeries, a video store, and newsagency.

In order to keep the prices for eligible members as low as possible, please note that the Ambassador is not serviced. Guests are asked to leave the apartment as they found it, clean and tidy. There is no linen provided, but there is a weekly linen service available at around \$12 for a couple, and \$24 for a four person family. The apartments are

non-smoking, however ashtrays are provided for the balcony area.

Ten minutes from the centre of Surfers makes the Ambassador an ideal base of operations for members seeking the Surfers experience. There are 32 golf courses in the area alone, not to mention various theme parks such as Movie World, Dream World and Sea World. For those parents seeking a romantic evening, fully certified babysitter services are available at reasonable prices.

| | High Season | Shoulder Season | Low Season |
|-------------------------|-------------|-----------------|------------|
| Two Bedroom Apartment | \$455.00pw | \$435.00pw | \$405.00pw |
| Three Bedroom Apartment | \$505.00pw | \$475.00pw | \$445.00pw |

Contact Details

Email: aambassador@bigpond.com
 Telephone: 07 5531 5692

The Ambassador Apartments
 in Surfers Paradise

Surfside on the Beach Apartments on the Sunshine Coast

Located in the community of Buddina about one hour north of Brisbane, Surfside Apartments offers a place to relax for all members of the family. The RWRC have leased two three-bedroom apartments complete with all the mod cons expected in a four star facility, including private balcony, fully equipped kitchen (no pokey bar fridge here!), satellite TV, laundry with dryer, walk-in-robe and ensuite for the main bedroom. The complex has secure underground parking and is serviced by lifts; a boon for families with small children or those troubled by staircases. It is surrounded by neat lawns, which are 'feet' friendly with nary a bindie to be seen.

Surfside has three pools, one of which is heated during the cooler months and the complex is in walking distance of practically everything you need, including shops, restaurants, and parks. There is a patrolled beach and licensed surf club two minutes from the complex. There is no need to cross the main road to access what is on offer. Shops, parks, and the beach, are all accessible from walking paths or quiet suburban streets.

There are leisure facilities a short drive away such as a tennis complex, and a mammoth aqua centre of Olympic training standard, as well as gymnasiums.

The nearest airport to the resort is located at Maroochydore, 15 minutes from the apartments. If your entry point is Brisbane, transfers from the airport can be arranged for around \$40 for the trip. Noosa is 30 minutes away, and major attractions such as Steve Irwin's Zoo are within a comfortable driving distance.

While Buddina is a growing community, it does not have the traffic and 24 hour noise of the more densely populated areas of the Queensland coast. Surfside is ideal for families who would like peace and quiet, but still want to be in driving distance of attractions and theme parks.

Should the RWRC apartments be unavailable, Surfside offers a whopping 20% discount on their commercial rates for eligible members, (vacancies permitting). The management team, Lou and Sue Hatton, have twenty years of Army experience under their belts and have a special understanding of Defence families.

| High Season | Shoulder Season | Low Season |
|-------------|-----------------|------------|
| \$610.00pw | \$580.00pw | \$550.00pw |

Please note that these costs are for the RAAF owned units. Please contact Surfside directly if you are seeking the 20% discount on their other units.

Contact Details

Web Address: www.surfsideholidays.com

Telephone: 07 5444 0044 or 1800 802 305



Surfside on the Beach Apartments
 on the Sunshine Coast

Tuscany Apartments on the South Coast of NSW (Merimbula)

Tuscany Apartments, situated on a peninsular between the lake and the main surf beach, is just a short walk from the centre of town with its boutiques, cinema, supermarket, great coffee shops and restaurants.

Tuscany Apartments is arguably Merimbula's premier apartment complex, rated at 4 1/2 stars and set in large landscaped grounds. It features a heated saltwater swimming pool, electric BBQs, attractive lawns and paved areas. At the rear of the complex each apartment has its own lock-up garage and there is adequate parking space for boats, trailers and additional guest's cars. There is also a playground for younger children.

