



FAMILIES
OF VETERANS GUILD
Owned by Australian War Widows NSW Ltd

WINTER 2026

THE GUILD DIGEST

80 YEARS OF WAR WIDOWS NSW



AUSTRALIAN WAR WIDOWS NSW LIMITED

Trading as

FAMILIES OF VETERANS GUILD

ABN 24 083 075 914

www.familiesofveterans.org.au

*"We all belong to each other. We all need each other.
It is in serving each other and in sacrificing for our
common good that we are finding our true life."*

– King George VI, 1941

Under the patronage of
**Her Excellency the Honourable Margaret
Beazley AC KC**, Governor of NSW

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THE DIGEST

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apologise most sincerely.

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FOR YOUR DIARY

Wellbeing activities

Paint by numbers - online

23 September 2026

Meditation session – Townsville

23 September 2026

**Cook and connect: veteran family
dinner - online**

24 September 2026

Kokoda Track walk - Sydney

25 September 2026

Key dates

National Peacekeepers' Day

14 September 2026

Rise Together Initiative

17 - 18 September 2026

**Arrival of the INTERFET in East
Timor (1999)**

20 September 2026

**Vietnam Forces Welcome Home
Parade, Sydney (1987)**

3 October 2026

**25th anniversary of Australian
service in Afghanistan (2001-2021)**

11 October 2026

War Widows Day

19 October 2026

War Widows Day ceremony & lunch

26 October 2026

Watercolour painting - online

28 September 2026

Writing through grief - online

1 October 2026

Trivia night – online

9 October 2026

Sound immersion - Canberra

11 October 2026

Introduction to gardening – online

15 October 2026

Charge of Beersheba (1917)

31 October 2026

**AIF first convoy sails from Albany
(1914)**

1 November 2026

Kokoda Day

3 November 2026

**Selective conscription introduced
(1964)**

10 November 2026

**Australian War Memorial opened,
Canberra (1941)**

11 November 2026

Great War Armistice signed (1918)

11 November 2026

Remembrance Day

11 November 2026

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Queen Dunbar (right) cutting the cake with our Patron, Her Excellency Margaret Beazley AC KC, Governor of NSW (middle) and our Board Chair, Tricia Hobson (left) at our 80th Anniversary Afternoon Tea at Government House.

Welcome to this Winter edition of *The Guild Digest*. Recently we held our Annual General Meeting on 26 August, and I want to begin by thanking everyone who came, and those that joined online. I am sorry to have missed the AGM this year, it's always nice to be able to spend time with you all. Unfortunately, I was unable to be there this year I couldn't, but I look forward to the next occasion.

As many of you know, this year marks 80 years since war widows in NSW first came together. More than 300 women attended our inaugural meeting on 4 June 1946. They did not come looking for sympathy. They came to demand fair recognition, to support one another, and to build something of their own.

As a war widow, that history sits close to me. Jessie Vasey CBE OBE knew that "only a widow knows what a widow feels." She chose the kookaburra for our badge because its call is not a song but a laugh — "a call to win the widow back to laughter." I have felt that in every club meeting I have sat in: the friendship, the understanding, and the relief of not having to explain yourself to anyone. That is what *Together We Still Stand* means to me.

Eighty years on, we are still here, still advocating, and now standing alongside all veteran families as well. We are not moving on from what the women before us built. We are extending it.

Ahead of us is War Widows Day. We will observe the day itself on Monday 19 October, as we always do. However, in Sydney this year our

celebration will be held the following week on Monday 26 of October. The reason for the change this year is because the NSW Minister for Veterans' would like to host a lunch for our war widows to mark our 80th anniversary at Parliament House. Unfortunately for us the only day we could align NSW Parliament House and the Minister was on 26 October.

I know some of you will already have 19 October in your diaries, so please make a note of the 26 October as well. Registration details are on the back page of this *Guild Digest*, or you can scan the QR code below. To help us plan the logistics of moving you from the Cenotaph to NSW Parliament House, please register early, and pass the word to anyone in your club who may miss it.

I would like nothing more than to see our tables full.

MS QUEEN DUNBAR
President

**Find out more
and register for
War Widows Day
service and lunch**



CHAIR'S MESSAGE



From left to right: Board Director BRIG Jocelyn King CSC, Narelle Clark, State President Queen Dunbar, Board Directors Lynne Sullivan and Yvonne Stapleton, our Patron Her Excellency Margaret Beazley AC KC, Board Chair Tricia Hobson, CEO Renee Wilson, Board Directors Lyn Bye and Michelle Carr.

As I write this message, I find myself reflecting on the remarkable year our organisation has experienced. When I look back on our history, what stands out most is the resilience and determination of those women. They transformed personal grief into collective strength and built something that continues to make a difference 80 years later. Their legacy remains at the heart of everything we do. While much has changed since 1946, the things that matter most have not. Connection, support, advocacy, belonging and the right of people to shape their own future remain central to our purpose. In this message, I wanted to share with you a summary of my AGM presentation for those members who were unable to be there in person. A further summary of the AGM is provided in pages 12 and 13.

As a Board, we spent much of the past year ensuring our organisation remains strong and sustainable for the years ahead. We know that honouring our history means more than preserving tradition. It means ensuring that future generations of war widows and veteran families have access to the same sense of community and support that

members have valued for decades.

One of our key areas of focus has been strengthening the organisation's long-term sustainability. Last year, we endorsed a new funding plan designed to diversify our income and reduce reliance on investment earnings alone. Laying the foundations for future growth and ensuring we can continue delivering support and services well into the future.

We also continued to strengthen governance and risk management across the organisation. While these activities are often less visible, they are essential in maintaining a strong, well-run organisation that members can trust. Improvements to risk management, cyber security, information governance and reporting have all helped position the organisation for the future.

Perhaps most importantly, we have continued to listen. Through our Member Feedback Initiative, the Board Directors have had the privilege of hearing directly from members about their experiences, concerns and aspirations for the future. These conversations have been insightful, challenging and encouraging. They

remind us that while every members' story is unique, there is a common desire for connection, belonging and support. The feedback we have received is already shaping decisions across the organisation, from programs and services to communication, advocacy priorities and member engagement. If you'd like to attend a Board meeting and share your ideas, please do not hesitate to reach out to Renee.

Over the last year we also welcomed many former members of the War Widows Guild of SA into our community, many have only been with us since April and so, on behalf of the Board, I extend a warm welcome to our SA members. We are honoured that you have chosen to continue your journey with us and we remain committed to supporting war widows wherever they live.

Looking ahead, we are excited about the opportunities before us. We are currently developing a new Strategic Plan that will guide the organisation over the coming years, expanding our advocacy efforts, strengthening our services and ensuring we remain responsive to the changing needs of veteran families, while never losing sight of our war widows heritage. If you have any thoughts you'd like us to consider as part of our next strategy, please do get in touch and share them. Eighty years after our founders first came together, their vision remains alive and well. We honour their legacy not only by remembering the past, but by building a future where no war widow and no veteran family walks their journey alone.

Of course, none of what we do would be possible without the support of our members, volunteers, staff and fellow Directors. Your commitment, trust and belief in our purpose continue to shape the organisation we are today. Thank you.

MS TRICIA HOBSON
Board Chair



Minister Matt Keogh with DVA Deputy Secretary Alison McLaren and Brendan Cox, Chief Executive of the new Veteran and Family Wellbeing Agency at the launch of the Agency.

On 1 July, Australia's veteran support system entered a new era, with the most significant reforms in generations coming into effect. Together, these changes are designed to make it easier for veterans and families of veterans to access the support they need, when they need it.

As part of these reforms, the Veteran and Family Wellbeing Agency is now up and running, providing a new way to help veterans and families of veterans manage their wellbeing. Across Australia, thousands of organisations provide support to veterans and their families, however, finding the right support for individual circumstances can be difficult. The Agency provides a single point of contact to connect veterans and families of veterans with local supports, with a particular focus on those most at risk, including people transitioning from full-time ADF service to civilian life. This will help ensure there is no gap between defence and DVA supports. If you, or a family member need assistance or simply need to speak to someone, I encourage you to visit: www.veteranwellbeing.gov.au or call the Agency's helpline on 1800 823 922.

The second major change now in effect is the simplified and harmonised system for veterans' entitlements. All new claims lodged on or after 1 July are now being assessed under this single, improved scheme, helping veterans and families of veterans access the supports they need and deserve, faster. As part of the transition to a single, improved scheme there has been some changes to support for families.

