



RSL & SERVICES CLUBS

RESPONSE TO

PRODUCTIVITY COMMISSION'S DRAFT

PUBLIC INQUIRY IN TO GAMBLING

December 2009

Introduction

The Association welcomes the opportunity to respond to the Productivity Commission's draft report on Gambling which allows for further public consultation prior to delivery of the final report in February 2010.

The Association strongly endorses the response by Clubs Australia, particularly those points the Productivity Commission has not adequately addressed as required by the Terms of Reference on the economic impacts and contribution of the industry to community development activity.

This response to the Draft Report reiterates some of those Anzac traditions which are under-pinned by RSL and services clubs and which the public respect so highly and are part of the Australian culture. They are projects which typify the RSL and services clubs contribution to community, but have not been addressed specifically in the draft report. They are also the projects which, if some of the proposed recommendations were implemented, would be under threat of funding cutbacks or could be lost forever. A response to those particular recommendations is contained later in this submission.

Background

To revamp some important points in the original submission it should be noted that RSL and services clubs, because of their history, offer a unique contribution to the fabric of the club industry. They are steeped in the traditions of the Anzac spirit which are central to Australian society, the values of which are continually referred to and used by people from all walks of life – from politicians to sporting teams.

There has been a resurgence in these traditions in recent years, particularly among our younger generations, evidenced by the increasing numbers of them attending not only our national Anzac Day celebrations, but visiting Gallipoli.

It is on Anzac Day when RSL and services clubs become the focal point of people from every walk of life. It is a time when people's differences and life's problems are forgotten and when the Australian public joins in a single-minded objective to remember our fallen in every city, town and village across the nation.

These clubs deserve to maintain that unique place in Australian society and culture and entry is restricted by legislation to members and their guests. Virtually all NSW RSL and services clubs offer a range of quite sophisticated amenities for members including food and beverage, entertainment, social sporting clubs, snooker facilities, ten pin bowling, fitness centres, swimming pools, golf courses, bowling greens and aged care in addition to gaming. In many cases it can be said that clubs provide what Government's don't or cannot afford to provide either in provision of their core facilities or their more diversified activities such as gymnasiums or aged/veteran care.

Whatever the case, their work is held in high esteem by politicians and heads of state. In a presentation to the National Conference of RSL and Services Clubs at Twin Towns Services Club in Coolangatta in July 2008, the Deputy Prime Minister, the Honourable Julia Gillard had the following to say about RSL and services clubs:

"It's always terrific to be associated with Australia's services clubs. They provide great enjoyment and entertainment for millions of Australians and jobs for many thousands. Not only is every Australian welcome to join, all Australians can afford to join. And of course, they're run by and for their members to the benefit of past and present servicemen and women and their dependents – and the whole community.

This makes services clubs democratic places in every sense of the word – and an important part of Australia's culture and social fabric."

Similarly, the Governor General, Her Excellency, Ms Quentin Bryce, AC, at the RSL & Services Club's 8th annual conference in Melbourne in October, had this to say:

"The RSL & Services Clubs are founded on a long-standing and cherished tradition that honours the sacrifice and memory of Australian servicemen and women. In your clubhouses, you nurture camaraderie and mateship among our Diggers, and among our young people who may never know war. You support the efforts and values of the League. Every day you provide enjoyment and entertainment to thousands of Australians. And in all of this, you have shown a sensitivity and responsiveness to the changing needs of your followers, and the growing demands of the environment in which you operate."

In further understanding the specific work of RSL and services clubs the Association has provided a number of examples of clubs which typify our ethos, namely the winner of the 2009 Spirit of Anzac Award - Richmond Club – along with clubs such as Castle Hill RSL Club, Orange Ex-Services Club, Coffs Ex-Services Club and Dee Why RSL Club – see annexures at the end of this report. The Association would strongly recommend the Commission members visit these clubs to better understand the community based clubs model prior to making their final report.

The annual Spirit of Anzac Award recognises a club that has made an outstanding contribution throughout the year to its members and the local community which epitomises Anzac traditions on which RSL and services clubs were founded. This year's winner was the Richmond Club, on Sydney's north-western outskirts, which is typical of such clubs:

Richmond Club offers local residents a high standard of club facilities and owns and operates a high care nursing home, retirement village and affordable housing for those in the community less financially secure. It is also the region's largest employer. It has developed a specific program for both serving and ex-servicemen and women that assists with needs such as employment, career development, health, well-being and social interaction programs for family members. Over the past ten years the Richmond Club's Anzac Dawn services has

grown from 120 to more than 6,500 people and the Club provides courtesy buses free to more than 200 community groups – see annexure for more details.

Coffs Harbour Ex-Services Club, which was Highly Commended in this year's awards, has been an integral part of its local community since 1949 and is extensively involved in supporting the local RSL sub-branch, veteran welfare activities, Anzac Day services and other remembrance days.

On several occasions this year the club became the designated disaster relief centre for around 1000 flood affected victims, implementing a disaster relief plan, co-ordinating food and water supplies and providing emergency accommodation.

Beyond the norm

RSL and services clubs, in addition to nurturing projects at a local level, join together in several major corporate social responsibility projects such as the Kokoda Youth Leadership Challenge, Operation CARE, the Gallipoli Scholarships and Gallipoli Art Prize.

These projects provide immeasurable 'intangible welfare' benefits to their local communities and the people of New South Wales and serve as a reminder to sacrifices of Australia's troops in war time and the strong culture which is recognized every year on Anzac Day.

However, these very same projects are seriously threatened by a number of recommendations the Commission has put forward.

Kokoda Youth Leadership Challenge

The Association, through the KYLC Benevolent Fund, oversees the Kokoda Youth Leadership Challenge designed as a major community project to develop disadvantaged or wayward youth into the leaders of tomorrow. It is also aimed at fostering young people with leadership ability and more than 110 young men and women have undertaken the trek since 2005. Individual member clubs sponsor one or two young people from their local community at a cost of more than \$6,000 each, representing an investment of more than \$600,000 in our nation's youth.

The leadership program – launched in 2005 is aimed primarily at young people at school and disadvantaged or unemployed young people in the community who are having difficulty in finding their way in society. It is also used to further encourage young people with natural leadership skills and is used by some clubs as a leadership incentive program for younger staff.

The Association Clubs see the project as providing a major contribution to the community by:

- ❖ Encouraging these young leaders to help motivate their peers to take a positive role in their community and, among other things, reduce youth crime rates;
- ❖ Creating a source of young leaders coming back into their ranks; and,

- ❖ Encouraging participants to work with local community leaders on a range of projects.

For clubs the program has the potential to build stronger ties with the community and local business while increasing their relevance with young people who will have the potential to be their future members and the 'custodians' of the Anzac and Kokoda traditions.

The leadership program aims to create a greater awareness of the sacrifices of the diggers on the Kokoda campaign among our young people to ensure the traditions live on. At the same time it instills in participants a strong sense of personal achievement and a commitment to community service, enhances their personal development by providing an opportunity for them to experience the same conditions under which our diggers fought and hopefully transform them for future leadership roles back in the community.

Operation CARE

In mid-2006, the Association, the Returned & Services League of Australia and the Department of Defence joined forces to establish Operation CARE.

The Scheme provides up to one week's 'Rest and Recuperation' at sites throughout the country for selected Defence personnel and their immediate family, where the Defence member has been repatriated to Australia as a consequence of wounds received in overseas combat operations, namely in Iraq and Afghanistan.

The aim of Operation CARE is to assist wounded Defence personnel and their immediate family to recover from both the physical scars incurred from combat, by providing them some quality time together in a relaxing and stress-free environment.

The project was initiated by member clubs of the RSL & Services Clubs Association which generously agreed to provide funding for the scheme in keeping with their objectives to support their ANZAC heritage. Tooheys Brewery supported the program through a donation of \$10,000 as part of its 2007 Anzac Day commemoration as has the RSL NSW State Branch United Returned Soldiers' Fund through the 2007/2008 ANZAC Day Badge Appeal's with amounts totaling \$60,000.

Australian Defence Force Chief, Air Chief Marshall Angus Houston, has stated the program will improve morale and retention of personnel and strengthen the relationship between veterans and current personnel.

"We hold our forebears in great regard and for them to be doing something like this for the young people who go out there today and serve is a huge step in the right direction and certainly adds to morale and hopefully will be another thing that supports the need to retain people in the ADF", he said.

The program provides these personnel with some respite so they can go away with the family and reflect on what has occurred prior to going back into active service. The wife

of the first recipient of the program said that Operation CARE was just what they needed to help them reconnect again and give them the chance to relax.

"We were both really grateful for this weekend away and I think most of all, it was especially nice to think that the RSL and services clubs and the military cared enough to do this for us. It is things like this that really help with retention of people in the defence forces".

Operation CARE reinforces the importance of the relationship between the Australian Defence Force, the RSL community and the RSL and Services Clubs. More than 20 Defence Force personnel have benefitted from the project and more than another 30 are identified as being eligible for the program.