Six of the eighteen apartments in the complex belong to the RAAF Welfare Recreational Company (RWRC). All are spacious and self-contained, with large, fully-equipped, kitchens. The large living area is tastefully furnished with two lounges, dining suite, coffee and side tables, lamps, fan, colour television and video. Each apartment has its own laundry facilities and a north facing balcony/terrace with outdoor furniture for al fresco dining.

A full complement of blankets and pillows is provided. Linen is not provided but may be hired at the office. Cot, folding bed, high chair and stroller hire are also available. The complex is equipped with a direct dial phone system, and fax facilities are also available.

The complex offers two and three bedroom apartments, with an occupancy for four or six respectively, with an ensuite for the main bedrooms. There is ample cupboard space, and the three bedroom units have a walk-in-wardrobe off the main bedroom.

There's a veritable kaleidoscope of activities for visitors to Merimbula.

Famous for its crystal clear waters and seemingly unlimited stretches of golden sand, this part of the NSW coastline abounds with national parks and state forests. You can enjoy horse-riding, bush walking, golf, water-skiing, surfing and sail boarding, or you can just laze by the pool with a good book. Merimbula is renowned for its deep-sea fishing, diving and whale watching tours, but the lake provides great fishing for those who prefer to stay closer to shore. There is an aquarium, a fun park, an animal park, and the list goes on. There's something here for everyone.

With its all-year-round mild climate the Tuscany Apartments, at Merimbula, can provide you with all you need for the perfect family holiday.

How much does it cost? Discounts, when compared to commercial rates in the same complex range from 25% to 60% cheaper, depending on which season you stay.

| | High Season | Shoulder Season | Low Season |
|-------------------------|-------------|-----------------|------------|
| Two Bedroom Apartment | \$455.00pw | \$370.00pw | \$330.00pw |
| Three Bedroom Apartment | \$505.00pw | \$410.00pw | \$360.00pw |

Please note: In order to keep the prices for eligible members as low as possible, guests of all facilities are asked to leave the apartment as they found it, clean and tidy. Also, due to demand, the Christmas period has already been allocated.

Contact Details

Web Address: www.acr.net.au/~tuscany
 Email: tuscany@acr.net.au
 Phone: 02 6495 2030



Tuscany Apartments on the South Coast of NSW (Merimbula)



Home Purchase Financial Assistance

If you are considering buying a home of your own, Defence can provide considerable assistance through the Home Purchase Assistance Scheme (HPAS) and the related Home Purchase or Sale Expenses Allowance (HPSEA).

The process starts with a home purchase using HPAS. Conditions are:

- be a serving member (marital state is not relevant)
- have at least one year to serve in a locality before your next posting
- buy a home in the locality of posting and occupy it as your residence
- have not previously been assisted

If you meet this criteria you become entitled to a payment of \$11 400. This is fully taxable, but is not reportable for FBT purposes.

If it is your first home purchase then you may also be eligible for the federal government's First Home Owner's Grant, which is not means tested.

Once you have entered the home ownership cycle via HPAS, then on every posting which entails a removal, you may sell and buy your own home and have necessary expenses reimbursed under HPSEA.

The conditions for Home Purchase or Sale Expenses Allowances, are that you must:

- have a posting which entails a removal
- sell your home in the old locality within two years of receiving a posting order to new locality, and
- enter a contract to buy during the period between the date your posting is determined, and 4 years after you arrive in the new locality, and
- have at least 12 months to serve in the new posting locality on the date of contract
- occupy the home as your residence

For both the sale and the purchase you can apply to have necessary sale and purchase expenses reimbursed. These can include duties and fees to governments, auctioneer and agents fees, solicitors fees and legal costs and some mortgage stop/start costs.

The scheme will not help you buy an investment property to earn rent. However, if posted out of the locality, you may rent your residence out until you are posted back to re-occupy it, or sell it on a subsequent eligible posting and satisfy the

eligibility criteria, or sell it on discharge.

