

The "Clipped Wings"

Issue 23 - March 2012

The Journal of the Air Dispatch Association of Australia (Inc)

Patron ADAA - Major General D.B. Ferguson AM, CSC (Retired)



Par Oneri de Caelo

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PRESIDENT'S REPORT



The association finished the year (2011) with a well attended reunion at Penrith. This was a well coordinated activity organised by WO2 Tony Eddie (ex SSM 176 AD) and now on the staff of AMTDU. Tony is our current ADAA Vice-President.

With a committee behind him, Tony presented a great venue for old and serving Air Dispatchers to reunite with past mates.

A special guest representing the first CO of 1 AASO, Colonel Ben Bradbrook and his daughter Pippa Bradbrook had travelled from the UK to meet old friends of her deceased father, Pippa being hosted by Geoff and Leonie Christopherson from Glen Iris in Victoria.

Recognition of Dave Armstrong and 3 other Air Dispatchers who were with him at the time, have been rewarded with a special medal from the New Zealand Army for work carried out in Antarctica. This award highlights the activities and conditions of some destinations that members of the Corps and especially Air Dispatchers may sometimes be required to operate in. The full story of Dave's medal is in this edition of "Clipped Wings" - well done Dave!

The New Zealand Anzac Day reunion to be held in Wellington is gathering pace with members making reservations for accommodation, car hire and camper vans. Any problems, give Barry Gannon or Kemm Baber a call.

ADAA History - released at the 176AD reunion at Penrith in November, was "The History of Australian Air Dispatch" - a well researched book that I believe is a great asset to any dispatcher's library and certainly value for money. The book is a hefty weight indeed and is jam packed with information! Overall well done Jock!

VALE

The passing of Maurie (Blue) Corkhill in January was hard felt by many of the original ARA members and sections of 39 Air Supply Platoon RAASC. "Blue" was always a team member and more than pulled his weight! A good roll-up of Air Dispatchers were present at "Blue's" funeral. This coupled by a funeral party of soldiers from 176 AD and organised by Bob Hutton, helped to make the final farewell a tribute to his service. A detailed eulogy is in this edition.

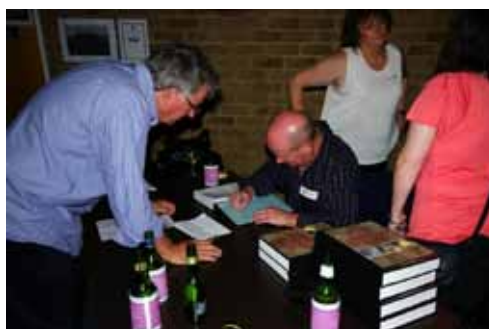
AWARDS

"Soldier of the Year" awards were presented to Pte D.A.Rive at the 176 AD Reunion.

The Basic AD Course Top Air Dispatcher was Pte Edmund Yuen and the top Crew Commander Pte David Ogier - both awards were presented at AMTDU.



Gary Cole, President ADAA with Pte Rive and the ADAA Soldier of the Year



Jock McGravie signing copies of his recently released "The History of Australian Air Dispatch"

OPERATION DEEP FREEZE AND THE NEW ZEALAND AIR CRASH

In November 1979 I was informed I was being posted to the Antarctic on detachment to the New Zealand Army at McMurdo Base for approximately 3 months. They were working with the Americans and we would be involved in re-supply.

On November 20th myself and three diggers left for Christchurch and a few days later flew down to the Antarctic.

We hardly had time to settle in when the news came in that an Air New Zealand plane had crashed into Mt Erebus which we could see in the distance.

The call went out for volunteers to assist with recovery and repatriation.

We stayed at McMurdo and as bodies and personal effects came in we repacked and prepared them for repatriation to New Zealand.

The conditions were very trying and the enormity of the disaster almost overwhelming.

By December 12 the job was complete and we returned to the re-supply we were originally sent there for.

The recognition has been a long time coming but much appreciated for all that.