Gallipoli Art Prize

The Gallipoli Art Prize Competition commenced in 2006 and will be conducted annually by the Gallipoli Memorial Club in Sydney up to and inclusive of the Centenary of the Gallipoli landing in 2015.

Previous winners include Euan Macleod, Tom Carment, Lianne Gough and Margaret Hadfield and each artist must either have been born in Australia, New Zealand or Turkey or hold Australian, New Zealand or Turkish citizenship.

The Art prize is administered by the Gallipoli Memorial Club under the control of the Gallipoli Art Prize Organizing Committee. Prize money of \$20,000 is awarded to the artist of the winning entry which includes the Club's acquisition of the work for the Gallipoli Memorial Club Museum Fund.

The Prize is awarded to the artist who best depicts the spirit of the Gallipoli Campaign as expressed in the Club's "Creed", which reads:

"We believe that within the community there exists an obligation for all to preserve the special qualities of loyalty, respect, love of country, courage and comradeship which were personified by the heroes of the Gallipoli Campaign and bequeathed to all humanity as a foundation for perpetual peace and universal freedom".

In the lead-up to Anzac Day each year there is an exhibition of works of up to 40 finalists' at the Gallipoli Club.

Gallipoli Scholarships

Gallipoli Scholarships are offered to students each year to help finance the first year only of a degree course in a New South Wales or ACT University. A total of seven scholarships will be available in 2010 - four for descendants of WWI veterans, and three for descendants of WWII veterans. Each year, more than 50 young people apply for the scholarships which are announced at a dinner in Merrylands RSL Club in the week prior to Anzac Day.

The scholarships are funded by RSL and services clubs and aims to perpetuate among Australians an understanding of those enduring traditions of perseverance, courage and self sacrifice which were established so indelibly in the cause of world peace at Gallipoli and thereafter on other battlefields in World War I. Subsequently, these traditions have defined the Australian response to war.

In WW2, Australian soldiers at Milne Bay were the first to halt the advance on land of the Japanese Army. Bill Hall, OAM BEM, the founder of the Gallipoli Scholarship, served in that battle. A second component of the Fund's activities is to provide a scholarship for those descended from WW2 veterans. The Bill Hall Memorial Scholarship is for such descendants, and was awarded for the first time in 2007.

Each scholarship is valued at \$5000 (tax free) to undertake the first year only of an approved degree course and continuation for the full year depends on satisfactory progress.

The draft recommendations

As mentioned in our original submission, clubs are run for the benefit of club members, be they members of the RSL or not; and the local community. They are not-for-profit entities which have been granted the right by successive governments to legally operate community based gaming.

It is a generally accepted principle by Government and many members of the community that registered clubs play a vital role in providing sporting, social and recreational services, amenities and activities which are often considered "unviable or non-sustainable" if they were to be provided for on a true economic basis of return on cost. On that basis if these amenities were not provided by clubs, they would be beyond the ability of Government's to provide.

It is also well documented that registered club's assist and contribute to NSW community standards of living by allowing often free-of-charge or heavily subsidised use of their facilities for purposes of fund raising, community assistance and welfare organizations and education services (across all demographics). At times of national emergencies, clubs become a safe haven for residents such as we have seen in recent times of natural disasters.

The recent IPART Report in to the NSW club industry estimated that, based on the direct cash and in-kind contributions the value of clubs' contributions to social infrastructure in NSW in 2007 was \$811 million. This did not include the indirect or intangible contributions made by clubs which IPART said was difficult to quantify consistently and reliably, but is nevertheless important.

One major role and objective of RSL and services clubs is contributions to veteran welfare. It is estimated that the value of 'in kind' and cash contributions to veteran welfare activities is in the vicinity of \$6 million annually across the 274 RSL and services clubs in New South Wales.

However, despite this major community contribution of clubs in general, a number of recommendations in the draft report ignore that contribution in favour of more commercial operations such as casinos and online gambling. What is disturbing is that the report gives a strong impression that problem gambling only exists in clubs and hotels.

This point is exemplified by the Commission in its overview that leads with the heading: A focus on pokies – where most harm arises. This is despite a Terms of Reference that calls for the Commission to look at *'the range of activities incorporated within this definition (gambling)'* and the participation profile of gambling.

The report is far from definitive in its findings with a number of them based on 'assumptions' and 'estimates', while others are lacking in empirical evidence and seemingly contradict the Commission's own views. The Association believes that if the Commission's final report does not provide an analysis of the impact of the recommendations on the club industry and subsequent community support, then it will lack credibility in the eyes of the industry.

If the Commission's objective is to reduce problem gambling the Association believes its recommendations should be equally applied across the entire gambling industry. Simply because someone is a 'high roller' or 'international visitor' does not mean they are not a problem gambler. There are in fact several recent high profile court cases where supposed 'high rollers' have been prosecuted for allegedly defrauding their employers to fuel their a gambling addiction. Therefore, the approach taken by the Commission to focus primarily on poker machines rather than all forms of gambling, draws into question a number of its outcomes and recommendations.

For example, the fast-growing online gambling is breeding a potentially new form of problem gambler who can bet on a plethora of sports and other forms of gambling in total anonymity, with no controls and be potentially under-aged. Yet the Commission has taken the view this form of commercialized gambling should be liberalized in deference to community based gaming in clubs which provides substantial benefits to the local community.

Onus of responsibility

While the Association strongly supports harm minimisation measures to protect problem gamblers it needs to be remembered that there are 99 percent of members and visitors to clubs who gamble recreationally for its entertainment value and do so responsibly.

The Productivity Commission and Governments in general need to re-install the notion of people taking personal responsibility for their actions, as is the case with several recent High Court decisions, and not throttle down the rights of the vast majority.

No one denies that clubs need to protect problem gamblers. However, the fact that the vast majority of the population has to suffer for the transgressions of a few is a notion that is wearing thin with the general public across a range of issues being addressed by governments. The Commission has to strike the right balance of harm minimisation against infringing on the basic rights of the general population.

The Association welcomes recommendations which build on the counselling and treatment support services already available and gambling research and education, such as:

- Greater emphasis on counselling and treatment support services, including
 - Minimum standards of training for counsellors
 - Stronger links between counselling services and other health services
 - Greater emphasis on community awareness campaigns
- Establishment of a national centre for gambling policy research and evaluation funded by the Federal Government

A number of the recommendations, however, appear more designed to impact on the enjoyment of the vast majority and seriously impact on the viability of many community based clubs.

It is on that basis that the Association proposes to the Commission that a number of its recommendations be referred to the proposed national research centre to determine their validity and whether they should be followed through.

Such an independent body, comprised of all of the various stakeholders, could then properly evaluate these harm minimisation measures rather than Governments adopt the Commission's draft recommendations, which even it concedes in some instances could have questionable benefits. The impact of those measures on the industry, community and state governments must be properly assessed before these recommendations are adopted.

This proposal is particularly relevant to the following draft recommendations by the Commission:

Pre-Commitment

The Commission has recommended the introduction of universal, mandatory card based pre-commitment by 2016. The recommendation is made on the basis that it would give people the capacity to control the limit they spend on their gambling.

That said, the Commission states that *The results of pre-commitment trials in Australia and the experiences from commercial and overseas systems, such as those in Nova Scotia and Norway will provide some careful insights, but they will not 'prove' or disprove' the value of pre-commitment per se (our emphasis).*

It is the Association's view that the recommendation:

- Overlooks the fact that problem gamblers already have the ability to reduce their daily spend on gaming machines by limiting their access to cash they withdraw from their own bank accounts or other institutions;

- Would amount to the introduction by default of an *Australia card* which raises numerous privacy and civil liberty concerns as well as being extremely costly to install;
- Contradicts the fact that prevalence rates for problem gambling have fallen over the past decade (a point recognised by the Commission). Through continuing counselling and education proposed by the Commission the Association believes these prevalence rates will continue to fall;
- Would inconvenience and discourage the 99% of recreational gamblers who play gaming machines simply for entertainment;
- Would mean that many smaller venues would not be able to afford to implement the technology and therefore force them out of business with the consequential result of loss of employment and social dislocation.

ATM/EFTPOS limits

The Commission has recommended a daily limit of \$200 on withdrawal of cash from ATMs/EFTPOS in gaming venues. In doing so the Commission also concedes that the limit *'would probably help address gambling harms without unduly affecting non-problem gamblers and other patrons'*.

The Association believes the proposed limits:

- Require more conclusive arguments from the Commission that it will address gambling harms
- Would inconvenience the vast majority of patrons who, as the Commission says, want safe and immediate access to cash. ATMs in clubs are popular because they are convenient;
- Would be thwarted by any problem gambler who would gain access to cash via numerous other means, such as use of multiple cards, or simply take more cash with them to the venue;
- Ignore the fact that problem gamblers can already impose self-regulated daily withdrawals on their cards.

\$1 maximum bets

In recommending the maximum bet limit on gaming machines, other than those in high roller or VIP rooms at casinos, being set at one dollar, the Commission:

- concedes that venues would be adversely affected, which could lead to reduced services and facilities and temporary employment effects, may accelerate pressures towards amalgamations and some smaller clubs may close. However, the Commission has not quantified these impacts. The Association believes that it is incumbent upon the Commission to analyse these impacts so Governments can

make informed decisions on whether the proposal should be accepted or rejected out of hand.