HPSEA does require continuity of the buy-sell-buy cycle, but not necessarily at each and every posting. If you break the cycle then provision exists to re-enter it, however one

reimbursement of purchase expenses will be lost.

The scheme is flexible and special provisions apply for those on service overseas, postings for less than one year, unaccompanied postings, member required to live in, and service in remote localities. Additional guidelines cater to families where both members of a relationship are members of the ADF, purchase of land prior to a posting, building a new home, and cater for the sale of a home on discharge. There is no provision for purchase on discharge.

This assistance may be taken in addition to other forms of support provided by the federal government First Home Buyers Scheme, and the two ADF subsidised home loan schemes.

For more information see your unit administration. For those with access to the Pay and Condition's manual, see PACMAN Chapter 4 Part 8.

If it is your first home purchase then you may also be eligible for the federal government's First Home Owner's Grant.



NCGSF

Spouse Employment and Community Centres

NCGSF Vacancies in SA and Southern Queensland

The position of NCGSF National Delegate in South Australia and Southern Queensland will shortly become vacant. This voluntary position must be filled by a spouse of a full-time serving member residing in that region, or relocating there shortly. The National Delegate's duties are varied and interesting as they are the ministerially appointed representative for Defence families in their state or region.

If you have good communication skills and would like an official role in representing ADF families, please call Judy Swann on 1800 100 509 for more information.

The second half of the year is shaping up to be very busy for the National Consultative Group of Service Families (NCGSF). Our voluntary representatives and delegates will be working closely with Defence and particularly the Defence Community Organisation (DCO) in the areas of Spouse Employment and Community Centres.

Spouse Employment

As you know, DCO have offered a Spouse Employment Assistance Program for several years. Many spouses felt that the services offered through this program were not suitable for their needs and we have assisted Defence and DCO in improving the range of services to Defence spouses.

Various reviews into ADF retention by Senate Committees and consultants have also identified the problems associated with spouse employment as a factor in an ADF member's decision to discharge. So it became clear to us that spouse employment assistance needed a revamp!

An independent company, Urbis Keys Young, has been engaged by DCO to speak to spouses, DCO staff, NCGSF Representatives, DHA, Toll and various other stakeholders around the country. They have now delivered a report, shortly available through DCO, that will provide Defence with information about the real needs of Defence spouses with regard to employment. The report addresses the needs of spouses looking for employment when they move and also spouses keen to maintain momentum in their own careers.

With the release of the final report, NCGSF (representing you) and DCO will work together to come up with a Spouse Employment Assistance Program that really meets our needs.

Community Centres

You may live in an area with a great Defence Community Centre and are able to use the centre to meet other local ADF spouses, attend DCO seminars, attend DHA Relocation briefings or get a break from the 24/7 care of your children when your partner is deployed.

These centres are vital to the ability of spouses to meet with other people in their Defence community. Unfortunately many centres are in a state of disrepair and even closure due to maintenance problems. The NCGSF is pursuing this issue vigorously within Defence as many Defence families rely heavily on access to well maintained and accessible Defence Community Centres.

To lobby this issue, in close consultation with DCO, we have met with Senator Hill, Minister Vale, Defence Parliamentary Secretary Fran Bailey, the Chief of the Defence Force, Head Defence Personnel, Deputy Secretary Corporate Services, and Head Infrastructure Division.

Thank you to all those families who have written and called. We are making progress on this issue and Defence is trying very hard to find the much needed funds. Minister Vale is tremendously supportive of this issue and we appreciate her assistance.

The NCGSF is a voluntary group of Defence spouses (about 250 Australia-wide) who work towards addressing the concerns or issues facing today's Defence family. We work with Defence, DHA and Toll in all areas of personnel policy. If you would like more information or would like to read our latest reports and submissions, please go to our website www.defence.gov.au/dpe/ncgsf or call 1800 100 509.