Captain Dave Armstrong (Ret).



The NZSSM (Erebus) was instituted in November 2006 to recognise the service of those New Zealanders, and citizens of the United States of America and other countries, who were involved with the extremely difficult and very unpleasant and sometimes hazardous tasks associated with the body recovery, crash investigation and victim identification phases of Operation Overdue.

Operation Overdue was mounted by the New Zealand Police following the crash of Air New Zealand DC-10-30 ZK-NZP Flight TE901 on the north slope of Mount Erebus, Ross Island, Antarctica on 28 November 1979, with the loss of all 257 passengers and crew.

The recovery and investigation phase of Operation Overdue lasted in Antarctica from 29 November 1979 to 12 December 1979 and was conducted under extreme circumstances.

The remains and personal effects recovered were flown to New Zealand for identification and return to their families.

United States aviation crash investigators, NZ Police and US Navy personnel worked for long periods on Mount Erebus amongst the wreckage of the flight recovering the bodies of the passengers and crew.

Four RACT Air Dispatch operators, under the leadership of Warrant Officer Class 1 David Armstrong, were directly involved with support to crash site teams and for the handling and packaging of the human remains and personal effects from the Mount Erebus site.

The work of the personnel involved with the recovery operation on Mount Erebus far exceeded the boundaries of what could be expected in the course of normal police, search and rescue, or Air Dispatch team duties.

The circumstances were extreme: a hazardous geographic location, extreme climatic conditions and the psychological strain of recovering and processing mass victims, was highly specialised and demanding work requiring equally high levels of personal and professional discipline.



Kiwis honour man for 1979 air disaster recovery work

Medal for rescuer

By ALISON BRANLEY

ONE of only four Australians to help with the recovery effort after New Zealand's worst air disaster in Antarctic in 1979 has been honoured with a special medal.

David Armstrong, of Devon, who presided over the search for the New Zealand Special Services Squadron at Christchurch's Eastwood Village.

Mr Armstrong was an air dispatch sergeant officer at the time his unit was based at the McMurdo Base in Antarctica in November 1979 when Air New Zealand flight 901 crashed into Mount Erebus, killing all 257 on board.

The flight was the first commercial route to Antarctica for night operations on its 14th trip when the plane flew into the mountain in total darkness conditions.

David Armstrong and his crew were Australia's contribution to the recovery effort.



Mr Armstrong received his medal from New Zealand High Commissioner military adviser Lieutenant Colonel Dariusz Beck yesterday, left, and during his service at McMurdo Base in Antarctica, right. Mount Erebus, above right.

The team, whose day job was directing and assisting planes, had the daunting task over the next fortnight of recovering and identifying bodies and belongings, all in sub-zero conditions.

Mr Armstrong, 74, now suffering Parkinson's disease, said he developed a stutter and hoarse voice because of the stress.



New Zealand High Commissioner military adviser Lieutenant Colonel Dariusz Beck yesterday, left, and during his service at McMurdo Base in Antarctica, right. Mount Erebus, above right.

"Nobody was to be blamed and everybody got on with the job," he said.

"You imagined what it would be like if your family sat on the wall.

The special reserve medal was approved in 2006 and the New Zealand government has been pushing since those times from burned bodies.

These involved heavy lifting of working 24 hours a day recovered by black human person from burned bodies.

It was the work of people understood that really made it a little easier for families and brought closure to the lives of their loved ones," Lieutenant Colonel Beck said.

We are trying to locate the other 3 crew members from Dave's team. We only know their surnames at this stage - Ludenia, Wells and Worthington.

We would be grateful if anyone knows how to contact or locate these ex Air Dispatchers so that our association ensures they also receive proper recognition.

Please contact our Secretary Barry Gannon if you are able to assist.