- appears to assume that anyone betting \$5 to \$10 is a problem gambler and that the \$1 limit will curb their spending.

The Association supports the submission by Clubs Australia that the impact of the introduction of a \$1 maximum bet in clubs would have a significant impact on club revenues.

Cash and input credits

The Commission has recommended a maximum cash amount of \$20 to be inserted into a gaming machine, however:

- it agrees that the evidence is not clear on its impact and there can be no precise way to pick an appropriate figure. However, it 'judges' that a cash input level of \$20 would not have adverse implications for most players who do not have problems with their gambling;
- it concedes that this may be an irritant and become cumbersome for problem gamblers. These are factors which could also drive these same problem gamblers to casino 'high roller' rooms where no such restrictions would apply.

Extend machine shutdown periods

The Commission has recommended extensions to gaming machine shutdown periods in clubs and hotels, however, the proposal:

- Ignores the fact that Australia's society is no longer 9am-to 5pm and assumes that everyone attending a club or hotel is there to gamble. There are many employees in service industries, particularly in the larger metropolitan areas of New South Wales, who do not work traditional hours and who would be unduly penalised by not being able to pursue their recreational activities;
- Overlooks the fact people want to be able to access licensed facilities when it suits their individual needs and work hours and it should be left to the marketplace to decide when particular licensed premises should be open, a situation which will differ from suburb to suburb and town to town.
- If implemented, would drive gamblers in major metropolitan areas to 24 hour casino operations for which the Commission has recommended should be exempt from many of the harm minimisation measures designed to protect them in clubs.

Liberalisation of Online gambling

The Association questions a number of the reasons behind the Commission's justification for proposing a managed liberalisation of online gaming which it concludes would inevitably entail some risks.

Of most concern is the Commission's statement that:

Moreover, as online gambling is still relatively new, many occasional gamblers may not yet be comfortable with the medium (this is likely to be particularly so for older age cohorts). Heavy gamblers and problem gamblers will inevitably be early adopters of the technology and will thus be over-represented amongst online gamblers. As the industry matures and becomes normalised, it will become more attractive to recreational (non-problem) gamblers, and the prevalence of problem gambling may well decline.

The Commission makes this statement in contrast to an earlier comment that '*online gamblers do not fit the typical profile of a vulnerable or at-risk group within the community. Rather they are more likely to come from higher socio-economic groups with above average education levels and income, and working in professional or managerial jobs.*' Simply because someone works in a professional or managerial position does not guarantee they are not a problem gambler.

Similarly, the Commission concedes that, '*in general, the evidence suggests that people who have gambled online at some stage in the past tend, on average, to have a considerably higher rate of problem gambling than people who have never gambled online.*'

One of the major precursors to initiating this inquiry and also one of the major objectives of this inquiry is to investigate ways of limiting problem gambling. However, the Commission's recommendation not to impose a ban on the use of credit cards for online gambling is perhaps the most controversial.

The use of a credit card for online gambling is akin to walking in to a licensed club and placing it in the slot of a gaming machine and commencing to play. While this would create a major community backlash, the Commission has chosen to overlook this in relation to online gaming. Also of concern is the 'line of credit' offered by online wagering agencies and complimentary 'start up' amounts which are used to entice people to play, along with advertising on mainstream media, which is banned for gaming machines.

While the Commission has recommended the use of various harm minimisation measures, such as pop up messages (these can be turned off), it has overlooked the role that financial institutions could take under these circumstances. It is common practice for financial institutions to question irregular transactions on general use of a credit card. However, these same institutions do not seem to have the same diligence when it comes to use of credit cards for wagering activities or the capacity of individuals to pay back the money.

Quite clearly, the banning of credit card facilities for gambling online, as it is for land based gaming, would be one of the biggest single deterrents to individuals becoming problem gamblers. Rather than try and harness the existing expanding problems the responsible action of Governments would be to place the same restrictions of no credit betting on all forms of gambling.

Summary

The Association is concerned that the Productivity Commission has not adequately addressed all of the Terms of Reference for this Inquiry, in particular the community benefit provided by clubs and the impact some of its recommendations would have on clubs.

As pointed out earlier, the Association believes some of these recommendations will have a severe impact on the industry, either on their own or collectively. They therefore need to be properly evidenced based and contain a thorough examination of the impact on the clubs and their subsequent community support.

That said, the Association believes the Commission has recommended the introduction of a body which could properly evaluate these recommendations and produce the balanced approach that is required, rather than Governments adopt recommendations based on a knee-jerk reaction.

The Commission has recognised in the Draft Report that a number of past harm minimisation strategies had questionable effectiveness; imposed unnecessary burdens on venues and gaming machine manufacturers or involved arrangements that stifle competition and innovation in some parts of the industry, to the cost of consumers.

It has also recognised that there are continuing uncertainties about which gambling policies can effectively reduce harm. It notes that this is in part testimony to insufficient policy-focused research over the past decade and to the inherent difficulties in genuinely testing the effectiveness of social policies.

Clearly, the industry does not want to go down the same track again. Simply because a policy has been implemented in one jurisdiction doesn't mean that it is working and should be extended wider.

From the RSL and services clubs perspective we need to adopt strategies that protect these unique clubs which nurture and protect the values of which this country is so proud and which underpin our culture.

Richmond Club



Established in 1947 by a group of returned ex-servicemen, Richmond Club has grown from a tiny drill hall to become the Hawkesbury's largest registered club, with over 23,000 members and to be integral part of the local community. The affection with which the club is now held in the eyes of the local community can be easily seen in the fact that one in every two people over the age of 18 and living in the Hawkesbury district, are members of the Richmond Club.

Now, almost 70 years after its creation, Richmond Club has grown into the leading venue in the area for dining, entertainment and as a social meeting place for people living in the Hawkesbury region. It also continues to meet its community's needs through the development of aged care services, community care and employment projects for members of the local community.

Richmond Club offers local residents a very high standard of club to enjoy, which includes five bars, a bistro, coffee shop, gaming room, fitness centre and is the leading entertainment venue in the area. Just as importantly, Richmond Club owns and operates the local high care nursing home, retirement village and affordable housing for those in the community less financially secure and is also the largest employer in Richmond.

However, the Club has also never lost sight of its heritage and background ensuring the servicemen, both serving and retired, of the district are also well cared for and assisted where necessary. In an industry first, Richmond Club has developed a specific program for both serving and ex-servicemen that assists with needs such as employment, career development, health & wellbeing and even social interaction programs for family members.



In recent years, Richmond Club has been working towards a model in business represented by Triple Bottom Line (TBL) principles. In summary, *Triple Bottom Line* focuses on an organisation's behaviours, not their promise, on environmental, social and economic principles when delivering products and services. It's a comprehensive framework within which decisions are taken and actions planned at all levels of the organisation to maintain social responsibility, business governance, program implementation, reporting and accountability that ensures a business practices what it preaches and puts into a community not just takes out.



The Club is described as the "Heart of the Community" and is one of the most prominent buildings in the area, located at the centre of Richmond township. More importantly it is a lifeline to our community, working as a heart does and feeding life to the community around it whether it is as Richmond's largest employer, as the Hawkesbury's largest financial supporter of sporting and community groups, as the Hawkesbury's leading Aged Care provider or as the community's largest registered club.

Richmond Club management is also directed to "do business with heart", remembering that staff are not simply doing a job but are individuals in their own right with needs and wants unique to each individual. The same is true for each person and group that it works with in the community, so it is important to see the individual's perspective in each case and understand that things that the club sees as minor may be a major issue for others. The club excudes empathy and care in all circumstances and realises that while it may be supporting the local community, the club is also part of the community and needs to work with other stakeholders to ensure community benefits.

While most people get to remember and show respect for the diggers of our country once or twice a year, at Richmond Club they are able to keep those traditions and the heritage alive every day of the year through the actions it takes and the positive difference that is made in the own community. Just a few of these contributions include:

- **In-Reach Support Network**
- **Welfare Services**
- **Aged Care**
- **Affordable Housing**
- **Remembrance Services**
- **Community Support**
- **Volunteer Program**
- **Transport Services**

In-Reach Support Services

The latest project at Richmond Club recognises the importance of both serving and ex-servicemen of all ages with a program designed to assist them and improve their lives.



In-Reach brings together the services and facilities needed by a younger generation of servicemen often forgotten in the local Sub-Branch and links them to the community in a way that reaps benefits for both.

The program addresses areas such as CV or resume development, assistance in finding employment when they have left the services, family support networks and even social groups for the spouses of servicemen moving to a new area for the first time. It also includes expo type information opportunities so the first timer can gather resources without any feeling of intimidation and offers opportunities for the servicemen to assist his or her local community through a volunteer program that uses their specific skills.

The Club loyalty Program has a special section devoted to servicemen offering additional benefits relevant to their specific needs and acknowledging the heritage of the organisation.