As many of you are aware, DVA provides eligible dependents with financial assistance and student support services. Under the single scheme any student receiving support under the Veterans' Children Education Scheme, established under the VEA, has transitioned to the MRCA education scheme. The children of severely impaired DRCA veterans can also apply for support for education for the first time. From 1 July 2026 all claims for compensation and support from dependents following the death of a veteran will be determined under the MRCA. This includes an eligible young person payment (if applicable), with the automatic granting of funeral compensation for eligible VEA veterans retained and increased. For more information see the DVA website at www.dva.gov.au/legislationreform

These reforms respond to the Royal Commission into Defence and Veteran Suicide and reflect our ongoing commitment to building a veteran support system that is simpler, more responsive and focused on keeping veterans and families of veterans well for life.

Alongside this work, the government remains committed to ensuring the service and sacrifice of those who have served our nation - and the contribution of their families - is acknowledged, respected and commemorated. On 11 October 2026, DVA will deliver a national commemorative service at the Australian War Memorial to honour all Australians who served in Afghanistan, the families who supported them and all those they served alongside.

In October 2001, just weeks after the terrorist attacks in the United States, the ADF began operations in Afghanistan alongside the United States and other partners. Operation Slipper became Australia's longest-running military commitment. Over two decades, more than 35,000 Australian personnel served in Afghanistan or in support from the Middle East Area of Operations.

Twenty-five years after the start of Operation Slipper, we will pause as a nation to honour all those who served, remember the Australians who lost their lives during or as a result of their service, and acknowledge the physical and mental impacts that service has had on many veterans and families of veterans. I know that many of you within the Guild will have a connection to our longest running overseas conflict, with many of you still carrying its weight. If you wish to attend the service, I encourage you to register through the DVA website at www.dva.gov.au/Afghanistan-anniversary. The service will also be broadcast live on ABC iview.

THE HON MATT KEOGH MP
Minister for Veterans' Affairs
Minister for Defence Personnel



Premier Chris Minns (middle left), Minister Harris (middle right), Afghanistan and Timor Leste veteran Ross Edwards (right) and Board Director and Iraq war widow Michelle Carr (left) turning the first sod to commence construction on the Veterans and Families Memorial.

I am delighted to be writing to you once again to provide an update on behalf of the NSW Government, for what has been another busy couple of months.

In July, construction began on the Veterans and Families Memorial in The Domain. The new memorial is dedicated to honouring the service and sacrifice of our veterans and their families and is a vital step in recognising the contributions and sacrifices of contemporary veterans, ensuring their legacy is honoured for generations to come. Construction is anticipated to be completed by the end of 2026. For more information on the memorial, visit: www.veterans.nsw.gov.au/commemoration/veterans-and-families-memorial/

The NSW Government hosted a veteran community forum

in Coffs Harbour in July. These Forums are an opportunity for veterans and their families in the region to come together, connect and hear from the NSW Government and local organisations about supports and services available to them.

In August, we marked the beginning of construction for the Richmond Court House revitalisation project with a sod-turning ceremony. I was joined by the Federal Member for Macquarie Susan Templeman and RSL LifeCare CEO Drew Pearce at the site which will soon be home to the Hawkesbury Veteran and Family Hub.

The facility is expected to open in mid 2027. For more information on the hub, visit: www.veterans.nsw.gov.au/support/richmond-court-house-revitalisation

On 15 August, we commemorated Victory in the Pacific (VP) Day followed by Vietnam Veterans Day on 18 August, which also acknowledged 60 years since the Battle of Long Tan. It was an honour to attend the services for these occasions at the Cenotaph in Martin Place.

At the end of this month, the Premier's Anzac Memorial Scholarship will see 18 students travel on a study tour to Greece and Crete, to deepen their understanding of Australia's role in the Second World War, as we commemorate the 85th anniversary of the Greek and Crete campaigns of 1941. I recently met the students at the Anzac Memorial and wished them well on their trip. You can learn more about the Scholarship and trip on the Office for Veterans Affairs website: www.veterans.nsw.gov.au/pams

Thank you for the opportunity to share these updates with you, and I look forward to seeing some of you in October when we recognise War Widows Day and the 80th anniversary of the Australian War Widows of NSW.

Yours sincerely,

THE HON DAVID HARRIS MP
Minister for Aboriginal Affairs and Treaty
Minister for Gaming and Racing
Minister for Veterans
Minister for Medical Research
Minister for the Central Coast



80 years of bringing the best in each other

Eighty years ago, 300 war widows gathered in Sydney and decided to take the lead in their own destiny. This is where our story started: a story of women standing together, and a story that continues to inspire.

It was a winter afternoon in Sydney, Tuesday, 4 June 1946. In the conference room of the Grand United Order of Oddfellows on Castlereagh Street, where more than 300 war widows had gathered. The war in the Pacific had ended less than a year before. The city was preparing for Victory Day celebrations the following week, when three-quarters of a million people would line the streets.

But the women in that room had been left out of the celebrations. They were war widows, and they had already learned that the end of the war did not mean the end of their hardship. Many faced more than their grief, they also faced real financial difficulty. They had lost their husbands' incomes, and the pensions they received were meagre. *"Left out and forgotten, the sacrifice they had made for the community overlooked."* — Jessie Vasey CBE OBE.

The meeting was the result of the work of Jessie Vasey CBE OBE. Born in Roma, QLD, in 1897, she had graduated from the University of Melbourne with first-class honours and spent the war years supporting families through the AIF Women's Association, helping thousands of families in need.

In March 1945, her husband, Major General George Vasey, was killed in an aircraft crash near Cairns on his way back to the frontline. Already 47 and shaped by years of wartime and supporting other women, Jessie believed

war widows deserved more than sympathy. They deserved recognition, fair support, and the means to rebuild their lives on their own terms. By February 1946 she had written over 2,000 letters by hand, urging women across the country to come together; not for charity, but for self-help, friendship, and a voice that governments could not ignore. She had already established the first Guild in Melbourne the previous November. NSW would be the second state to follow.

"... only a widow knows what a widow feels." — Jessie Vasey CBE OBE

From the very beginning, the Guild had two purposes that worked together. One was connection: friendship and belonging among women who understood one another without needing to explain. The other was advocacy: pressing governments for fair recognition and support.

Its first name, the War Widows' Craft Guild, reflected a simple and practical idea. The Guild provided training in 'handy crafts' such as weaving, teaching women to make products that they could sell with the Guild's help to support themselves.

While the name of our organisation evolved multiple times through the 8 decades that followed, the purpose of the Guild never changed. When Jessie first applied to register the Guild, a male politician asked her why widows should need to organise at all, to which she responded "because we believe in self-help." He then offered, "we'll do it all for you." Her reply has echoed through our history ever since: *"And what qualifies you to decide what women need?"*

This was never an organisation built on charity. It was built by women who intended to act for themselves and empower one another.

That first meeting in 1946 saw 100 war widows become members on the day. By mid-July, another 280 had joined. From there, the Guild grew into a national voice for war widows, opening branches in every states — and, over the decades, our branch broadened to support all families of veterans, across every stage of service and beyond.

The need that brought those women together has not gone away. Widows and families still carry the weight of service. They still navigate complex systems, and they still deserve connection, recognition, and support. We continue that work today for war widows and veteran families alike — not moving beyond the women who founded us, but extending what they have built.

In 1946 Jessie Vasey described the Guild's purpose as asking war widows "to get back to the best that was within them." Eighty years on, that is still what we do, and together, we still stand.

Advocacy campaigns update

Scrap the cap on allied health services

We are continuing to advocate strongly against the proposed \$5,000 annual cap on allied health services for Veteran Card holders (including war widows).

The policy was announced by the Minister for Veterans' Affairs as part of the Federal Budget on 12 May 2026 and is currently due to take effect from 1 July 2027. It would apply to allied health services such as physiotherapy, psychology and occupational therapy.

While the government has described the measure as a way to address overservicing, our concern is that a blanket cap is not the right solution. Allied health care is not an optional extra for many veterans and widowed partners.

For older war widows in particular, these services are often essential to maintaining independence, managing chronic health conditions, reducing hospitalisation and helping people remain safely at home and connected to their communities.

We know from our recent Veteran Families Survey that many war widows are already facing barriers to care. The data shows that 51% of war widows experience difficulty accessing health care services, 27% have experienced mental health challenges in the last 12 months, and 40% have experienced difficulty accessing mental health care. Introducing a monetary cap on allied health services risks making an already difficult system even harder to navigate.

DVA has indicated that people who need treatment above the \$5,000 limit will not simply be cut off, and that funding may continue where there is a "valid, ongoing clinical need". However, what this will mean in practice remains unclear. For widows, this ongoing uncertainty is difficult. Many are ageing, managing multiple chronic conditions



and relying on regular allied health care to remain independent. We are concerned that the cap will negatively impact the health and wellbeing of war widows and is an erosion of their entitlements.

