



HIGHGATE



NEWS

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Website: <http://Highgate-rsl.org.au>

The official newsletter of the Highgate (WA) Sub-Branch of the Returned & Services League of Australia

MONTHLY LUNCHEON

Monday 21st September 2009

Venue: Gallipoli Room
Time: 1130 hrs - Fellowship 1215 hrs - Luncheon
Guest Speaker: Ross Hutchinson.



Ross was commissioned in the Australian Regular Army in 1964. Within two years he had qualified to fly helicopters which he continued to do until quite recently. During his military career Ross spent 10 years mostly flying Bell Sioux reconnaissance helicopters. In the course of his time in South Vietnam 1967- 68 he was Mentioned in Despatches.

Ross's presentation which will take you back to the time of "Those Magnificent Men in their Flying Machines" should be of great interest to all members.

Topic: A History of Australian Army Aviation

Report from Senior Vice President

At the time of the August meeting President Ian had just left for Queensland where he was to attend a reunion of his Unit. No doubt he will have a few stories to tell when he returns.

Guest Speaker at the meeting was Mr Steve Pratt from the Cancer Council WA, who spoke on the topic of Bowel Cancer, the second most common cause of cancer death for men in our community. Although the number of members who attended was less than usual, the talk was most interesting and informative and proved *you can't judge a book by its cover*. Steve found himself answering quite a few questions about this insidious type of cancer which has a 90% cure rate if detected early.

The Annual Poppy Day Appeal will be held on Friday 6 November. Highgate is hoping to be allocated the Wellington Street Busport and Esplanade Busport /Railway Station sites. We are now looking for volunteers who could give some time between 0530 and 1100 hours to collect donations. Please check your diary and indicate to a committee member your availability and preferred time. We need an army of volunteers to better Highgate's good

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FORTHCOMING MEETINGS

Committee: 5 October 09 **Monthly Luncheon:** 19 October 09



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track record and more importantly to ensure that no-one ends up exhausted. Members of the OBE brigade will only be rostered for one or 2 hours.

I would like to remind members of the need to book their seat at the monthly luncheon by telephone or email. Once the number expected is confirmed, the caterer prepares for the function and invoices Highgate accordingly. This process helps to keep price of the luncheon as low as possible. Where a member books but does not attend the Treasurer will send the member an account.

The Privacy Act precludes Hollywood and other hospitals from letting us know that a member has been admitted. If you hear that someone is hospitalized or deceased could you alert a Committee member so that we can follow-up accordingly? Whilst a number of members keep a watchful eye on the notices in the *West Australian*, it is better to be informed several times than have a member slip away unnoticed.

Take care, Martyn



POPPY DAY COLLECTION DAY 6 NOVEMBER

Members. This is just a short message to remind you that the collection day for Poppy Day this year is 6 November.

Your committee has asked me to coordinate it and I will be assisted by Martyn Thompson and Barry Campbell (and anyone else that we can cajole). We will operate from the usual venues, Wellington St. bus port, and the Esplanade bus station and we hope to have enough personnel to operate from outside the Wellington St. underground station. We hope to top last year's record haul of \$16,000.00

At the September and October luncheons you will be asked to record your attendance at the venues on the usual roster sheets which will be passed around the luncheon tables on the day. If you can't attend the luncheons then simply call Martyn or myself or Barry and register your attendance there.

Cheers from Jim Eayrs

re Brigadier Arnold W Potts Oration

In conjunction with 16th Battalion's Foundation Dinner, the above Inaugural Oration is to be presented by MAJGEN Michael Jeffery AC AO(Mil) CVO MC (Rtd) on Friday 18 September 09

Venue: University Club of WA (Hackett Drive Crawley)

Time: 6.30 pm

Cost: Tickets \$120 pp (make out cheques to the "16th Battalion Foundation Dinner")

Dress: Black tie/lounge suit with miniatures.

Please direct cheque/money order to:- PO Box 434 Cottesloe 6911.

Enquiries to: Ms Margaret Smith 9384 4144. Highgate has reserved a table for 10 but more places may be allocated.

Ken Bladen



DISCRETION

A Brisbane business man and his rather frumpish wife were having dinner at a very fine restaurant when this absolutely stunning young woman comes over to their table, gives the husband a big open mouthed kiss, then says she'll see him later and walks away.

The wife glares at her husband and says, "Who the hell was that?" "Oh." replies the husband, "she's my mistress."

"Well, that's the last straw," says the wife. "I've had enough, I demand a divorce."

"I can understand that," replies her husband, "but remember, if we get a divorce it will mean no more shopping trips to London, no more wintering in Switzerland, no more summers in Tuscany, no more Mercedes or Jaguars in the garage, and no more yacht club. But the decision is yours."

Just then, a mutual friend enters the restaurant with a gorgeous babe on his arm.

"Who's that woman with Jim?" asks the wife.