Above: Sergeant Scott Ide

Life in the Reserves

Queanbeyan policeman Scott Ide lives and breathes police work, so much so that when he isn't working for the New South Wales Police Service, he puts on his Royal Australian Air Force uniform and parades as a Military Policeman (MP).

Scott was one of the original members No. 28 (City of Canberra) Squadron, joining 18 years ago in February 1984, however that wasn't the beginning of his military service. Although he had always wanted to be a policeman, his father, at that time a serving policeman, wanted him to get some life experience first. So aged just fifteen and a half, Scott took the train to Perth to join the Navy's junior recruit program at HMAS LEEUWIN. For the next four years he served as a quartermaster gunner on the ANZAC, MELBOURNE and, in 1969, a trip to Vietnam aboard HMAS VAMPIRE (now a museum display at Sydney's Darling Harbour).

He opted to leave the Defence Force completely to concentrate on his policing career, and it wasn't until 1983, when he was stationed at Yass near Canberra, that Scott looked seriously at joining a reserve unit. As there was no Naval Reserve Unit in Canberra, he chose a part-time career in the RAAF.

It seemed a logical move for Scott to join the RAAF Active Reserve as a military policeman and combine all his knowledge, experience and training into the two careers he enjoyed most – albeit in different blue uniforms – and he hasn't looked back.

He says while there are similarities between his civilian and military policing roles there are some significant differences as well.

'The big difference is the customer. In the security police section we deal mainly with military personnel whereas the civilian police's customers are members of the public,' Scott said. 'And, of course, the discipline when interacting with military people who may be of a superior rank, whereas the public don't have that rank structure as such.'

Enjoyable as Scott's Reserve career has been at times, he admits it has been difficult to juggle the competing demands of a precious family life with wife Sheralee and the children, 24/7 police shift work and the requirements of Reserve service. Getting time from his job has also been difficult, as the NSW Police Service, like the ADF, is at a fairly critical manning level, and to simply go away and do what needs to be done with the Air Force would place a huge strain on his station's manning level.

One bright light has been the Employer Support Payment, which had a direct bearing on whether Scott would be able to satisfy a longheld ambition, to deploy on an operation with the Australian Defence Force.

'I think the payment scheme is a very good move forward because the police can now pay someone overtime to fill my shift, where before they couldn't afford to bring someone in on overtime on a long-term basis to fill my shift, so for me it's a big bonus.'

Scott is deployed to the Australian National Command Element in Dili where he works alongside Army MP colleagues. Darwin MP Corporal Chris Harman said that working with Scott had been very rewarding because he was also able to bring a civilian policing perspective into the many discussions they'd had.

Scott looked back on his 18 years as a Reservist which brought him to his first overseas deployment since his trip to Vietnam in 1969.

'I think if anyone in our organisation (NSW Police) has the slightest interest in the Reserves, they'd be silly not to pursue a part-time career.'

'I've really enjoyed myself, and being here in East Timor has been magnificent, the icing on the cake.'

For more information on a Reserve career call Defence Careers on 13 19 01 or visit www.defencejobs.gov.au

If you want to know more about the Reserves visit www.defence.gov.au/reserves





Defence Housing
 AUTHORITY

the home of service

Case Managers: Putting the Customer First

The Defence Housing Authority (DHA) has introduced major changes to improve, and standardise, its relocation management procedures. This includes assigning personal case managers to each Defence Force member required to move home during the peak posting cycle.

The new operating procedures are focused on Service members and designed to ensure they, and their families, are relocated efficiently and effectively. DHA is also improving IT systems to support the business of looking after families during the next peak cycle.

The New System

DHA has revised its service delivery model and moved to a 'case management' approach.

The relocation of members and families will no longer be administered by staff at the National Service and Support Centre (NSSC) in Canberra. Instead, each member will now be allocated a case manager from the Housing Management Centre (HMC) in the member's current (losing) location.