We are also concerned about the impact on families and informal carers. Where care is delayed, reduced or made uncertain, families are often left to fill the gap, with consequences for their own wellbeing, financial security and capacity to continue providing support.

Our position is clear: the monetary cap should be removed. If the government does not remove it entirely, then at the very least create exceptions for chronically ill veterans and war widows. If the policy proceeds, there must be strong safeguards in place to protect continuity of care, reduce administrative burden, and ensure clear, simple and transparent approval pathways for those with chronic or ongoing health needs.

As part of our advocacy campaign, we have written to every politician across the House of

Representatives and the Senate asking them to support our call for the government to scrap the cap and find a better solution. We are continuing to raise the concerns of widows and families, particularly around access, red tape, continuity of care and the risk that vulnerable people may be left worse off.

You can help strengthen this campaign by sharing your lived experience with us. If allied health care such as physiotherapy, psychology, occupational therapy, podiatry, exercise physiology or other supports helps you stay well, independent or connected, we want to hear from you. Your story helps us explain to decision-makers why this policy matters in real life.

Allied health care is essential care. Widows and veterans should not have to fight through more red tape to receive the support they need to live well, remain independent and age with dignity.

VETERAN FAMILIES SURVEY

Barriers to care faced by war widows

51% experience difficulty accessing health care services

27% experienced mental health challenges in the last 12 months

40% experienced difficulty accessing mental health care

Source: Families of Veterans Guild Veteran Families Survey

Concession equality for war widows

Our campaign to restore council rate concession equality for war widows in NSW continues to gain momentum.

Most recently, we've been impressed by the leadership and support shown by Hawkesbury City Council and Mayor Les Sheather for resolving to extend the full council rate concession to all war widows living in the Hawkesbury Council area. This is an important step toward ensuring no war widow is denied support because of outdated eligibility rules or loses a concession they previously received prior to the death of their veteran partner.

This leadership has also been recognised in the NSW Parliament. Robyn Preston MP, Member for Hawkesbury, introduced a Notice of Motion in NSW Parliament, commending

Hawkesbury City Council and calling on the NSW Government to amend Section 134 of the Local Government (General) Regulation 2021, so that all war widows in NSW are eligible for the full council rate concession.

Questions on this matter were also put to the Minister for Local Government during NSW Government Senate Estimates in April. In response, the NSW Government noted that the review of the Local Government Regulation (which underpins the current concession inequality) was underway and advised that concessions offered to war widows would be considered as part of that review.

Following this, we wrote to the Office of Local Government and the Minister, providing the data and costings that support our

proposal for concession equity. Making a formal submission to this review on behalf of NSW war widows. This submission and our correspondence have since been acknowledged by the Minister, although no indication of the government's position was provided beyond the current Regulation review.

We understand that a report on the review is due in September 2026.

For Hawkesbury residents seeking more information about the extension of the rates concession in their area, Hawkesbury City Council can be contacted on **(02) 4560 4444** or emailed at: **council@hawkesbury.nsw.gov.au**.

While there is still work to do, these developments show that awareness is growing and support for change is building.



Continuing the national voice for war widows

As many would now know, Australian War Widows Incorporated, commonly known as War Widows National, has now closed after changes to its membership meant it no longer had enough members to remain registered or continue operating.

We want to be very clear: this does not mean that we have or are closing at all. War Widows National was a different organisation, it was made up of the state war widows organisations around the country formed to advocate at a national level on behalf of war widows. Over the years its membership slowly declined as the state associations in TAS, VIC and SA progressively closed. This left the organisation with just 4 members (NSW, QLD, ACT and WA) which is

below the statutory threshold of members of an association.

Our organisation continues on and will take on the national advocacy role that War Widows National is leaving behind. In doing so, we want to ensure that their closure does not mark the end of the powerful voice and communities that war widows have built since 1946.

This is a significant responsibility, and we take it on, grounded by our founding purpose: to advocate for the dignity and needs of war widows and their families, and to ensure their legacy and contributions continue to be recognised.

During the transition period, our immediate focus is continuity of representation at national forums and commemorations so that the interests of war widows continue to be heard and protected nationally.

We are already advocating to protect war widow entitlements, including opposing of the \$5,000 cap on allied health services.

Over the coming months, we will commence working with remaining state-based war widows associations in QLD, WA and the ACT to develop a new model for national representation under our leadership that strengthens our movement further. We will keep you informed of progress.

As War Widows National concludes, we acknowledge the longstanding and powerful contribution of the organisation and all its Presidents and leadership over the last 78 years. The legacy they leave behind is large, and we will not lose sight of that as we continue to connect, advocate for and support Australia's war widows.

Accessing aged care support

We want to hear from you

Accessing aged care support should be simpler than it is, particularly when DVA entitlements are part of the picture. DVA is now asking veterans and families to share their experiences, and we can help you have your say.

Accessing aged care support is not easy. It is a complex process filled with different online portals, forms and multiple organisations involved. It gets even more complicated when there are DVA entitlements available, where do you turn? Where do you start? How can you understand what's available to help you? The process is overwhelming and much harder than it should be. Accessing aged care support is a topic that is often brought up at DVA consultative meetings and forums, yet nothing seems to change. Perhaps this indicates that the issues are not properly being understood or perhaps it's because DVA simply doesn't have responsibility over aged care. But that doesn't mean the process can't be made easier or we can't help people answer basic

questions to help them navigate the journey toward support.

What we need to do this, is lived experience. We need to understand what the journey is like from people who have walked it, we need to understand what the experience is like for adult children trying to help their veteran or widowed parent.

DVA is keen to hear this as well and is currently inviting veterans and families to share their experiences through an Aged Care Support Services Survey, with the aim of improving how aged care services are delivered and accessed. The online survey can make access difficult. If you have access to a smart device or computer, you can access it here: www.consultations.dva.gov.au

If you prefer, we'd be more than happy to share your thoughts and experiences with DVA for you. The central questions they are asking are:

- What sort of aged care services have you (or a family member) tried to access and from where; and
- Whether you have any suggestions to improve the overall experience of accessing aged care services.

If you'd like to share your experience or thoughts on these questions, please do send us a note, a letter, email guildadvocacy@fov.org.au or give us a call on (02) 9267 6577. Every experience matters and it's only when we share them can we make the system and support services better.

DVA resources To help you navigate aged care

DVA has a series of free guides covering aged care: living independently at home, moving into an aged care home, living in an aged care home, community nursing, and better hearing. Each one explains what support is available and how DVA can help you access it. Although these guides use the word "veteran," most of these services are available to war widows holding a Gold Card. If you're unsure what you're entitled to, it's worth giving DVA a call.

Scan the QR code to read the guides online or order a free hardcopy delivered to your home. Do you prefer not to go online? Call us on (02) 9267 6577 or email warwidows@fov.org.au and we'll arrange a hardcopy for you.



Scan to
read the
guides

The year in review: *a stronger Guild*

Members gathered on 26 August for our 27th Annual General Meeting, and heard of an organisation in noticeably better shape than it was five years ago. Membership decline is stabilising, our programs reached more than 2,400 people, and the social work service had its busiest year yet. Members also heard how their own feedback is now shaping the Guild's priorities, and where the Board sees the organisation heading toward 2030.

As we gathered for our 27th Annual General Meeting (AGM) on 26 August, there was a strong sense of pride, gratitude and optimism in the room. This year's AGM was especially significant as it came during our 80th anniversary year, giving us an opportunity not only to reflect on what has been achieved, but also to consider the future of the organisation.

While much has changed over the past 80 years, the values that brought our organisation into being all those years ago remain unchanged: connection, support, advocacy, self-determination and belonging. These principles continue to guide everything we do today.

In her report, the CEO Renee Wilson reflected on both the organisation's history and its progress. Members heard that while overall membership continues to decline as our World War II generation ages, that decline is beginning to stabilise. The Guild welcomed 126 new members during the year, with growth supported in part by the inclusion of members from SA. Retention remains exceptionally strong, with members staying connected to the organisation for an average of 16 years.

The reach of our programs and services continued to grow.

Over the past year, the Guild supported more than 2,400 people through wellbeing programs, social work, advocacy and community connection initiatives. More than 1,200 war widows received support, while many volunteers continued to strengthen local communities through social clubs and the Friendship Line. Renee acknowledged that these services simply would not be possible without the dedication of members who volunteer their time and care for others.

The AGM also highlighted the growing impact of the Guild's social work service. Over the past three years, it has supported more than 167 widows and families, with last year being the busiest on record. Members heard how social workers provide skilled assistance with grief, ageing, navigating government systems, accessing services and managing life's more complex challenges.