Welfare Services

Being a country town lying on the north western fringe of the Sydney basin places Richmond in a unique situation. We are reasonably close to the city with access to the very best in medical and other services but also remote without public transport to access these services.

As a result, Richmond Club has created a very effective system to ensure its members and ex-servicemen receive the very best possible care for their needs. A full time Welfare Officer works on a volunteer basis to assist members with their needs and attend homes, hospitals and funerals in people times of need.



The club also operates two welfare cars that work with volunteer drivers to take members to medical specialist appointments and hospital appointments as well as two courtesy buses that are used through the day by community groups and on activities to reduce social isolation within our community by giving a reason and easy way for people to be involved with others with similar interests and enjoyments.

A volunteer call centre is currently being developed to battle social isolation of the elderly and disabled in our community where members and ex-servicemen receive a daily phone call to chat and see how they are going. This allows the member to stay engaged in the community as well as allowing the club to ensure their health and well being.

Aged Care

The successful involvement of Richmond Club in the aged care sector is well known throughout the industry but there are certain aspects that are not publicised but have a huge impact on individual residents.



Whilst the club now operates a 100 bed high-care nursing home, a retirement village and has recently completed a \$2 million extension offering an additional 12 beds, it is the development of the Hawkesbury's only Dementia Specific Wing to care for those residents going through a very difficult time as well as the development of new offerings not traditionally related to nursing homes that have had an amazing impact on the lives of residents.

The construction of outdoor living areas including comfortable seating a BBQ area and a gazebo for relaxation add to the enjoyment of family visits. The construction of a hairdressing and podiatry salon and weekly visits allow residents to enjoy a pampering and continue with services that they have accessed all their lives but now at no charge to the resident. The coffee lounge with free services allows residents to enjoy a cuppa with family or friends and feel more like hosting a visitor in their home than being visited in a care facility.



Richmond Club is also innovative in its care of the aged by trying new approaches to traditional concerns and proving that by thinking outside the square, residents can enjoy a life of respect and dignity. The development of a "Men's Shed" for males in the dementia specific wing is a new way for people to stay connected to their past activities and enjoy hobbies such as woodwork and the implementation of games such as Wii Fit bring the use of new technology to aged care and have proven to increase flexibility, improve muscle strength and assist with co-ordination.

With residents in our high-care nursing home having an average life expectancy between 3 and 5 months, the club specialises in end-of-life care and a commitment to ensuring a resident's (our members) last few months, is enjoyed with respect and dignity is an important role within our community.

Affordable Housing

A serious concern for many elderly people in the community is affording to live from week to week. For some it is an impossible task to pay rent, buy clothing and feed themselves within the budget that they live on.

Richmond Club has developed a solution for some of these people through our Affordable Living Project that includes 14 residential apartments of 1 and two bedrooms available at an affordable rental level to the elderly suffering financial hardship.

With a maximum rent based on 75% of the local market for an equivalent product, the club is able to help those less fortunate to live in safety and comfort and as importantly be able to afford decent food and clothing.

Some of these residents are also offered meals from the club, and property maintenance issues are handled by the clubs staff to ensure a consistently high standard of physical living

To further develop the project, Richmond Club has now linked with the National Rental Affordability Scheme to further develop this project in conjunction with the Federal Government.

Remembrance Services

Over the past 10 years, Richmond Club has developed an ANZAC Day Dawn Service that has grown from 120 to more than 6500 people recognising the sacrifices of diggers in past conflicts. This service involves the youth of the region and the local RAAF base in the service through segments such as "ANZAC through a young persons eyes" where a local school child speaks at the Dawn Service about how the sacrifices of the diggers have affected the children's lives today.



Richmond Club has also partnered with the RSL Sub-Branch to introduce a new offer to local schools where a member of the RSL Sub-Branch attends a local school and presents a plaque to the school to be used in a memorial garden built by the children. At the time of the presentation, the Sub-Branch member also speaks about the mateship and sacrifice of diggers and develops the beginning of an appreciation for the diggers as the children grow.

Most importantly, whilst others in the community get to remember and pay respects maybe twice a year to those that served our country, Richmond Club, its staff and patrons get to do so every day of the year through its activities and ode of remembrance.

Community Support

Richmond Club is well known for the support given to the local Hawkesbury community, with over 80% of junior sport in the district sponsored by Richmond Club and many of the community groups meeting at Richmond Club and enjoying free room hire. However, Richmond Club as always goes one step further than most organisations when it comes to supporting our local community.



Courtesy buses are used by over 200 community groups to offer day trips, transport and outings for seniors, disabled and others, all free of charge with the club paying for maintenance, petrol etc of the buses.

A Health & Wellbeing Program has developed to include numerous beneficial programs such as Heartmoves Exercise for over 50's, Seniors Strength training, Flexibility and Fall Prevention, Social Inclusion programs and many other programs for Secondary Health Care.

A free wheelchair loan service sees a number of individuals in the community able to better care for themselves as Richmond Club supplies a manual wheelchair, electric wheelchair or even electric scooter on a long term loan at no charge.

The club offers outstanding employment opportunities to local people and at the current time employs 8 school based trainees, 3 apprentices, 2 Youth off the Street, 4 disabled staff and over 250 local people. With training opportunities designed around serving our members needs, we currently have 4 staff undertaking their Certificate 4 in Aged Care, 4 staff undertaking their Certificate 3 in Hospitality, 4 managers undertaking ACCM training and 2 staff learning sign language to better serve our members with special needs.

The club is also addressing the future needs of our organisation with trainee managers in both the club and residential aged care as well as having formed an agreement with the University of Western Sydney for work placement in our aged care facilities for both Nursing and Physiotherapy students.

Volunteer Program

Richmond Club is a strong believer in assisting the community to care for itself and developed two main volunteer programs that are run by the club.

The volunteer Driver Program uses volunteers in club vehicle to pick up members and take them to appointments with medical specialists and hospitals, and the Volunteer Call Centre telephones senior and disabled members of the community daily to offer a friendly voice and a human contact for some people that have no other regular contact with society.

Community Kitchen

When the local community kitchen that feeds and cares for the homeless in the district was being forced to close because the church that had housed them could no longer afford to provide subsidised premises for the service, Richmond Club stepped in and found the service a new venue from which to operate as well as making a commitment to pay the total amount of rent for the venue for years to come. Furthermore, Richmond Club provides food for the venue and even volunteers from within our staff to assist in serving the homeless and less fortunate in our area.



Turning Point

Richmond is also the home to a youth service called Turning Point where trouble teenagers are able to find a roof over their head, training in how to live independently and assistance in finding a job or continuing at school. This year Turning Point faced possible closure because of insurance fees spiraling out of their financial capability and lack of resources to continue their valuable service.

Richmond Club again stepped in and paid the insurance for the service and committed to continued support to ensure it remains open and available to youth in need.

The support continues its commitment to helping youth as it does through employment of Youth off the Street, youth from Mission Australia and disabled youth from Afford Disability and others.

Conclusion

At Richmond Club the mantra is “meeting our members needs in everything we do” and the simple fact is that an amazing one in two people over the age of 18 years, living in the Hawkesbury, are members of our registered club. This means that any improvement or assistance the club can give to making the community a better place, serves the members needs, because, as it says.....Richmond Club - a place for you!

Castle Hill RSL

Proudly at the Heart of the Community in 2009

CASTLE HILL RSL RAISES \$252K TO SUPPORT THEIR ASSISTANT ACCOUNTANT MARK TONGA

NEXT time you have a bad day, spare a thought for Mark Tonga. Tonga, 35, suffers from C4 complete spinal injury-tetraplegia. In other words, he's a quadriplegic. Despite his injury, Tonga doesn't complain - he just gets on with it.

Before his accident, life couldn't get any better. He had graduated from university and became an assistant accountant at the Castle Hill RSL. He loved footy - he was a well-loved grade player from West Harbour Rugby Union Club - and he was planning to marry fiancée Lilly. But on May 13, 2008, his life changed forever. Tonga was injured during a pick-and-drive drill and was left paralysed from the chest down.

Castle Hill RSL coordinated a fundraiser on Saturday night, February 21, 2009 involving the club industry, club suppliers, staff and the rugby community to raise funds for much needed exercise equipment, physios and ongoing medical help.



CASTLE HILL RSL RAISES \$40K TO SUPPORT VICTORIAN BUSH FIRE VICTIMS

Castle Hill RSL coordinated a benefit dinner and concert for the victims of the devastating bushfires that raged the past few days across many parts of Victoria. The benefit dinner was held on Thursday 26th March, 2009.

A number of fundraising activities were conducted including raffles and auctions. Prize donations were made from the Hills Business Community. The event partners included Hills Shire Times, Hills Council and Castle Towers. 2CH's Gareth McGray, Abbalanche and the Beatnix provided the entertainment with keynotes from the NSW Rural Fire Service and NSW Police.



YOUTH IN THE HILLS GO TO THE MAX AS CASTLE HILL RSL LAUNCHES MAX POTENTIAL

Castle Hill RSL has launched a youth leadership and community coach development program in 2009 across the Hills District.