The NSSC will continue to provide support to the regional offices through calculating entitlements and allowances and itinerary management, however the regional case manager will administer all aspects of a member's move, providing a direct and personal point of contact.

Under the new system, when DHA receives a standard posting order, a Relocation Pack will be sent to the member within 21 days. The local HMC will then contact the member through his or her unit to confirm their details and make sure they have received their Relocation pack.

A case manager will then be assigned to assist the member with their removal documentation, entitlements, itineraries, travel arrangements and other issues.

Members will also be assigned a case manager in their new (gaining) location to deal with any problems on arrival and make sure the settling in arrangements were satisfactory.

In the case of members posted at short notice - or required to attend training courses - this relocation will be managed entirely by staff at Housing Management Centres. For more information please contact the Housing Management Centre closest to you.

| HMC | Phone | Fax |
|---------------|--------------|--------------|
| Adelaide | 08 8245 7800 | 08 8245 7860 |
| Brisbane | 07 3355 8800 | 07 3355 8860 |
| Cairns | 07 4041 4700 | 07 4041 0886 |
| Canberra | 02 6268 3700 | 02 6268 3760 |
| Darwin | 08 8901 7100 | 08 8901 7162 |
| Hunter Valley | 02 4983 5300 | 02 4983 5361 |
| Ipswich | 07 5461 5000 | 07 5461 5060 |
| Melbourne | 03 9947 8101 | 03 9947 8160 |
| Nowra | 02 4421 1500 | 02 4421 1560 |
| Perth | 08 9210 3400 | 08 9210 3460 |
| Sydney | 08 8836 5700 | 02 8836 5790 |
| Tindal | 08 8972 8000 | 08 8972 8060 |
| Toowoomba | 07 4699 1300 | 07 4699 1360 |
| Townsville | 07 4726 1800 | 07 4726 1860 |
| Wagga Wagga | 02 6933 7200 | 02 6933 7261 |
| Wodonga | 02 6049 2300 | 02 6049 2360 |



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Defence School Transition Aide Locations

If you have further questions, please contact your REDLON:

| | |
|------------------|--------------|
| ACT/Wagga Wagga: | 02 6265 8746 |
| NSW: | 02 9377 3316 |
| VIC: | 03 9282 3006 |
| SA: | 08 8305 6648 |
| STH QLD: | 07 3233 4206 |
| NTH QLD: | 07 4771 1532 |
| NT: | 08 8935 7906 |
| TAS: | 03 6237 7191 |

ACT

- Ngunnawal Primary School
- Palmerston Primary School
- Gold Creek School
- Campbell Primary School
- Holy Spirit Catholic Primary School
- St Thomas More's Catholic Primary School
- St Benedicts Catholic Primary School

NEW SOUTH WALES

- Wattle Grove Public School
- Hammondville Public School
- Holsworthy Public School
- Bligh Park Public School
- Windsor Park Public School
- Glenmore Park Public School
- Regentville Public School
- Tomaree Public School - Salamander Bay
- Wirreanda Public School - Medowie
- Illaroo Road Public School - Nowra
- North Nowra Public School - North Nowra
- St Michael's Catholic Primary School - Nowra
- Kapooka Public School - Wagga Wagga
- Forest Hill Public School - Wagga Wagga
- Jerrabomberra Public School - Queanbeyan

NORTHERN TERRITORY

- Bakewell Primary School - Palmerston
- Stuart Park Primary School - Stuart Park
- Casuarina Street Primary School - Katherine
- Driver Primary School - Palmerston
- Durack Primary School - Palmerston

- Katherine South Primary School - Katherine
- Larrakeyah Primary School - Darwin
- Ludmilla Primary School - Winnellie
- Sacred Heart Primary School - Palmerston
- St Joseph's College - Katherine
- St Mary's Primary School - Darwin

NORTH QUEENSLAND

- Annandale State School
- Kirwan State School
- The Willows State School - Kirwan
- Rasmussen State School
- Weir State School - Kirwan
- Vincent State School
- Ryan Catholic College - Kirwan
- Holy Spirit Catholic School - Cranbrook
- Southern Cross Catholic School - Annandale
- Good Shepherd Catholic Community School