Advocacy remains a central part of our mission. The Guild continues to campaign for equitable treatment of war widows and veteran families, including efforts to achieve council rate concession equality and to





oppose the proposed \$5,000 cap on allied health services. Members were also reminded of the power of their voices and experiences, which continue to strengthen the Guild's advocacy efforts.

In her Board Report, Chair Tricia Hobson reflected on a year of meaningful progress. The Board focused on strengthening financial sustainability, enhancing governance, ensuring member voices help shape organisational decisions and expanding services to meet emerging needs.

Members heard about the organisation's long-term funding plan, which aims to diversify income sources and reduce reliance on investment reserves over time. The Board also reported significant improvements to risk management, cyber security, governance systems and organisational reporting.

Importantly, Tricia acknowledged the growing influence of member feedback in shaping decisions. Insights gathered directly from members have already influenced communications, wellbeing activities, advocacy priorities and plans to strengthen support for regional members and older war widows.

Tricia and Renee presented the Board's thinking on the next strategy as the organisation looks toward 2030. Members were reminded that five years ago the organisation faced significant challenges, including declining membership, fragmented systems and limited sustainability planning. Today the Guild is stronger, more structured and better positioned for the future.

The proposed direction for the next strategy focuses on balancing growth with sustainability.

Tricia and Renee outlined the key foundations and invited members to share their feedback. Members responded positively, offering thoughts and ideas on how the organisation could:

- Reach more people
- Increase impact
- Provide greater leadership in advocacy
- Prepare for future growth; and
- Ensure long-term sustainability.

Throughout this discussion, Tricia and Renee reinforced a clear message: war widows remain central to the organisation's identity, history and future.

The AGM concluded with one of the most meaningful parts of the day: recognising members whose service has strengthened our community. Board Commendations were awarded to Jenny Bawden and Sylvia Smith for their outstanding commitment to supporting war widows and keeping members connected.

The Board also conferred Life Membership on four remarkable women: Shirley Kellock, Margaret Bailey, Edna Stride OAM and Sheena Hooper. Each has dedicated many years to supporting war widows, fostering connection and strengthening their local communities. Their service reflects the very spirit upon which this organisation was founded 80 years ago.

As we left the AGM, there was a shared sense that while the Guild continues to evolve, its purpose remains unchanged: ensuring that war widows and veteran families are supported, connected, recognised and never forgotten.

Together we still stand

"We have to keep Jessie Vasey's dream going"

SUE DOOLIN, WAR WIDOW AND MEMBER OF THE GUILD

To open the year of honouring our past and celebrating our achievements, we gathered at Government House on 17 June for an afternoon tea hosted by our Patron, Her Excellency the Honourable Margaret Beazley AC KC, Governor of NSW. Her Excellency's address acknowledged the contributions of war widows and what they have built in the Guild. Her address was so special, we had to get her permission to reproduce it here.

"Bujari Gamarruwa Diyn Babana, Gamarada Gadigal Ngura
In greeting you in the language of the Gadigal, Traditional Owners of these lands and waterways, I pay my respects to their Elders past, present, and emerging.

Welcome representatives, volunteers and members from the Families of Veterans Guild, owned by Australian War Widows NSW. It is a joy to welcome you here today in celebration of your 80th anniversary.

It is poignant, too, to be gathering at Government House, where a long tradition of Vice Regal patronage with your organisation began 75 years ago, with the then War Widows Guild. NSW Governors have maintained that support ever since, and I am honoured to continue it today.

As it so happens, your remarkable story began not far from here – just a 15-minute walk in fact – at 149 Castlereagh Street.

It was there, on the 4th of June 1946, that 300 war widows gathered in a hall for the inaugural meeting of the NSW War Widows' Craft Guild. These women had lost husbands, many were raising children on their own, and all were deeply affected by the war. By the end of that meeting, 100 women had enrolled in the Guild.

The Sun newspaper reported on this meeting in their 'news for women' section, on page 10 in an article entitled 'Craft work to aid widows.' If you blinked you might have missed it because the article was only 100 words long, and buried between advertisements for beauty creams and dresses.

Well, that soon changed. The Guild quickly grew into one of the most influential women's advocacy groups of its time – and your founder, Jessie Vasey, was instrumental in forcing Australia to pay attention.

By 1952, the newspaper headlines were looking quite different. One article proclaimed: "War Widow's Champion – Jessie Vasey" and went on to say: "If Mrs. Jessie Vasey ever decides to go into politics, it should be a glad day for Australian women – and a lively one for her male colleagues."

Indeed, Mrs Vasey was exceptional. Who can forget her famous quips to: "Think big, wear your prettiest hat – tell that man behind the desk he's here to help you!" And this zinger: "Nagging is very good in a woman."

Mrs Vasey, and the war widows who built your organisation, did not wait to be invited to the table – they took a seat and made sure their voices were heard.

They successfully lobbied for an increase in the war widows' pension. They advocated for housing stability. They inspired war widows to take control of their futures as they navigated their own grief and bore and consoled and managed the grief of the children who were to grow up without their father. And let's not forget this was all in the 1940s and 50s.

Since those early days, the Guild has been a pillar of support for women when no or little support was available. Today, that has continued in the friendship, advocacy, and collective care that the Guild offers.

Most importantly, your relevance has never waned nor has your deep understanding of what is required across different generations and in different times. With more than half a million families of veterans in Australia, your community is there for women and families across the full life of service, not just widowhood. The Rise Together Initiative is another example of the support being given to the female partners and widows of current or former ADF members to strengthen their career and leadership skills.

In a word, you are a remarkable group of women. You have been courageous from the day you entered the service, which was the day your husband or partner



Above and next page: photos of Her Excellency and war widows at the afternoon tea to celebrate the 80th anniversary of War Widows NSW and the Families of Veterans Guild.

signed up. You have been courageous from the day your lives changed when your husband or partner was no longer with you. You have been courageous every day since: every time that you stood up for yourselves, when you stood up for each other, and when you stood up to the Service when it didn't look after you.

Your badge could not have captured things better. Its inspiration was very much part of Jessie Vasey's story, the kookaburra being the mascot of the 7th Division of the 2nd AIF, commanded by Mrs Vasey's husband, Major-General Vasey, who died in a plane crash just before the war ended.

For us here in New South Wales it is of course our state bird, signifying the bringing of good luck. But for Jessie it had another significance. The kookaburra is territorial and industrious – and its call is not a song but a laugh, "... a call to win the widow back to laughter."

I wish to conclude by adding one thing which will always remain with me – and that is what you do for the rest of us who don't bear your grief. Your determination and your friendship is a signal to us all that war has many victims and many heroes.

At the Vietnam Veterans Memorial Day Service on 18 August 2023, on the first occasion ever that you were given, not the opportunity, but the right to lay a flower for the person you were there to remember and honour,

as the first flower was laid, it struck me like a bolt of lightning – this was important. And I said so, out loud – and I stood up. I stood up for you, because for so long you had stood up for each other. And one by one every service personnel beside me and behind me stood up. They stood up for you.

Thank you for showing us what service really means and where it starts – at home on that first day when the Defence Force became a part of your lives – and the service you have rendered ever since, at home and with and for each other.

And so, I am privileged to be with you today at Government House Sydney, to honour each of you and your work and to celebrate this remarkable milestone. Happy 80th anniversary!"

Craft Work To Aid Widows

"Melbourne war widows are augmenting their pensions, which alone are insufficient to live on, by weaving and other craft work."

Mrs. R. W. Willis, president of the Women's Voluntary Services, who presided at the inaugural meeting to form a similar organisation in Sydney, said this today.

The name of the new organisation will be the NSW War Widows' Craft Guild.

The Victorian founder and president, Mrs. G. A. Vasey, widow of Lieut.-General Vasey, who was killed last year in an air crash at Cairns, has come to Sydney for the meeting.

The meeting was held at the GUOOP Hall, 149 Castlereagh-street.

Watch our
anniversary video



80TH ANNIVERSARY OF THE GUILD





80 years of stories

As we mark our 80th anniversary, we are collecting the stories of our war widows and their families. Our story is not just one story, it is thousands, stories like these.

Ruby Terry devoted her married life to her husband Rupert, a Fifth Battalion veteran who carried the wounds of World War I. She understood what service had cost him, and she stood by him through it. “*Ruby was his rock,*” her family remember. “*My mother is a hero, just like my father.*”

Margaret Tanner was just 29 when her husband Noel died, leaving her a war widow and a sole parent to their young son. Margaret's life as a war widow was filled with family and friends, community and connection. She was a golf player until she was 99, and shared with us that she always gave everything a go: taking up yoga in her 70s, learning how to ice skate, going to dances. Margaret's story of independence, courage and curiosity is an inspiration to other widows and veteran families.