The Max Potential program offers 22 weeks of personal leadership development, including coaching, to young leaders from schools and the community to help them maximise their potential during the final years at school and beyond. It also encourages students to focus on the local community and ways that they can work to improve it.

Max Potential draws on leaders within the community, business, industry, schools and churches, equipping them with progressive coaching skills and tools that apply across personal, life and employment contexts.

Volunteer coaches will be given training in a life-coaching model which explores ten personal leadership principles and the opportunity to use these in practice with Max Potential youth participants, supported by a professional life coach.



Mateship

Castle Hill RSL

Proudly at the Heart of the Community in 2009



CASTLE HILL RSL SUPPORT GAMBLING AWARENESS WEEK

SELF-DISCOVERY, self awareness and self-realisation are part of a new initiative coordinated by Castle Hill RSL. The club supported Gambling Awareness Week in May with the launch of a gambling counselling service and schools initiative. Wesley Mission Financial and Gambling Counselling Service is co-ordinating services for Castle Hill RSL.

We are committed to our youth and our gambling awareness school education DVD will enhance the education of our young people." The 15-minute DVD is for schools in the area to educate students about the dangers of gambling.

CASTLE HILL RSL CLUB AND C2K HAVE DONATED \$10,000 TO HELP WIN THE FIGHT AGAINST CANCER SUPPORTING HILLS RELAY FOR LIFE

Castle Hill RSL Club and C2k, who are proudly owned and operated by Castle Hill RSL Club, donated \$10,000 to the Cancer Council.

It's a sad fact that the majority of people have been affected by cancer in some way, this could be by a personal diagnosis or by knowing someone close has been affected by the disease. This is why Castle Hill RSL and C2K felt it was so important to donate this large sum of money.

The cheque was officially presented on Saturday the 16th of May at the Hills Relay For Life.

THE STAFF FROM CASTLE HILL RSL CLUB HELP LED THE WAY TO HELP 381 SAVE LIVES.

The staff from Castle Hill RSL led the blood drive when the Australian Red Cross Donor mobile Blood Service visited.

The Australian Red Cross Donor mobile Blood Service (ARCBS) visited Castle Hill RSL Club on Saturday 6th, Monday 8th and Tuesday 9th June providing residents and workers the opportunity to donate blood and save lives.

Over all 127 blood donations were made over the 3 days. This means that during this visit 381 lives could be saved.

Castle Hill RSL staff coordinate this initiative quarterly to save lives and support the Australian Red Cross.



Endurance

Castle Hill RSL

Proudly at the Heart of the Community in 2009

CASTLE HILL RSL CLUB'S RATTLE N HUM CAR SHOW RAISED \$6K TO SUPPORT THE TALLOOOD SPECIAL NEEDS SCHOOL BUS

On the 28th of June Castle Hill RSL coordinated the Rattle n Hum car show. All the proceeds went to the Castle Hill Lions Club and Talloood School.

Talloood School is located in Kellyville and caters for children with special needs from age 4 to 18 years. The school caters for students with moderate to severe intellectual disabilities, and associated disabilities in such areas as sensory impairment, physical disabilities and behavioral disabilities. Car Clubs that will be featured in the show include Australian Muscle Club of NSW, Camaro-Firebird Owners Club, The GT Club, GTR & XU-1 Owners Club of NSW, HDT Owners Club of NSW, Monaro Owners Club of NSW and Mustang Owners Club of NSW.

CASTLE HILL RSL DENIMSTRATE THEY CARE BY RAISING OVER \$2000 FOR THE CHILDREN'S MEDICAL RESEARCH INSTITUTE

Castle Hill RSL demonstrated they care by raising over \$2000 for Children's Medical Research Institute during their Jeans for Genes week. From the 3rd of August to the 9th of August, Castle Hill RSL was decorated in denim.

Celebrity jeans from Megan Gale, Cameron Diaz, HG Nelson and The Terminator were on display in the foyer. These amazing artworks impressed all who viewed them.



Also as part of Castle Hill RSL's Jeans for Genes fundraising event, Castle Hill RSL held a Designer Jeans Competition with local businesses. Local businesses got creative and decorated a pair of jeans. These were also displayed for the week. As part of the competition there were three categories Children's Medical Research Institute Choice, Patrons Choice and Staff Choice.

The Hills Shire Council won Children's Medical Research Institute Choice. Castle Hill RSL's Patrons voted St Gabriel's School for Hearing Impaired Children's as their favourite pair of jeans and Graphitype Printing Services won the Staff choice category.

Initiative

Castle Hill RSL

Proudly keeps the ANZAC tradition alive

Anzac Day is a day to remember and reflect on the brave men and women, past and present, who've risked their lives defending our country. It is a proud tradition for all Australians and people around the world.

The Castle Hill RSL Club ran many activities for the all of the Hill's Shire Community to take part in and to celebrate the spirit that is ANZAC Day.

Castle Hill RSL Club's ANZAC programme began the week before ANZAC Day.

The 'Life in the Hills during Wartime Exhibition' ran from the 18th -28th April. It was located prominently in Castle Hill RSL's foyer so all the patrons who entered could gain a knowledge and understanding of the incredible history of the Hills Shire during the wartime.

It included photos and audio excerpts that told stories of the everyday life that people endured during wartime in the Hills Shire. These are all from The Hills Shire Council's Hills Voices Online oral history project.

The Hills Shire Library's Local studies Collection holds related resources including a new index Hills Wartime Heroes listing earlier residents who served "Under the Southern Cross" in WWII and previous conflicts. The index was compiled by passionate, volunteer Ian Beckett. The collection is housed primarily at Castle Hill Library.



Hills Shire Mayor Larry Bolitho described the exhibition as an "excellent opportunity to take a glimpse of this important time in our national and local history".

On Sunday the 19th of April with an Anzac Parade and Commemorative Service at Arthur Whittling Park at 9:00 am.

ANZAC Day commenced with a Dawn Service at Arthur Whittling Park at 6:00 am. A complimentary breakfast was put on for all who attended this service. In total 1500 people enjoyed a delicious hot breakfast that included all the favourites; scrambled eggs, crispy bacon, sausages and grilled tomatoes.



To keep with tradition, Two UP commenced at the Castle Hill RSL in the Auditorium. Two Rings ran in conjunction \$10.00 & Under and \$10.00 & Over. All proceeds went towards the Kokoda Youth Leadership Challenge.

Castle Hill RSL President and Chairman said, "Anzac Day is a very important day for all Australians. It is a day where we remember the lives lost and risked in past wartime, a time where we reflect and appreciate the very people who continue to risk their lives to protect our country and a time to celebrate the ANZAC tradition in our community".

Castle Hill RSL are also supporting the sub branch with a media and advertising campaign to assist to attract new members to the sub-branch.

Discipline

Castle Hill RSL

Proudly Supports Our Veterans



PENSIONS AND WELFARE DEPARTMENT

In January 1966 the Castle Hill District RSL club Branch agreed to accept responsibility for a pensions and welfare requirements relating to our club membership. This agreement is still existent today. There are two distinct responsibilities for this department; Pensions and Welfare.

PENSIONS

Ron Smith is the designated pension officer for the sub branch and the club. It is his responsibility to process all the veteran affairs and centre link applications for the DVA. This could be to have a disability pension accepted for a war or defence related injury or disease.

A similar situation occurs for centrelink benefits, although there is greater number of entitlements and benefits. The Pensions Officer carries out the RSL Tribute for Veteran Funerals in conjunction with the Welfare Officer. Assistance at the pensions and welfare office is between the hours of 9:30am – 4:00pm Tuesday and Thursday. In the case of death or serious illness assistance is available any time. War widow applications are also handled by the pensioner officer who for the past 21 years has been Ron Smith.

WELFARE DEPARTMENT

The designated sub branch and club pensioner officer is Mike Lee. His and his team of assistant welfare officers look after the welfare of much of our members.

He and his team are available all times of emergency for assistance to the members. They assist with the RSL tributes at veteran funerals.

A routine has now been established for regular visitation to hospitals or nursing homes, wherever our members may be.

Our annual lunch and Christmas hampers are arranged for our war and defence widows to demonstrate that they are not forgotten throughout the year and assistance is always available to ensure their quality of life is maintained

A Day Care Club has been established by the club and sub Branch for elderly club members. They are picked up from their places of residences and meet with fellow members where they participate in games and activities. They also enjoy a midday meal. This gives these members an opportunity to socialise and some mental stimulation.



Courage



Dee Why RSL Club

The Dee Why RSL Club (DYRSL) Mission Statement is:

“Dee Why RSL Club Limited will provide quality recreational and leisure facilities with friendly, efficient and effective customer service, while maintaining the objectives of the Club and the RSL movement through prudent resource management and social responsibility.”

Along with the theme of **Bringing People Together** it provides the club with a day-to-day directive for ensuring that DYRSL continues to be a hub of community life on the Northern Beaches. DYRSL is a proud community partner. This is not only reflected in the Club’s Mission Statement but also the culture, history, policies, values, initiatives & everything we do. *“DYRSL is not about bars or bistros, poker machines or auditoriums - a Club is not about bricks & mortar – it’s about people. People are what give the Club its life, its sense of community, its soul, its spirit, its entire reason for being,”* says Grant Easterby, CEO DYRSL.