"That's his mistress," says her husband.

"Ours is prettier," she replies.



SUB WARDENS DUTIES

Wreath Laying Services currently scheduled at the State War Memorial Kings Park

Wednesday	2 September 2009	1000 hrs for 1030 hrs - RSL WA Branch - Battle for Australia
Sunday	13 September 2009	1145 hrs for 1200 hrs - Maltese Association
Wednesday	23 September 2009	1040 hrs for 1100 hrs - Australian Army Cadets Brigade - Exercise Southern Cross - Surry Army Cadet Force (UK) on exchange visit to Perth.

AUSTRALIAN WAR MEMORIAL EVENT - CANBERRA

PLAQUE DEDICATION - 3RD CAVALRY REGIMENT (VIETNAM)

On Saturday the 31st of October 2009, a Special Memorial Service and a Plaque Dedication will be held at the Australia War Memorial.

The Memorial Service will be held at the National Vietnam Veterans Memorial at 9 am to remember all Australians and in particular those of Australia's 3rd Cavalry Regiment, who died or who were wounded on active service in Vietnam.

Following the service, there will be a formal Plaque Dedication Service at the Australian War Memorial in memory of all who served with the 3rd Cavalry Regiment in Vietnam.

Several hundred 3rd Cavalry Regiment veterans, together with their wives, partners and family members, will travel from all over Australia, from New Zealand and from as far away as Thailand in order to attend the memorial services. Combined audio visual display and troop reunions are to follow on the Saturday afternoon, in preparation for a large formal dinner.

The formal dinner, for 600 people will be held within the Australian War Memorial on Sunday the 1st of November 2009. At this stage, the dinner is to be centred around a famous Australian Lancaster Bomber, 'G For George'.

A number of dignitaries and their wives have been invited to attend the services. They include the Minister for Veterans Affairs and other Members of Parliament, senior ADF officers and ex Chiefs of Army and/or the ADF, several of whom served in Vietnam with the 3rd Cavalry Regiment.

It is expected that a number of other Australian Armoured Corps and Infantry Veterans, as well as members of the

public, may attend the Commemorative Services at the Australian War Memorial on the Saturday.

The staff of the Australian War Memorial have been extremely gracious and supportive hosts in the guidance and preparations for this event, as have the Department of Veteran Affairs and several other major private sector sponsors.

Background—3 Cavalry Regiment



Commencing in June 1965 with a single under-equipped APC Troop (Commanded by a West Aussie) and reinforced to an Armoured Personnel Carrier Squadron in 1966, the Squadron went on to serve in Vietnam for nearly eight years and rarely at full strength, in terms of either men or fighting vehicles at any one time.

3 Cav Regt played a crucial part in ensuring many Australian and US successes, in War Zone D, at the Battle of Long Tan, 1968 Tet offensive (Battles of Baria and Coral/ Balmoral), the battles of Binh Ba, at Thuatich and several other actions.

Nineteen members of the squadron were killed in Vietnam and many more were wounded. In addition to several carriers being destroyed through enemy action, there were nearly 100 instances, many of them never formally reported, where the Squadron's APCs received some combat damage. A significant number of our Infantry Vietnam Veterans are with us today because of the lightly armed Personnel Carriers that went into rescue them or fought alongside.

WA has always been well represented with the 3rd Cavalry Regiment. For example, not only was the first officer chosen to command Australian armour in Vietnam a West Australian, but both Military Medals and two of the four Military Crosses awarded to the Cavalry Squadron for Vietnam, all went to West Australians.

It is historically unique that all three Military Medals awarded to Armour in Vietnam, were to young West Australians, who each later retired within a few kilometres of the Perth CBD

Roger Tingley

Our newsletter is published with the generous assistance of Hollywood Private Hospital and their support is greatly appreciated.



THE COST OF CHASING BENEFITS

Structuring your finances to receive pension benefits is usually not worthwhile. Retirees defying logic to get the minimum age pension may be shooting themselves in the foot. While a part pension, however small, opens up a swag of concessions and benefits, they are not necessarily for everybody. Nor are they necessarily that great.

As a result you may be chasing little in terms of benefits at a hefty cost of locking away large chunks of money.

It is estimated that those on a government pension can enjoy up to \$2500 a year in benefits.

This could include reductions on utility costs, a telephone allowance and access to the Pharmaceutical Benefits Scheme (PBS).

But self-funded retirees with an income of less than \$50,000 if they are single or \$80,000 if a couple will still receive some concessions through the Commonwealth Seniors Health Card (CSHC) and in WA these include concessions on Council rates, water rates, car registration and driver's licences. Benefits which the Association of Independent Retirees strived for and achieved after several years of negotiation

Those benefits, which can add up to more than \$1,500 a year, include, most importantly for those in our age bracket, access to the PHBS. Even if you earn substantially more than this, you can apply for a Seniors Card, which is open to residents aged over 60 who are working fewer than 20 hours a week.