Elizabeth Wright cared for her husband Reg, a wartime pilot, through the lifelong effects of his service. After he passed, she found her feet again among other war widows — and at 93 she put up her hand to coordinate the Chatswood Social Club which she did until she was well into her 100s.

Joan Adams raised three children while her husband Ross lived with the impact of his war service, at a time when families were expected to keep such things behind closed doors. She refused to be ground down. She gave decades to her community, cared for Ross until his death, and later wrote the 50-year history of her local war widows social club. She taught her children to do the best they could with the abilities they had and the opportunities that came their way.

These are only four of the many stories on our War Widows Honour Roll. There are thousands more to be told; stories of women who supported a loved one during and after service, who held a family together, who found comfort in their peers who understood their loss, and then reached out to support another widow who needed it.

The women who founded the Guild in 1946 refused to be peacetime Cinderellas and turned personal loss into collective strength. What followed became one of the most influential women's advocacy movements of its time, winning recognition, fairer pensions, and a place in a system that had overlooked them. Eighty years on, we are still here and still advocating. However, much of that history was never written down, and it lives in the memories of the women who shaped it.

To mark the anniversary, we are gathering 80 Years of Stories — a collection of memories from across our community. This is the opportunity for you to share your story, and an opportunity to honour our mothers, grandmothers, or a war widow we once knew. The stories we share help preserve what our war widows have built, and reminds the country why remembering matters.

We know that putting memories on paper can be difficult, and some of them might be harder to write than others. We ask that you only share what you want to share. It can be a few lines or several pages, and it does not need to be polished.

To share your story, simply fill in the 80 Years of Stories form you will find on page 31 of this *Guild Digest*, and return it to us in the reply-paid envelope enclosed — no stamp needed. If you would rather talk it through, or need a hand putting it on paper, call us on (02) 9267 6577 and we will help.

We all belong to each other. We all need each other.

Together we still stand.

REPRESENTING WAR WIDOWS & FAMILIES

Standing together

Since May, many of our members and Board Directors have attended commemorations, representing war widows and veteran families, pausing and remembering. In this issue, we take a look at the commemorations we attended and reflect on remembrance and its importance, now and always.

Image caption from left to right: SA war widows Debra Osman, Debbie Glastonbury, Thao Coates, Sue Burdett and Maria Barclay.



Australia has been at peace at home for more than 80 years. The Guild is almost as old as that peace, founded the year the country began putting the war behind it, for the women who could not. Most Australians alive today have never lived through a domestic war. Peace is the only condition they have known, and after this long it has come to feel permanent rather than hard won. Remembrance has become something that is chosen rather than felt. Our community does not choose to remember, we just do. We know what service asks of a family, we know of the loss, the sacrifices, and we stand at these services so that Australians can remember.

Between May and August, our members and representatives attended services across NSW and SA, representing war widows and veteran families.

New South Wales

On 16 May we were at the Cenotaph in Martin Place for the **85th anniversary of the Battle of Crete and the Greek Campaign**. Queen Dunbar

laid our wreath, with Lieutenant General Konstantinos Bouzos, Chief of Staff of the Hellenic National Defence General Staff, as Guest of Honour. On 29 May, Queen represented us at the Anzac Memorial in Hyde Park for the **20th Aboriginal and Torres Strait Islander Veterans Commemoration**, held during Reconciliation Week.

Bomber Command was remembered at the end of the month. On 31 May, Queen represented war widows and veteran families at the Bomber Command service at the Cenotaph, a day after our wreath was laid in SA.

Queen laid our wreath again on 5 June, at the **84th anniversary of the Defence of Sydney**. On 27 June, former State & National President Meg Green AM represented us in the Hall of Memory at the Anzac Memorial for the **75th anniversary of the formation of the Royal Australian Army Nursing Corps**, where those attending were given a star to release into the Well of Contemplation.

Meg represented the organisation in Hyde Park again on 19 July for

the **110th anniversary of Fromelles**, marked by a procession from the Archibald Fountain to the Anzac Memorial. Wreaths were laid by dignitaries, ADF representatives, ex-service organisations, and descendant groups. On 27 July, at the NSW Korean War Memorial at Moore Park, Queen laid our wreath at the **73rd anniversary of the armistice of the Korean War**. A ceremony has been held there on that date every year since the memorial was dedicated in 2009, with veterans of Korea and Australia standing together.

Victory in the Pacific Day fell on 15 August. Our CEO Renee Wilson attended the RSL NSW commemoration at the Cenotaph, and that afternoon Board Director Michelle Carr laid our wreath at the Kokoda Track Memorial Walkway at Rhodes Park, where the NSW Minister for Veterans, The Hon David Harris MP, spoke. On 18 August, Board Director Lynne Sullivan laid our wreath at the **Vietnam Veterans' Day** commemoration at the Cenotaph, 60 years on from the Battle of Long Tan, one of the most significant battles

fought by Australians during the Vietnam War. Lynne was joined by many members who laid 44 yellow roses at the service, many bearing hand written notes to their loved ones. We finished on 31 August at the **launch of Legacy Week**, in Legacy's centenary year, where Queen laid our wreath on behalf of war widows and veteran families.

South Australia

On 8 May, at Marion, SA Social Club Co-Coordinator Maria Barclay laid a wreath at the service marking the **battles for Fire Support Bases Coral and Balmoral**, fought in South Vietnam across 26 days in May and June 1968. The fighting cost 26 Australian lives and wounded more than 100, the heaviest toll Australians took in that war. Maria's husband David was a Platoon Commander with 3RAR B Company at Coral and Balmoral. She said it was an honour to lay the wreath on behalf of war widows and veteran families at a commemoration so meaningful to her.

On 30 May, Mrs Lee Baker, a Second World War Air Force war widow, laid our wreath at the **Bomber Command** service for the aviators who did not return.

August opened at the West Torrens War Memorial Gardens, where SA Social Club Co-Coordinator Diane Carr represented us at the **Malaya and Borneo Veterans Day** service at Hilton, 60 years after the Jakarta Accord brought the Indonesian Confrontation to an end. Diane, a Borneo and Malaya war widow, laid a tribute on behalf of war widows and veteran families. Tributes at this service take the form of a book for junior primary school readers, donated to a sponsored school in Sarawak, grounds Australian forces occupied in 1965–66.

This year marks a significant milestone for our organisation, and standing at these commemorations gives us a deeper sense of all that has been accomplished before us.

Remembrance and representation are the beating heart of our community. We do not choose to remember; it is simply what we do. As our members and representatives continue to lay tributes on your behalf, war widows and veteran families — and all the sacrifices made so peace can be the only condition we continue to know — are still spoken of, acknowledged, and understood by Australians. So the choice that every Australian can luckily make continues to be made, and passed on to the generations yet to come, their sacrifices and yours remembered, always. Lest We Forget.



Top: Members gathered in Sydney at the Vietnam Veterans' Day Commemoration and laid 44 yellow roses in remembrance of their loved ones.

Middle, left to right: Jenny Taylor, Meg Green, Michelle Carr, Lynne Sullivan and Nola Hill at the Victory in the Pacific Service at the Kokoda Track Memorial Walkway.

Bottom: Member Lee Baker at Bomber Command Service in SA.



A new memorial for veterans and families

Construction has begun on the NSW Veterans and Families Memorial at the Domain in Sydney, the site of Sydney's first ANZAC Day service in 1916.

The new memorial honours members of the Australian Defence Force and their families who have served from 1990 onwards. The memorial is being constructed in the Domain and will offer a contemplative space for veterans, their families and the broader community to acknowledge contemporary service. The memorial is intended to be inclusive of all personnel who have served, including those who did not serve overseas, as well as the families that have supported service.

Since June 2023, our CEO has been part of the steering group who helped to bring this project into being and get it to construction. This important work meant that

the views of families and war widows have been included in this project from day one.

To mark the commencement of construction, Board Director Michelle Carr alongside the Premier Chris Minns MP, NSW Minister for Veterans David Harris MP and Army veteran Ross Edwards turned the soil together in July. In reflecting on the memorial, its design and its deep meaning, Michelle said: "It is important to have a place that honours not only our veterans, but also the families who have supported them and carry the costs of their service every day."

The new memorial is anticipated to be completed by the end of 2026.



*Above: Board Director Michelle Carr and Army veteran Ross Edwards.
Below: Premier Chris Minns (middle left), Minister Harris (middle right), Ross Edwards (right) and Michelle Carr (left).*

RISE TOGETHER INITIATIVE

A legacy that opens doors

The generosity of one war widow in our community has grown into a national program helping defence and veteran partners rebuild their career confidence. The Rise Together Initiative is back again this year.

"This reminded me that I still have things to offer. That I'm more than what I've sacrificed."