SOUTH QUEENSLAND

- Canungra State School - Canungra
- Amberley State School - Amberley
- Raceview State School - Raceview
- Fairview Heights State School - Toowoomba
- Darling Heights State School - Toowoomba
- Middle Ridge State School - Toowoomba
- Mitchelton State School - Mitchelton
- Ferny Grove State School - Ferny Grove
- Our Lady of Assumption Catholic School - Enoggera
- Norris Road State School - Bracken Ridge
- Bracken Ridge State School - Bracken Ridge
- Bray Park State School - Bray Park

SOUTH AUSTRALIA

- Woodside Primary School - Woodside
- Golden Grove Primary School - Golden Grove

VICTORIA

- Bandiana Primary School - Bandiana
- Baranduda Primary School - Baranduda
- Point Cook Primary School - Werribee
- Seymour Tech High School - Puckapunyal
- Puckapunyal Primary School - Puckapunyal
- Streeton Primary School - Yallambie
- Viewbank Primary School - Viewbank

WESTERN AUSTRALIA

- Charthouse Primary School - Waikiki
- East Waikiki Primary - Coo loongup
- Koorana Primary School - Warnbro
- Swanbourne Primary School - Swanbourne



Remote Locality Leave Travel Transfers and Offsets

By Commander David A Francis RAN

Remote Locality Leave Travel (RLLT) is designed to provide relief from the harsh physical conditions of serving in a remote locality and provide access to amenities not available there. Defence provides air travel for members and their families serving in remote localities to the nearest capital city. The entitlement can be offset against the cost of travel to other destinations, or transferred to allow family members to visit you and your family in the remote locality. But when considering using RLLT, it is important that you understand the boundaries of acceptable offsets and transfers.

Single and unaccompanied members may choose to use RLLT instead of recreation leave free travel (RLFT) where they have a dual entitlement. For example, RLLT is

accrued every two years for members in Cairns and Townsville, and annually for members in Darwin and Tindal. Generally

RLLT provides a more flexible offset provision, and also allows a wider selection of family members who may

visit you under the transfer provisions. On the other hand RLFT may be preferable if you intend to visit your nominated family, and the cost of this travel exceeds the cost of travel to the nearest capital city.

You may transfer your entitlement to enable certain members of your extended family to visit you. You should note that RLLT entitlements can't be transferred to a person already in the remote locality. The purpose of transfer is to bring a person from outside the remote locality to visit you, where visiting you must be the prime purpose of the trip. Defence will not fund unrelated

travel that happens to include a stopover in the remote locality.

RLLT can be offset for travel to an alternate destination. This can be domestic or international, and can involve any means of travel including air, sea cruise, or your own car. The governing financial

concept is that Defence will pay the lesser of the cost of the actual travel, or the normal departmental liability (NDL), which is the Qantas Defence economy fare, not the more deeply discounted 30 day advance special leave fare. This calculation basis provides some opportunities to maximise the benefit.

When you and your family plan to travel, by booking 30 days in advance through

Defence, you should be able to access the deeper discounted special leave travel fares to enable travel to other capital cities within Australia. For example, the NDL for travel from Darwin will cover the cost of travel to nearly any airport in Australia if travel is booked at the special leave fare rate.

You may transfer your entitlement to enable certain members of your extended family to visit you.



Additionally the same technique may be used to have more than one person visit you for the one transfer, provided you meet any portion of cost over the NDL.

If an arrangement is made to travel to an alternate destination, then that journey must occur. For example, it is fraudulent to arrange an advance of cash for a self-drive camping holiday and spend it on a cheaper airfare to somewhere else. Equally, any savings may not be converted into car hire at an alternate destination. If you do not repay the savings you face disciplinary action.