There are no income or asset qualifications for the Seniors Card, and once issued, the card is for life. The concessions are re-

stricted to cheaper public transport and in WA free travel on metropolitan services 7 days a week from 9am to 3.30pm. There are also discounts on goods and services including travel and insurance and it is always worth asking whether a senior's discount is available.

But let's say you are hell-bent on getting a pension. Will you really use all the benefits that are on offer? For instance, what's the point of enjoying the benefit of free registration for your dog if you don't own a pooch? etc.

The pension, however, can be handy if you need a hearing aid, which might cost you the best part of \$8,000. With a pensioner card, a hearing aid and batteries are provided free of charge.

In recent times, the federal Government has gone a long way to appease self-funded retirees who believe they get few rewards for having been diligent savers.

The introduction of the CSHC in the mid-1990s was one step in this direction and a couple holding a CSHC from 20 September will receive a tax-free payment of \$1190 a year, paid in quarterly instalments.

The extension of the Senior Australian rebate for self funded retirees several years ago (now modified) also equalised the tax situation for pensioners and non-pensioners on similar incomes. Clearly, the need to qualify for a minimum pension just to pick up concessions was reduced. However, if you are on the threshold of entering a nursing home or hostel, then there may be some wisdom in trying to access the pension to lower your fees.

The daily fees for a pen-

sioner are notably cheaper than for a self-funded retiree. So if care is on the horizon picking up \$1 of age pension could be well worth your while. And, if you can then reduce your Centrelink assessed income, the fees may be even lower.

While it has become less necessary to receive a pension, it has also become harder—and in fact impossible for some retirees—to access. Not many years ago tales abounded of millionaires structuring their assets in such a way that they could still receive the pension. But, the introduction of growth pensions and their variants and the concomitant cut in the asset test exemption from 100% to 50% has in effect put a cap on the maximum you can have in assets.

A couple with assets of more than \$892,000 can no longer claim a pension. Even if you were to put all this money in a complying income stream, with only 50% counted, for the assets test, this would still put you over the limit. Over the years you might well eat into your capital and five to 10 years out, you may qualify.

Unless you can structure investments to get a reasonable amount of pension, then it is generally not worthwhile. The extra value of concessions afforded to retirees is diminishing as self-funded retirees have successfully earned many equal rights.

There is little question that our interests are best served in retirement if we strive to increase our assets and income rather than cause them to be reduced. And, surely we will feel better as our endeavours bear fruit

NOTIFICATION OF LUNCHEON ATTENDANCE

The arrangements for the notification of luncheon attendance are back to normal
Notification for the coming luncheon by not later than midday 14 November please.

Bob's contact details are: **Telephone** - 9448 2757 and **Email** - arnold@wn.com.au
and Ian's are: **Telephone** - 9572 2632 and **Email** - mojen@bigpond.net.au

Ross Hutchinson MID

161 (Indep) Recce Flt 08 Apr 67 - 16 Apr 68



☐ Captain Ross Hutchinson was commissioned in the Australian Regular Army on 13 June 1964. After service with the Royal Australian Artillery Corps he commenced Flying Training in July 1965 and qualified as a helicopter pilot in May 1966. He served both as a Rotary Wing Pilot and as Administrative Officer of 161st (Independent) Reconnaissance Flight.

On the night of 30 January 1968, Captain Hutchinson was detailed to fly as an observer for a heavy fire team operating over the Australian Tactical Area of Operation during Operation Coburg. At 0200 hours when the heavy fire team was refuelling at Bien Hoa the base came under heavy rocket and ground attack. An attempt was made to get all available aircraft into the air but there were insufficient pilots due to many of them living off the base.

Consequently Captain Hutchinson flew co-pilot in a gunship for Captain Rubin, United States Army, and proceeded to the eastern end of the air base which was under heavy ground attack. Captain Rubin's aircraft with Captain Hutchinson flying co-pilot engaged the enemy for the next hour during which time both the crew-chief and the gunner were wounded by enemy ground fire.

At 0300 hours, the aircraft returned to re-arm and refuel and because there was still a shortage of pilots Captain Hutchinson then took command of an aircraft as the only pilot aboard and proceeded to engage opportunity targets in the Bien Hoa area. Captain Hutchinson's aircraft landed again to re-arm at 0400 hours and by this time some experienced pilots had arrived on the airbase, so Captain Hutchinson returned to flying co-pilot and continued to engage opportunity targets until the Viet Cong attack was broken at dawn.

By his aggressive flying and willingness to seek out the enemy at all costs, Captain Hutchinson, has brought credit upon himself, his unit, and the Australian Army.

** Text of citation has been copied from the book "Vietnam Veterans Honours & Awards Army"*

by Alexander M. Palmer.