A retired gentlemen went into the social security office to apply for Social Security. After waiting in line a long time he got to the counter. The woman behind the counter asked him for his drivers license to verify his age. He looked in his pockets and realized he had left his wallet at home. He told the woman that he was very sorry but he seemed to have left his wallet at home. "Will I have to go home and come back now?" he asks. The woman says, "Unbutton your shirt." So he opens his shirt revealing lots of curly silver hair. She says, "That silver hair on your chest is proof enough for me," and she processed his Social Security application. When he gets home, the man excitedly tells his wife about his experience at the Social Security office. She said, "You should have dropped your pants, you might have qualified for disability, too."

VALE - MAURICE (BLUE) CORKHILL



Maurice "Blue" Corkhill
4 May 1939 - 8 January 2012

53371 Maurice "Blue" CORKHILL was a foundation member of Air Dispatch who originally volunteered from 1 Transport Company RAASC in the early 1960's and was subsequently detached to the Brits in MALAYA to relearn the AD skills in order to reintroduce Aerial resupply into the Australian Regular Army. He served with 176 Air Dispatch Coy in South Vietnam from 7th MAY 1967 to 12th December 1967. He also served as a "Team member" with AAITV in South Vietnam from 24th MAY 1972 to 20th DEC 1972 at JWTC, Nui Dat, Phuoc Tuy Province.

Our deepest sympathies and sincerest condolences go to his wife Iris, daughter Kaurice and to the family and friends of Bluey Corkhill. He will be sadly missed by all.

"Blue" Served in the following Principal Units between 7th January 1958 to 30th March 1988:

- 17 National Service Training Battalion
- 14 Supply Depot Platoon, (CMF)
- RAASC Centre
- 1 Tpt Coy RAASC
- 39 Air Supply Platoon RAASC
- 55 Air Dispatch Company (British AD Unit -Singapore RASC)
- 40 Air Supply Platoon RAASC (Re-designated as 40 Air Dispatch Platoon)
- 176 Air Dispatch Company
- 90 Transport Platoon RAASC
- 398 Transport Platoon RAASC
- 11 Field Ambulance
- HQ 102 Transport Coy RAASC
- 18 Transport Company RAASC
- School of Army Health
- Australian Army Training Team Vietnam
- Headquarters 6 Task Force
- Headquarters 5 Transport Company RAASC
- 1 Division Transport Regiment RACT
- 8 Transport Squadron RACT
- 177 Air Despatch Squadron RACT
- 1 Air Movements Training and Development Unit

Honors & Awards:

- Australian Active Service Medal 1945-75 with Clasps Thai-Malay & Vietnam
- Vietnam Medal
- Australian Service Medal 1945-75 with Clasps SE Asia & PNG
- Defence Force Service Medal with First, Second and Third Clasps
- National Medal
- Australian Defence Medal
- Anniversary of National Service 1951-1972 Medal
- Vietnamese Campaign Medal
- Pingat Jasa Malaysia
- Returned from Active Service Badge

With the passing of Maurice "Blue" CORKHILL we have lost one of nature's true gentlemen ... RIP "Blue".

Messages of condolences were received from the following:

Ian BROOKES: I had and retain great respect for Blue. He was an excellent NCO in all of the ranks he held and he had a distinguished career. Please pass on my admiration for him as a man and a soldier.

With all best regards to all. Ian aka Brookesie

NZADA: Please pass on our best wishes to Iris and tell her that we of the NZADA are thinking of her and Blue at this time of sorrow.

Brian IRVING: So very sorry to hear about blue. Please pass on my regards. He was a great soldier and deserves better. Regards, Brian.

Myles JOHNSON: Blue was utterly dependable, sound and sane, and imperturbable – and a nice bloke, with a gentle sense of humour as well. There were plenty of "Show Ponies" amongst the AD Crowd at the time when I was his boss in SVN, but Blue was not one of them – he just got the job done (and done well), with a minimum of fuss. Fond memories, Best Regards, Myles.