A RISE TOGETHER PARTICIPANT

In 2022 we received a donation from a widow who wanted us to help the career of a veteran spouse. With her donation we were able to offer leadership training to two spouses. What started as a one off donation, turned into so much more. In the years that followed, this widow and her family have supported the careers of eight partners of veterans (including widows).

It was this support that became the foundation for the *Rise Together Initiative*. An initiative which seeks to provide support pathways to help widows and partners of veterans fill leadership skills gaps, and connect them to career support. In 2025, we were able to deliver the *Rise Together Initiative* to 12 widows and partners thanks to DVA grant funding. Delivering career and leadership coaching to these women, was not only rewarding for the participants, but also for the facilitators.

We know that families make their own sacrifices in support of a loved one's service, during it and long after. Partners manage relocations, deployments, long absences, transition out of the Australian Defence Force (ADF), and the caring that comes when illness or injury follow service home. Careers are interrupted along the way, and confidence tends to go with them. Defence and veteran partners are three times more likely to be underemployed or unemployed than

the general population, and 92% of those affected are women. Work is also a part of one's wellbeing, and the *Rise Together Initiative* exists to help partners of current and former serving ADF members put their own development back on the list.

This year, we are delivering the *Rise Together Initiative* again, this time slightly differently so we can reach more people. Running over two days online, widows and families will gain access to career coaching, practical and wellbeing support. There is no cost to take part, and every participant receives a wellbeing pack in the post.

The program will run on Thursday 17 and Friday 18 September 2026.

Every place on this year's program exists because one woman decided the opportunity she never had should be there for someone else.

A generation looking after the next

A legacy left to the Guild by a war widow does not sit in an account. It becomes a place in a program, an opportunity for an isolated widow to stay connected, a door opened for a younger woman standing where you once stood. One private decision, made in 2022, now sits behind a national initiative and has since drawn government support. If you would like to talk about looking after the next generation of war widows and veteran families, call us on 02 9267 6577.



Participants of the 2025 Rise Together Initiative at completion of the program.

OUT IN THE REGION

Reflections from our regional visits

In June we travelled to social clubs in Murwillumbah and Gunnedah, and Laurieton had a special guest joining their gathering. Regional visits are essential as it is how we find out what members in our regions need, and how they can connect with us and learn what is available to them.

At Murwillumbah on 22 June, we met at the Services Memorial Club. Social Club Coordinator Jenny handed out new name badges, and they went on straight away. Six war widows, a family member, two Legatees, and State President Queen Dunbar were there, along with a first-time attendee who left the day interested in joining. We spoke about our 80th anniversary and the part members have played in it.

Talk turned to the cost of living. Jenny described advocating for the club's oldest member, Joan Woodward, aged 102, whose electricity provider had been charging her at the highest rate. The charges were reduced. Members were concerned that others

could be in the same position without knowing it, and suggested a Digest article explaining what to do if you think you are being overcharged. We have included more information on what to do in our Noticeboard section on page 28.

At Gunnedah on 9 June, members recited the Ode over coffee before conversation moved to family, pets, local history, and support. We explained the work our social workers do and how a referral happens. Some members had not known what was available to them. Margaret Bovey, a WWII widow and veteran who turns 100 in December, renewed her membership and shared her history of service.

At Laurieton, members hosted Vic from Marine Rescue as a guest speaker, combining a social afternoon with something useful to take away.

What stays with us from these visits is the ease of the conversation, the way a newcomer is welcomed, and the readiness of members to solve a problem for someone else. One member told us:

"I could have done with help from this organisation years ago when I still had my husband and was in a caring role."

Distance should not decide who stays connected. Getting out to the regions, and helping members stay connected to one another between visits, is one of the most important things we do.



Attendees at the Murwillumbah regional visit with our State President Queen Dunbar.



Members at our visit in Gunnedah.

WHAT YOU TEACH US

Meeing our members in Sydney

Over June and July, two of our Social Workers joined social club gatherings around Sydney to meet members and club coordinators and put faces to the voices they speak with often from the office. Here is what those meetings meant to them.

Hayley and Evelyn each arrived with something to do: an outing to be part of, a quarterly report to deliver. Both of them left thinking about something else. In their 20s, sitting across from women in their 80s, 90s, and beyond, they found the conversation went places no phone call ever takes them.

Hayley joined the Penrith and Lower Blue Mountains War Widows Social Club on their outing to The Grounds of Alexandria, where 23 war widows came together for brunch.

What stayed with her was the turnout. *"Almost everyone who was part of the social club came along, including some ladies in their 90s. This really highlighted how important these monthly meetings are. For some, it is one of the most important dates on their calendar each month."*

Then came the talking, which Hayley says never runs short. The ladies were eager to share the life they had, their experiences as defence partners, and the life they have now. *"Every conversation is different, and I always leave with a greater appreciation of their experiences."*

One lesson has followed her home: *"our generation is often encouraged to be independent and do things on our own,"* she said, *"the ladies have reminded me that while independence is important, so is staying connected to others and having people you can lean on during difficult times."*

Talking to war widows always help us understand our history in a way we never got a chance to. Hayley grew up

learning about war from books, at a comfortable distance. *"It wasn't until I started working with war widows that I realised the impact of war doesn't end when the conflict is over,"* she said. *"When a person serves, their family also serves in their own way. Hearing their stories has made history feel much more personal and close. Behind every war are families whose lives were shaped by those experiences, and that impact can be felt across generations."*

Evelyn, another Social Worker, visited the Bankstown Social Club to deliver the quarterly report and to talk through the digital literacy project we are developing. The conversation found its own direction quickly. Members discussed recent attempts by scammers, and digital safety became the topic the room wanted.

"What surprised me most was how many questions and concerns members have that we would never hear about if we relied solely on phone calls or written communication," Evelyn said. *"These conversations often go much deeper than a general query."*

Digital literacy turned out to be the place where the generations swapped notes. The discussion highlighted the ongoing importance of printed guides that could be easily referred to whenever needed. Evelyn would rather have a problem solved over the phone. *"I admire the way they continue adapting to a world where digital platforms are increasingly replacing face-to-face communication,"* she said.

They also had the opportunity to celebrate. One of our members had just marked her 101st birthday, and the room

filled with smiles as the ladies shared stories and enjoyed how wonderful it is to be 101 and still be all together.

When we asked Evelyn what she would tell others from her generation, she shared she would tell them that war widows have incredible stories to tell and a great deal of wisdom to share. Hayley said she would tell them to be open, curious, and take the time to listen. She then reflected, *"some of the most meaningful conversations I have had have come from simply sitting down and hearing someone's story."*

Both Hayley and Evelyn described the same thing in different words. The distance between their generation and yours disappears faster than anyone expects, and it closes over ordinary things: family, community, hobbies, technology, the challenges of a long life.

There is a generation of younger women who want to know how you did it. How you held a family together through service, deployment, and loss. How you built friendships that have lasted decades. How you keep adapting to a world that changes its mind every few years about how people should stay in touch. They are asking because your answers are worth having, and because so much of what they are learning about connection and resilience is coming from you.

They didn't just come to listen. As qualified Social Workers, they came with professional wisdom and knowledge of their own to offer in return. So please, do keep the conversation going with them, over coffee and cake, or over the phone.

SCAMS

A REFRESHER FOR STAYING SAFE

Most of us like to think we would spot a scam a mile away. Unfortunately, today's scams are designed to look genuine. They can appear to come from your bank, a government agency, a delivery company, a telecommunications provider, or even someone you know. Scammers are becoming increasingly sophisticated and anyone can be targeted. The good news is that there are simple steps you can take to reduce your risk.

Remember: scams rely on catching you off guard

A scammer's goal is usually to create urgency. They want you to act before you have time to think.

You might receive a text saying a parcel cannot be delivered, a phone call warning of suspicious activity on your bank account, or a message claiming your Medicare details need updating. These messages are designed to make you react quickly.

The National Anti-Scam Centre's advice is simple: **Stop. Think. Protect.**

Before sharing personal information, sending money or clicking a link, pause and take a moment to consider whether the communication could be a scam.

Even if you're expecting a call, ask questions

One of the biggest misconceptions about scams is that they only happen when a call or message is unexpected.

In reality, scammers may contact you around a time when you are genuinely waiting to hear from a business, government department or service provider.

If you receive a call you believe might be legitimate, ask questions.

- Why are you calling me today?
- What is this regarding?
- I will call you back on your official number.
- Can you send the information in writing?

A genuine organisation will understand if you want to verify who they are. Scammers often become impatient, pushy or try to discourage you from ending

the call.

Never rely on a phone number, link or email address provided by the caller. Instead, find the organisation's contact details yourself through its official website, app, statement or correspondence.