DYRSL employs over 260 employees, the majority coming from the local community, and continues to provide employment opportunities for a broad range of prospective employees. The club’s HR policies attract applicants from varied backgrounds including hospitality professionals, people returning to the workforce, students & individuals who are supplementing their retirement. Some of these groups have specific limitations on hours which are complementary to shift work. The club’s flexible rostering techniques complement family responsibilities, ensuring a work/life balance.

The Mission Statement embodies the RSL values. These values of courage, endurance, initiative, discipline & mateship form the basis for all decisions & actions at the Club including:

- **Induction:** Employees are required to attend a thorough induction program. The program includes providing information about the Club, it’s reason for being, policies & procedures. An important element of the induction program is two DVDs that are shown. The first DVD sends a very powerful message & goes to the heart of everything the club stands for. Due to the success of the first DVD a second DVD has been produced, to provide an example of ‘A Day in the Life of DYRSL’.
- **Employment:** The value of mateship & courage is reflected in the recruitment process. Whilst balanced with commercial reality, DYRSL recognises the importance of employing people from a variety of backgrounds, skill level & experience. The Club currently employs four employees with disabilities, three of whom are also undertaking apprenticeships/traineeships.
- **Employee Assistance Program:** The Club recognises that staff may experience difficulties which may not necessarily be related to work. Just like the diggers helped out their mates, DYRSL helps out staff who are having a hard time, the Club recently arranged emergency accommodation, supplies, & counselling for an employee suffering significant trauma. The HR Manager has also completed counselling training with Lifeline & provides employees with access to an empathic & experienced Manager who can also access community services.
- **Employee Education Assistance:** DYRSL supports employees via educational assistance, financially supporting 3 employees through their Tafe courses, costing approximately \$2000 per year.
- **Employees & the community:** Staff actively participated in supporting the following charities throughout the year: National Breast Cancer Foundation, Jeans for Genes Day, Movember, Anzac Day fund raising, Remembrance Day fund raising & Legacy. This year DYRSL made the decision to change many of the staff uniforms. Through the Club’s relationship with Rotary, 800 long sleeve shirts; various uniform pieces – jackets, trousers, waterproof jackets & winter coats were sent to Porgera High School in the central ranges of Papua New Guinea – coordinated via Rotary Club of Dee Why.

Formal market research & informal feedback from our members & guests reinforce the strongly held public view that DYRSL is run by a trustworthy Board & management team that can be counted on to do the right things for our community. The enormous goodwill that the club enjoys today is a result of an ingrained operating philosophy that is driven by core organizational values:



- **Acting with Integrity:** honesty, sincerity, standing up for beliefs, doing what we say we'll do
- **Consideration for Others:** showing that we care for our customers, our founders, our colleagues, & our family & friends; assisting others; improving society
- **Continuous Improvement:** always striving to do things better
- **Valuing Diversity:** appreciating individual differences & approaches

DYRSL has long been a Community Partner with Warringah Council, sponsoring many council organised events including, sponsoring the Australia Day Breakfast at Dee Why Beach & Berry Reserve, Narrabeen each year. This ongoing partnership with local council enables the Club to direct key funding to initiatives that touch all members of the community. These local initiatives are over & above the annual sponsorship of over 100 community groups with both cash & goods in kind donations totalling in excess of \$1.2 million. Groups ranging from early childhood development & youth soccer teams to services for the disabled & elderly all benefit from the tangible support of DYRSL & their members. Some examples of the breadth of community initiatives the Club supports & how they are linked to the visions & values of our ANZACS are:

Red Cross Blood Drives – quarterly each year. A valuable community service, (Red Cross are extended complimentary room hire). Without these regular blood donor appeals our hospitals & medical services would not be able to continue to supply this emergency lifeline to the community. Providing a community service where the public can contribute to the greater good of Australians.

Pink Ribbon Month – October 2008: Pink Ribbon Breakfast – all proceeds to National Breast Cancer Foundation. A group effort by the Club from the Board of Directors, Management, staff & the general community. Contributions throughout the entire month of October. Building awareness of Breast Cancer, providing valuable funds for Researchers to continue their work & hopefully find a cure for this disease, the biggest killer of women today.

Victorian Bushfire Appeal - February 2009: Collection tins were placed in Club outlets & Reception for Victorian Bushfire Appeal. On **Friday 13 February** a community prayer vigil & memorial service was held in the memorial garden at DYRSL. Giving the general public an outlet to express their sorrow, & a practical way to help with giving something back to the victims of this natural disaster. Lending a hand to your mates.

Victorian Bushfire Appeal Feb 2009: Australian Red Cross Blood Service Appeal at DYRSL Club + Peninsula Senior Citizens Toy Repair Group donation of toys to bushfire ravaged areas.

Northside Community Connect - April 29, 2009: Article + DYRSL photo of Northside Community Connect volunteer & Easy Care Gardening Scheme, promoted via DYRSL website, tied in with story on National Volunteer Week. Helping the frail, aged & elderly by setting up maintenance free gardens so they can remain & enjoy gardens in their own homes.

Street Mission - March 21, 2009: Article in Manly Daily re Street Mission & sailing on Pittwater to assist street kids. As a result of the newspaper article, Street Mission got 2 x well qualified sailors as extra volunteers for this service. Spreading the word about the many groups who are desperate for voluntary support from our community. A service which is provided free of charge but the monetary value is priceless as is the advice, love & care of people who are willing to give their time to our troubled youth.

Inaugural Northern Beaches Jobs Fair – Friday 19 September 2008: service to community, assisting local job seekers & employers, bringing them together. DYRSL provided venue for this inaugural jobs fair which will now be an annual event. Providing hope, resources, advice & support to the local community in these times of recession.

Local Business Awards - July 2008: DYRSL is Support Sponsor for Local Business Awards 2008 providing a venue for the Awards Dinner. Encouraging & rewarding the entrepreneurial spirit of our Australian business owners in the local community.

Orchid Society Annual Show - August 1 – August 3, 2008: Manly Warringah Orchid Society Annual Show "Orchids by the Sea" – complimentary morning tea for War Veterans visiting from RSL ANZAC Village at Collaroy Plateau. Rewarding & recognising those who have served our country.

Winners of True Local Business Awards 2008 for Community Service/Not For Profit category in **November 2008.** Recognising the Club's ongoing commitment to serving the local community. Sharing wealth between the various community groups to better the fabric of society & assist those less fortunate than ourselves.

Seniors Week Concert - March 19, 2009: Seniors Week Concert held for frail aged & elderly. Subsidised pricepoint for lunch & show – nursing homes offered first tickets & any tickets left over are then on-sold to general public. Community service in conjunction with Warringah Council program, aiding those who are unable to help themselves. Providing entertainment & transport at a reduced price for those who are most in need.

Recycling of Furniture ex DYRSL as a result of Community Visits to Sponsored Groups:

March 2009: 9 x 51 inch colour TVs donated to Pioneer Clubhouse (Rehabilitation centre for people suffering with mental health problems). **April 2009:** 6 x red fabric 2 seater lounges + 6 red fabric & wooden tall chairs & matching table; 1 x coffee table; 1 x overhead projector & stand; 6 x grey fabric & wooden arm chairs; 1 x office chair & large desk with return - donated to Youth Reach at Brookvale to assist troubled teens/drop in centre. Both organisations are assisting those who need rehabilitation back into society. DYRSL are recycling used goods, saving on waste & helping others at the same time.

ANZAC Day - April 25, 2009: ANZAC Day Dawn Service – subsidized breakfasts, 2-UP + Aussie Fest & Free sausage sizzle. A family day at the Club whilst still exhorting the visions & values of our ANZACs & remembering the fallen. Passing on the ideals to a new generation of Australians.

Rotary - May 30, 2009: Rotary Club of Dee Why Warringah host fundraiser at DYRSL for Victorian Bushfire Appeal for purchase of Shelterboxes. Guest speaker General Peter Cosgrove. An opportunity for the public to contribute in a very practical way to ensure the bush fire victims & others involved in natural disasters have immediate shelter & respite after a catastrophic event.

Aussie of the Month Program: Ongoing sponsorship of Curl Curl North Public School's "Aussie of the Month" program where DYRSL supplies the school with 42 x \$40 DYRSL Gift Cards as prizes for the winning students each month. Encouragement of good citizenship espousing the values of the ANZAC tradition of mateship & leadership.

Ad hoc Sponsorship: There are also many "ad hoc" sponsorship requests throughout the year for fundraising, asking for general support in helping community organisations which are not already sponsored by the Club.

Community Support Coordinator: Although DYRSL has a long history of supporting the community, the Board & management knew that the club could direct its business resources in a coordinated way to assist the community even further. The club understands that many of the organizations who seek support from the Club are manned by volunteers. These volunteers, whilst completely dedicated to their cause, often lack administrative skills, equipment & resources, networking tools & time. The simple act of completing forms or returning progress reports can be an overwhelming task for some volunteers.