Charlie LYNN: Thank you for letting me know of Blue's sad passing – he was indeed a legend in our Air Dispatcher's world. Best regards, Charlie

Dennis DRAY: So terribly sorry to hear about Blue Corkhill! As you know he was one of nature's Gentlemen. I would appreciate it if you would please pass on my sincere condolences to his wife and family for me. Regards, Dennis

George MADIGAN: very sorry to hear the news know "Blue" will be sorely missed. He was a great bloke. Regards, George Madigan

John Christopher DURNEY: I knew BLUE, he and others put me through my basic AD course. Later on we became good friends. Please give my deep condolences to his wife and family. My sorrows, John Christopher Durney

Tony DOWD: I had the extreme pleasure of knowing "Bluey" when he first joined 1 Coy RAASC at Ingleburn. We became good friends and remained so till his passing. Bluey and I took part in a number of exercises (Skyhigh is one that comes to mind). I also had the privilege of having Bluey in my section when on Detachment to 55 Coy RASC (Butterworth-Penang /Singapore). We shared the "odd" drink or two together. I got in touch with Bluey after his discharge and we continued our friendship meeting each month for lunch (if work permitted). I say most sincerely not only has Iris and Kaurice lost a dear loving Husband and Father, all that knew him or had contact with him will not easily forget him. As the old cliché says "He was Nature's Gentleman" certainly applies to Maurice (Morrie/Bluey) Corkhill. Rest in Peace Dear Friend. LEST WE FORGET.

Kaurice CORKHILL (daughter): Mate, the funeral was just fantastic. It was the best day, weather, place, people and there was a really varied cross section of society paying their respects. It would have thrilled Dad to bits. I was so glad to remember him happy. Now I have proper happy memories of Dad from beginning to end. Thanks again, Kaurice

*"Blue" bade no one a last farewell or even said good-bye;
his sole left before we knew and God alone knows why.
"Blue" would not ask for sorrow, "Blue" would not ask for tears,
but just to be remembered throughout the passing years.*

RHEINMETALL MAN SELECTED TO RENEW AUSTRALIAN MILITARY TRUCKS FLEET UNDER OVERLANDER PROJECT



Australia is moving forward to with Project Overlander, with the selection of Rheinmetall MAN Military Vehicles Australia and Thales Australia. MAN will provide medium and heavy armored and unarmored trucks while Thales will deliver the Hawkei light tactical vehicle, in protected and unprotected configurations. The two programs are part of an investment of A\$7.5 billion, providing the Australian Defence Force with around 7,500 new vehicles over the next decade. Under Project Overlander, the Australian Defence will replace the current fleet of Land Rovers, Unimog, Mack and S-Liner trucks and their associated trailers and modules that have been in service since the early 1980s. Although commercial negotiations are expected to conclude only in two years, the program is expected to exceed the budget estimate set in 2007.

Rheinmetall MAN Military Vehicles Australia has been down-selected as the preferred tenderer to SUPPLY 2,700 protected and unprotected medium and heavy vehicles under LAND 121 Phase 3B. Under Phase 5B the Australian Defence will have options to by additional 1,000 unprotected vehicles to be used for training missions. The Australian announcement stated that Rheinmetall MAN was selected as it offered the best value for money and met Defence requirements for capability and cost. It is anticipated that approximately 35 per cent of the value of the Phase 3B work will be undertaken in Australia by the prime contractor in Wacol, Brisbane and Australian subcontractors, including the installation of locally supplied bodies and modules, and integration of vehicle parts and testing.

The new trucks will replace the Australian Defence Force's current fleet of Unimog, Mack and S-Liner trucks, including medium and heavy recovery vehicles, medium and heavy tractors (equipment transporters); heavy integrated load handling vehicles quipped with self-loading hooks or lift trucks and medium-weight tray variants fitted with cranes and tippers. In addition, 2,500 new trailers will be procured from the Australian trailer maker Haulmark Trailers.

AN EXTRACT FROM "THE ROYAL AUSTRALIAN NAVY IN THE VIETNAM WAR"

(Vietnam Veterans Association of Australia, Winter 2011 - (c) Lieutenant Commander Rodney T. Nott MBE, RFD, RAN (Rtd))

The role of the Royal Australian Navy (RAN) in the Vietnam War is often overshadowed by comparison with the Australian Army's much larger numerical involvement.