New technology is helping block scams

There is some encouraging news. Across Australia, telecommunications providers are increasingly using new technology to identify and block scam calls and text messages before they reach customers.

Industry and government initiatives now help detect suspicious calls, block known scam numbers and reduce fake text messages that impersonate trusted organisations. Australia has also introduced measures such as SMS sender ID protections to help reduce impersonation scams.

Your phone provider may offer additional scam filtering, spam call detection or warning features on newer mobile services and devices. If you're unsure whether these protections are available on your phone, contact your provider and ask what scam protection tools they offer.

While this technology is helping, it is not foolproof. The safest approach remains caution and verification.

Simple habits that can protect you

Many scams can be avoided by following a few basic rules:

- Never click on links in unexpected text messages.
- Never give banking passwords, PINs or one-time verification codes to anyone.
- Be cautious of requests that create urgency.
- Hang up if someone pressures you to act

immediately.

- Never allow a stranger remote access to your computer or device.
- Be suspicious of deals, prizes or investment opportunities that seem too good to be true.
- Talk to a friend, family member or trusted person before making large payments or financial decisions.

One of the strongest defences against scams is to simply take time to think.

The Little Book of Scams

The Australian Competition and Consumer Commission's (ACCC) little Book of Scams remains one of Australia's most trusted scam awareness resources.

The guide explains common scams, warning signs, how scammers operate and where to get help. It is available in multiple languages and includes an Easy Read version.

Scan the QR code on this page to download a copy.

If you would prefer a printed version, please contact us and we will be happy to send one to you.

If you've been scammed, act quickly

If you think you may have fallen victim to a scam, remember that there is no shame in it. Scams can happen to anyone. The most important thing is to act quickly.

If money has been sent

Contact your bank or card provider immediately. The sooner they are notified, the greater the chance they may be able to stop or recover funds.

If personal information has been shared

Change passwords for important accounts such as banking, email and government services.

Get support

IDCARE is Australia's national identity and cyber support service. They provide free assistance to people affected by scams and identity theft. You can contact them on 1800 595 160.

Report the scam

Reporting scams helps authorities identify trends, warn others and disrupt criminal activity. Reports can be made through Scamwatch at www.portal.scamwatch.gov.au/report-a-scam/

A final reminder

Scammers are always adapting, but their tactics often remain the same. They rely on urgency, fear, excitement or trust to pressure people into acting quickly.

Whenever you receive an unexpected call, text, email or message, take a step back, ask questions and verify independently.

A few extra minutes could save a great deal of stress, money and heartache.

Scam Checklist

STOP	Don't rush.
THINK	Could this be fake?
CHECK	Contact the organisation yourself using official contact details.
PROTECT	Never share passwords, PINs or verification codes.
ACT FAST	If something goes wrong, contact your bank immediately and seek support.

Download the
Little Book of Scams



EMPOWERING WAR WIDOWS

To have courageous conversations about ageing

Talking with family about ageing can feel daunting, but these conversations help ensure your wishes, needs, and independence are understood. This article offers gentle ways to start the conversation, and outlines the support available to you.

Ageing is a deeply personal journey, and for many war widows it is shaped by decades of strength, sacrifice, and caring for others. As life circumstances change, one of the most important acts of self-care is the willingness to have open, courageous conversations with loved ones about future needs, concerns, and wishes.

Though these conversations can feel daunting, they are important to have as they support dignity, choice, and agency in your ageing journey. Many people share that they worry they are “*becoming a burden*,” to their families. Sharing your ageing journey helps to ensure all aspects of your wellbeing (emotional, physical, social, and cultural) are supported in the way you need them to be. You have lived through significant change and adversity, and sharing your life journey/story helps family members understand how your experiences shape your wishes for the future.

Starting these conversations does not require perfect words just honesty and intention. Drawing on insights from Brené Brown’s *Atlas of the Heart*, the process of opening up is an act of vulnerability, which Brown

describes as the truest form of courage. The initial discomfort you may feel is not a sign of doing something wrong, but a sign that you are engaging in something meaningful and brave. Before starting, create a space where you feel comfortable and safe and is free of distractions. This might look like inviting your family over for a pot of tea in the garden. Speaking from the heart using “I” statements can support you in sharing your story. For example, “*I’ve been thinking about what would help me feel secure going forward*” can open the door to deeper conversation. Share what matters most: your preferences for housing, health support, social connections, finances, or how you wish to maintain independence. Discussing what helps you feel safe is especially powerful because it shifts the focus from fear to empowerment.

These conversations should also be collaborative. Asking your loved ones for their thoughts reinforces that ageing is something families navigate together and normalises uncertainty. Emotions may arise, but as Brown notes, emotions are not problems to fix. They are meaningful signals that help us understand one another with compassion and clarity. War

widows and your families do not have to navigate these discussions or their ageing journey alone. At Families of Veterans Guild, the social work team can support you and your family to explore your unique needs and access aged care supports such as My Aged Care services, DVA’s Veteran Home Care programs, and Families of Veterans Guild wellbeing and social connection programs for war widows and families of veterans. These services provide practical assistance and emotional reassurance to empower you and your family to navigate the ageing journey in a trauma informed and considered way.

If you or your loved one wish to explore creative ways to work with grief or adjustment such as the ageing journey, we invite you to join one of our upcoming *Writing Through Grief* sessions. You can find a date and register by scanning the QR code on this page or visit www.familiesofveterans.org.au.



A SIMPLE GUIDE

To join our wellbeing activities online from wherever you live

More of our activities now run online. That means you can join a group, meet other members, and take part in something you enjoy without leaving home. If you have never done this before, here is exactly how it works, one step at a time.

Online activities were never meant to replace meeting face to face. They exist so that distance, transport, health, or simply not feeling like going out does not stop you being part of your community. If you live somewhere without a social club nearby, online activities bring the group to you. If getting out has become harder than it used to be, they keep the door open. You do not need to be confident with computers. You need a device, an email address, and a willingness to try.

1 Find our activities

Open our activities page on the website at familiesofveterans.org.au/defence-families-wellbeing-events/ or scan the QR code on this page with your phone camera.

2 Go to the online section

Activities are grouped by online and state. Find online, then look through what is on offer.

3 Read the details

Select 'Find Out More' under any activity that interests you. This opens a page with the full details: what the activity involves, the date, the start time, and how long it runs.

4 Register

When you are ready, select 'Register Here'. This takes you to Eventbrite, the booking system we use. You will be asked for your name and email address, then asked to confirm.

5 Check your email

We will be sending you an email via Zoom, the platform we use for the online activity, containing the link for you to click on to join the activity on the day.

6 Join on the day

Five minutes before the start time, open the email and select the Zoom link. Our host will let you in and welcome you.

The first time will feel unfamiliar; by the third or fourth activity, most people stop thinking about the technology and simply turn up. Nobody minds if your camera points at the ceiling for a while, and nobody expects you to know all the buttons. If something goes wrong you can just start again.

Find an online wellbeing activity



If you would like more detailed how-to guides, scan the QR codes on the right. If you wish to find more Digital Literacy guides, please visit our Resource Hub.

If you prefer printed copies, call our office on (02) 9267 6577 and we will post you printed copies of any of our how-to guides, free of charge.



HOW TO REGISTER
ON EVENTBRITE



HOW TO USE
ZOOM



VISIT OUR
RESOURCE HUB

Free DVA Guide: Living Independently at Home

A free guide is available from DVA outlining services that can help you stay living independently at home.

It covers supports such as personal care, cleaning, home maintenance, aids and equipment, and community nursing.

Although the guide uses the term “veteran”, most of these services are also available to war widows with a Gold Card.

Available online or as a free hard-copy delivered to your home.

Scan the QR code to download or call: **1800 838 372** to receive your free copy.



A DVA guide to moving into an aged care home

A free guide is provided by DVA, explaining the move from living at home to aged care, and the support DVA can provide along the way.

It also includes information under the new Aged Care Act (November 2025).

Although the guide uses the term “veteran”, most supports also apply to war widows with a Gold Card.

Available online or as a free hard-copy delivered to your home.

Scan the QR code to download or call: **1800 838 372** to receive your free copy.



Think your power bill is too high?

Thanks to one of our regional visits where members brought issues they experienced to our attention, we developed this simple guide providing tips on what to do if you suspect your power bill is too high.

1. Check your bill: look for the words '*Estimated Reading*' or an 'E' next to the meter reading.
2. Compare with an older bill: has your usage changed, or is this amount unusually high?
3. Call your electricity provider and ask them to explain the charges and review your bill.
4. Read your meter, if you can safely access it, compare the reading with the one on your bill.
5. Still concerned? Contact your state's Energy Ombudsman for free, independent help.