As a result the Club identified that one of the greatest values to its recipients was the introduction of a systemized approach to help the community help themselves. The Club employed a Community Support Coordinator who plays an important role as intermediary between the broader community & the Club's sponsored groups. This role has become 'the voice of the people' in the organisation, ensuring that the community groups the club generously support with funds & goods-in-kind also become a more active & integrated part of the DYRSL family.

DYRSL Club continues to promote the ANZAC traditions throughout its local community in several ways;

- **ANZAC Sunday & 'Smoko':** DYRSL Club recognizes that many returned service people attend the ANZAC Day service & march in Sydney. DYRSL Club hosts an ANZAC march on the Sunday prior to ANZAC Day. The march is lead by the Warringah Brass Band, 201 Army Cadets, local Police, local scout groups, VIP dignitaries followed by members of the DYRSL sub-Branch. The march leaves from DYRSL Club & proceeds to Dee Why beach. An ANZAC commemoration service is held with the Catafalque Party performed by the 201 Army Cadet Unit followed by speeches given by VIP dignitaries. Following the service the marchers reassemble & return to DYRSL where a 'Smoko' is held for the sub-Branch members & invited guests. The 'Smoko' is an important time for meeting up with old friends, sharing stories & remembering old mates, some of whom only see each other once a year.
- **ANZAC Day:** ANZAC day for DYRSL club is about remembering the courage & sacrifices made by all of the men & women that served in all wars, & who are currently serving. It is about educating the



community, to keep alive the traditions & the spirit of ANZAC. ANZAC day at DYRSL Club, begins with the dawn service, a respectful solemn service allowing time to remember those that have fallen. The club then transforms into a place of celebration & honour to those that are still with us. With a respectful & honourable feel throughout the day the club then becomes a place to have fun, celebrate, remember & have a joke with your mates (larrikinism).

- ANZAC day at DYRSL club is held in the memorial garden, adjacent to the reflection pond. The day begins with a dawn service with the Catafalque Party performed by the 201 Army Cadet Unit (the association with this local cadet unit has been in place for 10 years). The service attracts over 2000 community members who want to show their respect. The service is getting bigger every year, attracting dignitaries, community members including parents & grandparents with children, current service personnel in full uniform, & many attendees wearing their loved ones medals with pride. The Club now displays the service on television monitors throughout the Club to ensure everyone can see.
- Following the service, an area is set up with the traditional 'Shot of Rum' for the diggers. This provides a quiet area where 'diggers' can begin ANZAC day in the more traditional way. The club provides a subsidised breakfast which is served to the hungry gathering, this year over 500 guests were served.
- In the lead up to & on ANZAC day, members of the Ex-service women's group sell ANZAC day badges & hand out rosemary. Many patrons & club staff participate in wearing badges & rosemary as a sign of respect. Every year members of the DYRSL sub-Branch Committee are invited to attend ANZAC services at local schools where they are asked to give a short speech to the children about ANZAC.
- **Taxi Drive By:** DYRSL sponsors taxi drivers who drive in the 'taxi convoy' taking diggers from the War Veterans Nursing Home at Collaroy Plateau (a village that the club has had a long standing association with). The 'diggers' taxi convey is honoured with hundreds of patrons lining the street outside the Club. Once the service is over, taxi drivers return the diggers to the nursing home & proceed to the Club for a thank you meal & refreshments. This is the club's way of ensuring that those who may otherwise not be able to travel to the march are provided with a comfortable journey to & from the city. DYRSL is proud to acknowledge that this tradition has been in place for over 40 years.
- **Two-Up:** A traditional two-up game is held at the Club over a six hour period. Throughout the day several thousand people attend & enjoy the traditional two up game. The Spirit of ANZAC is upheld throughout the day with any diggers or current serving members acknowledge by respectful priority at bars & in the two-up games.
- **Aussie Fest:** ANZAC day at the Club is a family day, with activities allowing everyone to get involved in traditions & remember those who have fallen.
- **Remembrance Day:** Held in the memorial garden adjacent to the reflection pond, the remembrance day service is supported by the 201 Army Cadet Unit who perform the Catafalque Party.
- **Welfare Committee:** The DYRSL sub-Branch has volunteers who do weekly visits to its members who are in hospital or sick at home. Last year approximately 150 visits took place. The welfare committee also regularly assists with the organization of funerals & wakes of deceased DYRSL sub Branch members.
- **Day Club:** DYRSL sub-Branch runs the DYRSL Day Club for Seniors. The DYRSL Day Club for Seniors is held weekly & has been running for over 20 years. The DYRSL Day Club for Seniors offers companionship, entertainment & a light lunch. The members are also taken on several outings to other Clubs for lunch during the year.
- **Day Trips:** The DYRSL Ex-Servicewomen's Group runs bus trips to various destinations to raise money for charity. The ladies also sell badges for Anzac Day for Remembrance Day & for Legacy.
- **Fund Raising:** The RSL sub-Branch regularly host raffles to raise money for charity. Last year over \$8,000 was donated to a variety of charities.
- **Kokoda Track Memorial Walkway:** The DYRSL sub-Branch runs bus trips to the Kokoda Track Memorial Walkway at Concord for year 5 & year 6 children from local schools. A bus is supplied to transport the children to the area where they are met by guides who are Ex-Servicemen some of who



actually served in New Guinea. These trips have proven to be a very successful venture with a great response from both the children & teachers of the schools involved in these outings.

- The Clubs commitment to the Community is on going. Realising the need for additional community facilities, DYRSL recently launched two community initiatives –
 - The opening of Dee Why Kindergarten, which provides long term day care for 90 children 0-5 years old, this is the largest childcare in the state.
 - Launch & commencement of construction of Oceangrove, A retirement Village for the elderly in the area. Adjacent to the club, the village consists of 76 self contained units, & community facilities.
- DYRSL is committed to honouring & retaining our ties with our Club history, the community & the RSL movement, whilst anticipating change & continuing to prosper in a challenging commercial operating environment.

DYRSL– proud to be *Bringing People Together*



COFFS EX-SERVICES CLUB

Introduction

The C.ex Group (Coffs Ex Services Club) has been an integral part of the Coffs Harbour community and has fostered and encouraged the ongoing values and traditions of the ANZACS since its inception in 1949. Through the C.ex Group's support provided to the Coffs Harbour RSL sub branch, the Coffs Harbour community are regularly reminded of the ANZAC tradition.

Support for the Coffs Harbour RSL Sub Branch

The C.ex Group provides continued support and assistance to the Coffs Harbour RSL Sub Branch in their recognition of commemorative days and events by providing the following support:

- Financial support of \$3,000 per year to assist with commemorative events and student education on the history of Australia's defence force and the part they have played in defending Australia in times of war
- Provision of office space (gratis) for the administration of the Sub-Branch's
- Welfare and veterans affairs
- Catering and refreshments for monthly meetings of the RSL Sub Branch
- Provision of Gift Vouchers to assist with fundraising.

The RSL sub branch provides ongoing assistance to veterans, pensions and other ex-services personnel every day, including support for funerals, welfare and pension advice and Centrelink advice, not to mention keeping their members up to date with regular Charge Sheet news.

Veteran welfare activities

RSL sub-branch pension and welfare officers provide practical support to all veterans; ex-servicemen and women and their families, ensuring that they are familiar with and receiving all entitlements and services.

The branch is usually able to provide assistance with, or access to (or alternatively) an effective referral network for assistance with family matters, accommodation, finance, aged care, home help and maintenance services.

RSL sub-branches offer advice and preparation of claims under the VEA and SCRA by volunteer Pensions Officers. The Pension Officers are trained under the Training and Information Program (TIP). The Training and Information Program (TIP) is a joint venture of ex-service organisations and Veterans' Affairs providing training for members of the ex-service community as Pensions Officers, Welfare Officers and Advocates.

The RSL sub branch is able to offer these services with the assistance of the C.ex Group.

Local Community Support in times of need

The C.ex Group has heavily supported local charities and not-for-profits on the Coffs Coast for the past 60 years.



The C.ex Group has also provided assistance to the community during times of crisis. Most recent was the disaster relief assistance for the March 2009 'Natural Disaster' floods that affected the Coffs Harbour and

surrounding area, creating much havoc and distress for the Coffs Harbour community.

Similar to the Clubs assistance in the 1996 natural disaster floods, C.ex Coffs (Coffs Ex services Club) became the designated disaster relief centre for around 1,000 flood affected victims. The Club's management implemented a disaster relief plan and coordinated food, water and supplies for the flood victims as well as providing facilities to sleep for the night whilst aid agencies sought temporary accommodation for the victims.

Many aid and welfare agencies set-up booths for flood victims to register for assistance. The Club provided food and resources to the rescue and evacuation SES and Red Cross teams over a period of a few days whilst the rescue and recovery efforts were underway.

One of the Club's staff members lost her own car in the flood after leaving her employment at 3.30pm and came back and assisted flood victims by serving food until 10.30pm at night. Even though she was distraught through her own loss, she wanted to help those in the community that had suffered more than her.