The RAN's involvement in Vietnam began with a two ship diplomatic visit to Saigon from the 25th to the 29th of January 1962 and ceased on the 30th of November 1972 when HMAS SYDNEY arrived in Hong Kong after completing a two day operational deployment to the South Vietnam port of Vung Tau on the 2nd and 24th of November 1972. HMAS SYDNEY sailed from Hong Kong on the 4th of December 1972 arriving in Sydney on the 18 1h of December 1972 when the RAN finally closed its chapter on the Vietnam War.

HMAS SYDNEY (The Vung Tau Ferry)

The converted aircraft carrier HMAS SYDNEY began transporting Australian Defence Force (ADF) personnel and equipment from Australia to Vietnam in May 1965. The ship was to become a familiar sight and temporary home to some 16,000 Australian Army and Air Force personnel as they deployed to Vietnam or returned to Australia. Because of these trooping runs HMAS SYDNEY was to become affectionately known as 'The Vung Tau Ferry'.

Besides Service person the ship also transported many thousands of tons of stores and equipment and a great variety of vehicles, field guns and aircraft, including the RAAF 9 Squadron helicopters to and from Vung Tau.

HMAS SYDNEY completed twenty-five successful operational deployments to and from South Vietnam between May 1965 and November 1972. Most of these deployments to South Vietnam were covered by an Operational Order as follows:

Date	Operation	Task
June 1965	Trimdon	1 RAR --
Sept 1965	Tan ton	Troops/Stares --
May 1966	Hardiwood	5RAR/6RAR --
June 1966	Hardiwood 2	RAAF 9 Squadron --
April 1967	Rumbling I 7	RAR -- --5RAR
May 1967	Not named?	2RAR -- --6RAR
Dec 1967	Rover 1	3RAR --
Feb 1968	Rover 3	Troops/Stares --
April 1968	Rover 4	1 RAR -- ---- 7RAR
June 1968	Rover 6	4 RAR -- ---- 2 RAR
Nov 1968	Trudge I	9RAR -- --3RAR
Feb 1969	Trudge 2	5RAR -- --1 RAR
May 1969	Trudge 3	6RAR -- --4RAR
Nov 1969	Rising Fast	8RAR -- --9RAR
Feb 1970	Not named?	7RAR -- --5RAR
Oct 1970	Uniform Beat	2RAR -- --8RAR
Feb 1971	Round Barrel	3RAR -- --7RAR
April 1971		Defence Aid Stores --
May 1971		4RAR -- --2RAR
Oct 1971	Interfuse I	--3RAR
Nov 1971	Interfuse 2	Aid Stores -- --Support units
Dec 1971	Interfuse 3	--4RAR- 9 Sqdn - I 04 Bty
Feb 1972	Interfuse 4	Aid stores -- --Mise troops
Nov 1972		Aid Stores -- --Mise stores

During these deployments HMAS SYDNEY was always escorted and protected by other units of the RAN and on at least three such occasions her escort included the aircraft carrier HMAS MELBOURNE with her embarked Carrier Air Group (CAG) of Fleet Air Arm (FAA) Squadrons; VF805 DH112 Sea Venoms, VS816 Fairey Gannets and DH 112 Sea Venoms and HS817 Wessex 31A Helicopters. Though HMAS MELBOURNE when part of the escort Task Group did not enter Vung Tau Harbour, she did enter the Market Time Area (Seaward Operational Area), which extended out from the coast of Vietnam for 100 nautical miles.

Clearance Diving Teams

In May 1966 the RAN's Clearance Diving Team I (CDT1) spent a short period in Vietnam working with US Navy divers. Almost a year later the Australian government announced the deployment of Clearance Diving Team 3 (CDT3). This team was made up of personnel from the two existing RAN diving teams, CDT 1 and CDT2 and after a period of additional training arrived in South Vietnam on the 6th of February 1967.