Tip: Don't ignore a bill you think is wrong. Contact your provider as soon as possible.

What is Multi-Factor Authentication?

Multi-Factor Authentication, or MFA, is an extra layer of security for your online accounts. It means you need more than just a password to log in.

How does it work?

After entering your password, you will be asked for a second step — for example a code sent to your phone or a prompt in an app. This helps protect your account even if someone else knows your password. MFA makes it much harder for scammers or hackers to access your information.

How to use it

If you are prompted to do so when logging into your account, follow the prompts to setup MFA and select how you want to receive your MFA code (usually by text message or using an app). You can also turn on MFA in your account's security or privacy settings.

Our guide to empower you: support & services guide for ageing veteran families

Discover our Support and Services for Ageing Veteran Families Guide, your essential resource for understanding the range of benefits, concessions, and support available to war widows and older veteran families.

From financial assistance and healthcare to transport, aged care, and community programmes, this guide connects you with the services and networks that help you stay independent, supported, and informed at every stage.

Find it in our Resource Hub on familiesofveterans.org.au/resource-hub or scan the QR code to download the guide.



If you, or someone you know, is having a tough time and needs support, information, or guidance, please reach out to our office or one of these many phone services available.

- **1800 ELDERHelp** – 1800 353 374 (*national free call phone number that automatically redirects callers seeking information and advice on elder abuse with existing phone line service in their jurisdiction*)
- **Open Arms – Veterans & Families Counselling** – 1800 011 046
- **All-hours Support Line** – 1800 628 036 (*Australian Department of Defence*)
- **Lifeline Australia** – 13 11 14 (*24/7 crisis support line*)
- **Suicide Call Back Service** – 1300 659 467 (*24 hour counselling for suicide prevention and mental health support*)
- **1800RESPECT** – 1800 737 732 (*24 hour sexual assault, family and domestic violence counselling service*)
- **Defence Member and Family Support Helpline** – 1800 624 608

MEMBER NOTICES

VALE

✿ Vita Aloschi LONGUEVILLE
✿ Thelma Bartholomew CAMBRIDGE PK
✿ Ruth Binney TUMBI UMBI
✿ Audrey Booth PORT MACQUARIE
✿ Joan Bourke TOUKLEY
✿ Gloria Bowman TERREY HILLS
✿ Mary Brown GREYSTANES
✿ Hazel Cohen BONVILLE
✿ Elizabeth Crawford NOOSAVILLE
✿ Muriel Day CORRIMAL
✿ Shirley Ellison SOLDIERS POINT
✿ Mary Finlayson ARMIDALE
✿ Betty Fletcher COOMA
✿ Iris Fletcher PORT MACQUARIE
✿ Marie Foley LOCHINVAR
✿ Leslie Friend TORONTO
✿ Margaret Greenwood OATLEY
✿ Marion Haines SYDNEY
✿ Ruth Harper WARRIEWOOD

✿ Maria Hartley FAIRFIELD WEST
✿ Verna Hayward WOONONA
✿ Margaret Hooker KINGS LANGLEY
✿ Hazel Johnson MIDDLE COVE
✿ Patricia Johnstone SHELLHARBOUR
✿ Elizabeth Jourdain LAVINGTON
✿ Elizabeth Lazell GREENACRE
✿ Norma Lowe CASTLECrag
✿ Mary Macarthur KENMORE
✿ Joyce Martin WINGHAM
✿ Norma Masters ETTALONG BEACH
✿ Grace McCoy CARINGBAH SOUTH
✿ Elaine McCutcheon TAREE
✿ Wilma Miller BEXLEY
✿ Joan Morgans DEE WHY
✿ Glenice Muggleton NOWRA
✿ Heather Murdoch TUNCURRY
✿ Sylvia Mychael SUMMER HILL
✿ Jean Napper BLAKEHURST

✿ Millicent Oliver SYLVANIA
✿ Norma Ovenden TENTERFIELD
✿ Beatrice Pierson NORTH NOWRA
✿ Jill Sandland KIRRAWEE
✿ Laurel Sharpe FORSTER
✿ Gweneth Sheekey MOSMAN
✿ Linda Sherrah LAKE HAVEN
✿ Eleanor Thornton CORRIMAL
✿ Maude Ward MACKSVILLE
✿ Audrey Willard PORT MACQUARIE
✿ Alison Woodham SHELLHARBOUR
✿ Jeanette Woods JANNALI
✿ Mary Worthington BRADBURY
✿ Joan Wren PLUMPTON

We extend our deepest
sympathy to the families and
friends of these members ♥

Welcome to our new members!

☀ Elizabeth Bindley NORTHMEAD
☀ Natasha Borg WARRIEWOOD
☀ Pauline Cameron BANKSIA PARK
☀ Raelene Marie Crase REDWOOD PK
☀ Patricia Cronan MURWILLUMBAH
☀ Antonia de Rooy NUMERALLA
☀ Ann Dennis SHEIDOW PARK
☀ William Denny TRANMERE
☀ David Everitt BRIGHTON

☀ Mary Heys BINDA
☀ Rachael Hoffman GOOGONG
☀ Vicki Johnson GOROKAN
☀ Jean Lang ORANGE
☀ Peter Lu GREENACRE
☀ Thi Lu GREENACRE
☀ Wendy Mair HUON
☀ Judith Martin WEST LAKES
☀ Denise McaNally DEE WHY

☀ June Phillips CAMDEN PARK
☀ Julie Renshaw TALLANGATTA
☀ Lida Sigston SALISBURY EAST
☀ Joan Smith ORANGE
☀ Robyn Anne Spruce CASINO
☀ Linda Staszynski CLEARVIEW
☀ Margery Steven ROSE PARK
☀ Diana Sutherland PADSTOW HEIGHTS
☀ Christina Margarat Wigley NARRABEEN

Members who recently turned 100 - Happy Birthday!

● Elizabeth Bull BELMORE
● Enid Carmichael LAVINGTON
● Vera Chapman GULGONG

● Ellen Earsman TURVEY PARK
● June Falkenmire PT MACQUARIE
● Ila Harvey MEDOWIE
● Catherine Martin FORSTER

● Isabel Pedlow HYLAND PARK
● Zara Selby NEUTRAL BAY
● Nancy Stevens NTH PARRAMATTA

Vale Joyce Martin, 1920–2026

In May, Joyce Martin marked her 106th birthday at a morning tea in Wingham with her daughter Mary, family and friends. Her family shared the story with us, and we are glad to share it with our community. Joyce has since passed away.

Born in Killabakh in 1920, Joyce has lived through some of the most significant moments in Australia's history and was a cherished member of our community. She was a war widow and member of the Guild, and her life spanned the whole of our 80 years. Joyce's story is a reminder of the remarkable people we have in our regions. Our thoughts are with Mary and her family.



80 Years of Stories

Together We Still Stand – 80 years of bringing out the best in each other

To mark our 80 years, we are collecting the stories of the people who have been part of the Guild. Your stories are all part of our story. There are no right or wrong answers — write as much or as little as you like. Find out more on page 17.

Full name _____

Phone _____

Email

Member of the Guild? ☐ Yes ☐ No Member no. _____

Your connection to the Guild – tick all that apply

☐ War widow or widower ☐ Veteran family member ☐ Former officeholder or director ☐ Volunteer

☐ Other _____

Your story You might write about what first brought you to the Guild, what this community has meant to you, or a friendship, moment or object that has stayed with you.

Need more room? Add as many extra pages as you like — please write your name at the top of each one.

By sending my story I give the Families of Veterans Guild permission to share it, and any photo I enclose, in the Digest, online and in anniversary displays — and I understand I can ask you to stop using it at any time.

Please publish my name as: ☐ Full name ☐ First name only ☐ No name

Signature _____ Date _____

Detach along the dashed line, place this form — and any extra pages or photo — in the reply-paid envelope, and pop it in the post. Thank you for being part of our 80 years.

Together We Still Stand

1946 • 2026 | 80 YEARS

You are warmly invited to join us for

War Widows Day

Monday 26 October 2026, 10.30am

The Cenotaph, Martin Place, Sydney

FOLLOWED BY LUNCH

Hosted by the NSW Government at
NSW Parliament House, Sydney

Transport will be provided from the Cenotaph to Parliament House,
or you are welcome to join us for the short ten minutes walk.

Places at the lunch are limited. Please register as soon as possible to secure your space.

RSVP by Friday 9 October 2026

guild@fov.org.au | (02) 9267 6577

Together we still stand.

EIGHTY YEARS OF BRINGING OUT THE BEST IN EACH OTHER



**FAMILIES
OF VETERANS GUILD**

Owned by Australian War Widows NSW Ltd