Infants under two travel free. When the child turns two a separate entitlement does not arise. The child's next entitlement arises when the family next travels on RLLT.

If you have two RLLT entitlements they cannot be combined, you will have to travel on two occasions. Also RLLT travel cannot be combined with other official travel such as travel on posting. You will have to travel on RLLT and return to the remote locality, and then proceed on posting.

There is no entitlement to travelling leave for RLLT. Also the cost of a changed or cancelled trip is your responsibility unless the change was caused by service requirements.

If you post out of the remote locality but your family remain behind then they continue to be eligible to RLLT for as long as you are classified as a Member With Dependents. By contrast, a child who is not living in the remote locality is not entitled to RLLT. This includes a child visiting you under the child reunion provision of education assistance.

You may offset your RLLT to fund a package holiday, for which no separate components for accommodation, fares or meals are advertised. Reimbursement is limited to:

- the fare to the destination
- the cost of the actual, or
- the normal departmental liability, whichever is the lowest

RLLT is a useful and flexible benefit, but the flexibility gives rise to complex rules, which do have to be carefully observed. For further information, see your unit administration staff.

If an arrangement is made to travel to an alternate destination then that journey must occur.

Library Services for Defence Families

The Defence Library Service now offers some library services to families of ADF members. Base libraries will be open to families for a two-hour period weekly, subject to local security arrangements.

Services and facilities available for family members include quiet study space, the ability to join the Defence Library Service (a family Borrowers Card), browse the collection and borrow most items, photocopy library materials, and obtain assistance for brief inquiries. Facilities such as stand-alone word processors and Internet services, other than the Defence Restricted Network, are also available in some libraries.

The Defence Library Service would like to welcome all Defence families to the library and encourage their use of its services.

Further information about the Defence Library Service is available by calling the Defence Library Service national helpdesk on **13 31 39**.

Flyers and advertisements are also available on most bases from the Family Liaison Officers and the DLS library.



I N V I T A T I O N

to Participate in the

**Australian Defence College
Sponsorship Program**

The Australian Defence College at Weston Creek in Canberra, is home to the staff and students of the Australian Command and Staff College, as well as the staff and students of the Defence and Strategic Studies Course.

In 2003 there will be approximately 80 students from overseas participating in courses at Weston Creek. The overseas students will be of the rank of Major (equivalent) to Colonel (equivalent).

As part of the support network for overseas students, the college has a community sponsorship program in place so that all overseas officers attached to the Australian Defence College have a community sponsor.

The aim of the community sponsor program is to provide the overseas students with contacts in the wider community who can offer friendship and social support.

Sponsors will have the opportunity to participate in a number of social activities arranged by the College. This program is an informal arrangement between the officer and the sponsor family and there is no financial obligation on the part of the sponsor family.

The Overseas Student Liaison Officer welcomes all enquiries and is happy to discuss the program with any individuals/families who are interested in sponsoring an overseas student.

If you would like to participate in the Australian Defence College community sponsor program in 2003, or you would like more information about the program, please contact:

The Overseas Student Liaison Officer on:

02 6266 0525

email the Overseas Student Liaison Officer at:
oslo@adc.defence.gov.au

Mental Health

Work Well, Live Well, Be Well focuses on mental health promotion and prevention, early identification and intervention, and a range of integrated mental health services and programs.

Based upon world's best practice, the Work Well, Live Well, Be Well brings together a team of medical, nursing, psychology, social work and chaplaincy professionals to promote the concept of 'wellness' and a healthy balance between lifestyle, mental well-being and work.



To ensure these messages reach the whole Defence Community, an interactive website has been developed. This website is a gateway for members and their families to access current mental health information, including fact sheets on suicide, alcohol and post-traumatic stress.

The website is constantly updated, so pay us a visit and give us your feedback.

Go to the below website and follow the link to the Mental Health Strategy.

www.defence.gov.au/dpe/dhs

Contact: ADF Mental Health Team

Email: ADFMHS@cbr.defence.gov.au