CDT3 was primarily employed in clearing rivers and shipping channels of mines and booby traps laid by the Viet Cong. This normally dangerous task was made even more so by the murky water and the strong tidal stream in Vung Tau harbour, which at times would run up to six knots. These adverse conditions severely hampered the divers in their tasks and restricted their ship bottom searches to the periods of slack water between ebb and flood tides.

Other tasks assigned to the divers included demolition of enemy explosives, salvage work and assisting in trawler and ship searches.

Regular searches were also conducted of Australian Army water transport vessels and other ships. This task was known as Operation STABLE DOOR and was intended to protect and secure South Vietnamese ports and military shipping from sabotage by the Viet Cong. As part of this operation RAN clearance divers conducted approximately 7500 ship searches

ARMY TESTS NEW WATER, FUEL BLADDERS FOR AIRDROP

Redhat Chapter - November 2011



CAMP MACKALL, N.C. -- Army paratroopers here completed two of three test drops Nov. 10 to certify a new water and fuel container system for airdrops in Afghanistan and elsewhere.

Each drop of two Lifeline CUBE delivered well over 400 gallons of water safely to the ground under dual, 100-foot-wide parachutes from over 1,000 feet, according to the project lead, John Mahon of the U.S. Army Natick Soldier Research, Development & Engineering Center of Natick, Mass.

CUBE is an acronym for container-unitized bulk equipment. A third drop scheduled for the same day was scratched due to mechanical issues aboard the aircraft, said Mahon. The new container, a polypropylene bladder-like "blivet" nested inside a recyclable plastic box, was developed to meet specifications requested by the 101st Sustainment Brigade currently deployed to Afghanistan, he said.

The CUBE can be transported by truck or slingloaded beneath a helicopter, and unlike the old 500-gallon blivets, these 400-gallon systems can be stacked several high to reduce their storage footprint. (To meet current rigging guidelines and avoid delays, the airdropped blivets were filled less than their maximum capacity.)

The CUBE is 40% the cost of the current model, and when collapsed, can be handled by one person and stacked for storage.

For the test drops, the team was aided by sustainment paratroopers with the 82nd Airborne Division's 1st Brigade Combat Team, along with parachute riggers and heavy-equipment operators from the 82nd Sustainment Brigade, he said.

Lt. Col. Paul Narowski, senior logistician with 1BCT and commander of the 307th Brigade Support Battalion, said that validated airdrop-rigging procedures will ensure that, no matter where a force is on the battlefield, 400 gallons of fuel, water or unitized supplies can be delivered by surface, slingload or airdrop.

A pioneer of low-cost, low-altitude supply drop techniques in Afghanistan, Narowski sees the CUBE system as another relatively low-cost method of resupplying small bases.

"Use of the CUBE will support objectives to draw down forces and equipment in [Operation Enduring Freedom] by providing storage and distribution capability to the warfighter at a greatly-reduced cost," he added.

The 11th Quartermaster heavy drop airdrop systems technician, Chief Warrant Officer 2 Terry Wright, said that because many of the civilian engineers were former riggers -- Mahon served 31 years -- working with them went particularly well.

According to Mahon, whereas a typical Army program from concept to operational tests can take 6-8 years, because the project was fast-tracked, operational testing was achieved in just over a year.

To date, 200 systems have already been fielded to deployed units with more on the way, he said. He hopes to certify the CUBE's airdrop capability and have a draft of airdrop procedures ready within the next 30-60 days.



TREASURER'S REPORT TO DECEMBER, 2011

The following report is for the period November 1, 2011 - December 31, 2011.