Urunga was one of the worst hit areas of these floods, resulting in the C.ex Urunga Club (Urunga Golf & Sports Club) being the disaster relief centre for these victims. Although the Club's golf course was seriously affected by the flood waters and still remains affected, some 350 residents took refuge at the club, where food, water and resources were available to these flood victims until well into the following day.

The C.ex Urunga Club manager worked tirelessly until early morning, coping with power failures as well as the many animals that came in with the flood victims as they sought refuge.

This assistance and our ongoing assistance in crisis situations is widely recognised and commended by the Coffs Harbour community and local media.

Remembrance days

Celebrating 90 years of service in the Coffs Harbour community, the RSL sub branch is tireless in its efforts of coordinating the remembrance days celebrated through the support of the C.ex Group.

The C.ex Group and the RSL sub branch encourage the local community to attend and participate in all remembrance days activities that the Club holds. It is the club and the sub branches' objective to ensure these remembrance days are well attended by community members and that this support continues into the future. Remembrance activities coordinated by RSL sub branch include:

- ANZAC Day
- VP/VJ Day
- Vietnam Veterans Day
- Remembrance Day.



ANZAC Day - 25 April

The ANZAC day service held at C.ex Coffs Club is the most attended service in Coffs Harbour. Attendance at the dawn service exceeds 5,000 community members and in excess of 2,500 members at the morning ANZAC Day service, including a great number of primary and high school students.

The C.ex Group provides ANZAC Day breakfast free of charge for up to 600 guests and veterans and also an ANZAC Day luncheon with refreshments and entertainment for all veterans, widows, ex-serving and serving defence personnel.

The club also provides a donation of funds to 41RNSWR to assist with the provision of food for the ANZAC Day post Dawn Service Breakfast held at Fitzroy Barracks Coffs Harbour.

The C.ex Group provides the facilities for the RSL Sub Branch to run Two-Up with all monies raised, placed in the RSL sub branch Widows Memorial Wall account for the purchase of plaques for the Memorial Wall at the Cenotaph.



The C.ex Group also supports local schools in promoting awareness about ANZAC day and the meaning of this day.

The Student education program involving 6 senior schools in the Coffs Harbour area, 10 primary schools plus numerous community groups such as: Guides, Scouts, Cadets and the armed forces, Army, Navy and Air force.

Competitions are run through the schools for students to contest for the Anzac Shield which requires students to submit an essay on the meaning of ANZAC Day. Each student entered in the competition is awarded a Certificate and book voucher.

ANZAC Day Ceremonies are conducted at numerous schools and nursing homes prior to and post ANZAC Day. A number of school students participate in the dawn and morning ANZAC day services as well, creating a strong and continued support contingency for remembering the ANZACs.

VP/VJ Day - 15 August

Victory in the Pacific or Victory over Japan Day is organised by the RSL sub branch. The remembrance services are attended by around 80 veterans, ex-services personnel and other community members. The C.ex Group provides refreshments for all guests after the VP/VJ Day Service.

Vietnam Veterans Day- 18 August

Vietnam Veterans Day is organised by the RSL sub branch. The remembrance services are attended by around 100 veterans, ex-services personnel and other community members.



The C.ex Group provides refreshments to all guests after the Vietnam Vets Day services held in Coffs Harbour.

Remembrance Day - 11 November

Attended by several local veterans and ex-services personnel as well as local dignitaries and members of the community, Remembrance Day is well supported by the local community. The C.ex Group provide refreshments to all guests after the Remembrance Day Service.





Orange Ex-Services' Club Ltd.

The history of the Orange Ex-Services' Club dates back to 1922, when soldiers returning from WW1 met at the rear of the memorial hall, being served drinks through a server in the rear wall, affectionately known as "the hole in the wall". In 1947, following WWII the Orange Returned Servicemen's Club was formed as a meeting place for Diggers of both the first and second world wars.

By 1956 the Orange Returned Servicemen's Club had moved location from the memorial Hall to its current location and also had a name change to its present name of Orange Ex-Services' Club Ltd.

Orange Ex-Services' Club has a current membership base of 13,000 members with 640 returned service members and 150 war widow members.

The philosophy of Orange Ex-Services' Club is simple;

Our Club, Our Community, Our Commitment

As a not for profit organization the club is committed to its community and the various societal groups and organizations that make up the community. Orange Ex-Services' Club provides funding for a number of local social and sporting groups within Orange and district with more than 120 receiving either financial or in kind support from the club annually.

The club continues to reinforce its commitment to the community with an average of \$9 million* being put back into the Orange community annually:

- CDSE, general donations, sponsorships and scholarships to the amount of \$162,000
- Food subsidies enabling cheaper meals for members and guests to the amount of \$207,00
- "Social Capital" such as free entertainment and member services to the amount of \$344,000
- Subsidizing sporting facilities and social clubs to the amount of \$451,000
- Purchases of local goods and services to the amount of \$2.9 million
- Wages for approximately 175 staff to the amount of \$5 million

* 2008 figures indicated

Traditionally services clubs such as that of Orange Ex-Services' Club have provided a safe and comfortable meeting place for returned servicemen to enjoy an affordable meal and the company of others. As a result they are committed to providing subsidised meals, entertainment and member services for veterans and their families to enjoy.

Organizations' and community groups specifically designed to provide support for veterans make up a large portion of the groups who receive support from the club.

Orange Ex-Services' Club provides a regular meeting place for a number of veteran welfare groups and organizations all of which receive room hire donations plus the use of various club equipment as in-kind



support. In addition to this, the Club provides meal subsidies for these various groups in the form of either a once off donation or an average per person meal subsidy of \$5.00.

The various veteran welfare groups and organizations within the Orange district who receive support from Orange Ex-Services' Club include;

- Legacy
- National Boer War Memorial
- Naval Association
- RSL Women's Association
- Legion
- RSL Association
- RAFF Association
- RACCA Association
- Vets Affairs
- War Widows Association
- Vietnam Veterans
- 1/19th Perryman
- National Services Union
- Orange ANZAC Day Committee
- Ex-Services Women

A number of these organizations hold annual events with the Club with each of the groups receiving a room hire donation and meal subsidy. These annual events include;

- Annual RAAF Association midyear
- 1/19 Royal NSW Regiment Dinner
- Vietnam Vets Memorial Day
- Department of Veteran Affairs
- RSL Women Annual Melbourne Cup Day Event
- RSL Sub branch Annual Christmas Party
- Annual Legacy Christmas luncheon
- Naval Association Annual Christmas Luncheon
- RSL Men Pre Anzac Day Annual Dinner
- Royal Australian Navy Annual Celebration
- ANZAC Day
 - Dawn Breakfast
 - ANZAC Day Luncheon
 - High Tea
 - RSL Women ANZAC Day Dinner
- Orange Legacy Widows Annual Luncheon

Orange Ex-Services' Club plays a fundamental role in ensuring a key not for profit organization in the Central West continues to operate with an annual contribution of \$20,000.00 to Central West Life Line. Although Life Line is not directly linked to returned services, their commitment to providing support and counseling services to individuals including returned servicemen and war widows is commendable.



As an Ex-Services' Club it is vital that veterans are honoured annually in a number of ways.

With a population of 38,000 residents Orange's ANZAC Day services have always been well attended including the Dawn service held at the Cenotaph in Robinson Park. In recent years the number of Orange's residents attending ANZAC Day proceedings has increased, with credit to the dedicated members of the ANZAC Day committee.

Each ANZAC Day the Club coordinates the catering requirements including Dawn Breakfast, ANZAC Day luncheon, High Tea & Ex Service Women's Supper. The number of people attending these functions includes as little as 12 members for Supper and up to 350 guests for lunch all of which attend at no expense to the individual.

In addition to catering for the various functions the club also assists with the coordination of ANZAC day proceedings including promoting the various services, fielding enquires, collection and processing of donations on behalf of the committee, as well as conduction the traditional game of two up.

The Club's annual contribution to ANZAC Day services in Orange exceeds \$10,000.

In addition to ANZAC Day the club actively promotes Remembrance Day as well as providing a familiar venue for people to make a donation or purchase commemoration pins including Poppy day, Legacy & ANZAC Day.

With an aging population maintaining the spirit of the ANZAC is imperative, particularly with the younger generations.

Again, as a not for profit organization the club has been proactive in ensuring that it supports its local community, particularly students. Each year the club contributes funding to more than 20 local schools, both primary and secondary, to purchase books for their school libraries. While the funding has been used to purchase a wide variety of books the club in addition to the funding has provided the schools with a series of Australian armed forces history books.

In addition to the reading material donated to the schools a number of Club directors regularly visit local schools to deliver presentations about the spirit of ANZAC.

Orange Ex-Services' Club embodies the very values and beliefs of those who served in the defence of our nation, those who committed their lives for the lives of others.

The very traditions of the Diggers; courage, endurance, sacrifice and mateship have set the foundations for the club and provided it with the drive and determination to continue to play the unswerving role it plays in our community.