Profit & Loss [Cash]

1/11/2011 through 31/12/11

Income

Subscriptions	\$200.00
Merchandise Sales	\$222.80
Postage Pd for Merchandise	\$20.25

Total Income **\$443.05**

Cost of Sales

Chambray Shirts	\$363.00
Polo Shirts	\$528.00

Total Cost of Sales **\$891.00**

Gross Profit **(\$447.95)**

Expenses

Bank Fees & Charges	\$29.79
Newsletter Costs	\$100.00
Postage - Merchandise	\$25.00
ADAA Banner	\$528.00

Total Expenses **\$682.79**

Nett Profit (Loss) **(\$1,130.74)**

Balance Sheet

As of December 31, 2011

Assets

Bank of QLD	\$9,685.91
Paypal Holding	\$149.67
Petty Cash	\$100.00
Stock on Hand	\$6,960.50
Merchandise Cash on Hand	\$4.40
Debtors	\$25.00

Total Assets **\$16,925.48**

Liabilities **\$0.00**

Net Assets **\$16,925.48**

Accumulated Funds

Retained Earnings	\$2,906.44
Current Earnings	-\$3,164.65
Historical Balancing Account	\$17,183.69

Total Accumulated Funds **\$16,925.48**

Paypal Holding - payments made with Credit Card and paid into the ADAA Paypal Account - transferred to ADAA Cheque Account on a regular basis.

Debtors - those who have submitted online membership renewals, data entered into system, but awaiting receipt of payment.

SENIORS FINANCIAL ABUSE

("Reveille" - The Voice of NSW Serving and Ex-Service Men and Women)

We are living much longer these days, this alone can put a huge financial strain on many of our elderly friends, our family and on us, but how should you manage your finances when you get older? What about when you get to a point in life where you have to consider appointing someone to manage your finances for you?

Financial abuse is the illegal or improper use of an older person's property or finances. It may take the form of misuse of funds, forgery of documents, embezzlement, stealing, denial of access to funds, forced changes to financial arrangements and the use of the elderly person's money to purchase items without their knowledge.

It is important for people to know their legal rights. Legal remedies are available for those who have been subject to financial abuse.

Some examples of abuse:

- Lending money to a family member who then advises the older person that it was a gift and they will not be repaying it.
- When an older person pays for a granny flat at their son or daughter's house and enters into a verbal agreement that they are able to live there for the rest of their life and the son or daughter will care for the parent, but the older person does not have any legal title in the property. Problems may arise when their son's or daughter's marriage ends in divorce and the older person is left with nowhere to live or any money to live off. The family should enter into a written agreement prior to any such arrangement-taking place.
- Using deception, coercion or undue influence to get an older person to sign a will, deed, contract or power of attorney when they do not really want to do so.
- Persuading an older person to change a will or insurance policy to alter beneficiaries.
- Misusing a power of attorney.
- Forging or forcing an older person's signature
- Cashing an older person's cheque without permission.
- Getting an older person to go guarantor when they do not have sufficient knowledge to make an informed decision.

According to a recent study by Monash University financial abuse of the elderly is increasing. Current estimates are that between 0.5 and 5% of older Australians have experienced financial abuse, with rates higher among the most vulnerable such as people who are isolated or cognitively impaired.

Research indicates that in 90% of cases the abuse is at the hands of someone known to the victim, with the vast majority of abusers being family members who are struggling financially. However before they do so they should be aware of the risks involved - especially if a home is all they have and it is the home that will be put at risk

People should think seriously before using their home as security to help their children.

A person can be at risk if they guarantee a loan taken out by their child, or they transfer the title to their property' to their child so the child can use the property as security for a loan.

Older people should always seek independent legal advice when asked to sign legal documents such as a loan contract, mortgage or guarantee; they should not rely on their child to explain the document to them.

People should ask themselves:

- Is the risk of losing my home too high?
- How will I cope if I have to leave my home?
- Where would I live?
- How will this affect my relationship with my other children or what I intend to do about their inheritance?

Not being able to help does not mean you do not love your children.

Put every transaction in writing. For example, if you give money to a family member the parties should put in writing whether they intend the money to be repaid or not. Without a written agreement, it can be difficult to prove the money was a loan.

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Position Vacant - nominations accepted
- please forward to Secretary.

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HONORARY AUDITOR

Mr. Bill Hardman

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