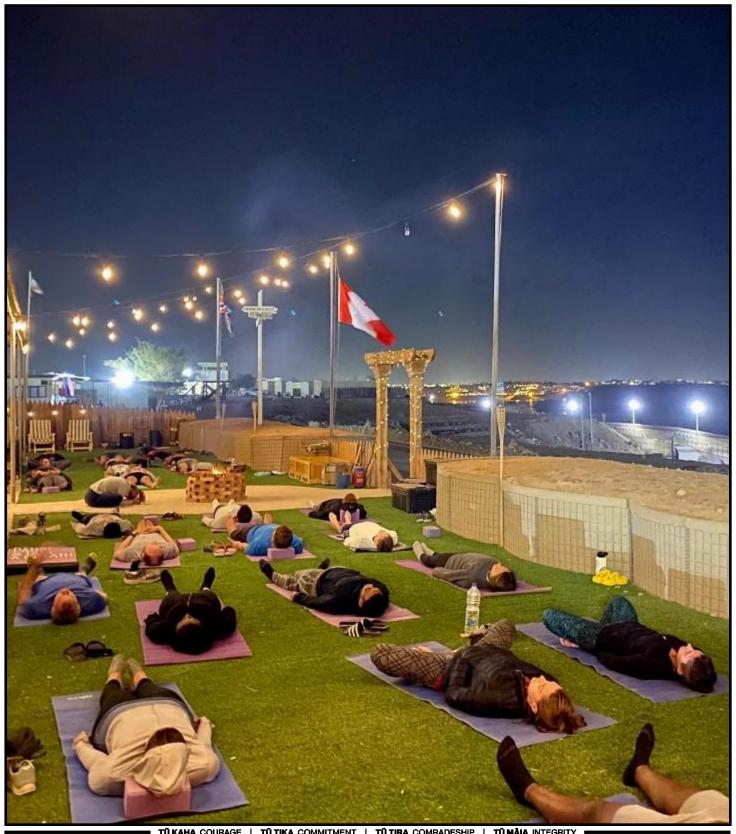
# THE BUGLI

THIS ISSUE

**Calling All Foreign Correspondents Afghanistan Deployment Ends** Mental and Physical Wellbeing in the MFO **Busting KiwiSaver Myths** 

The Deployment Newsletter is produced for families and service personnel associated with current overseas deployments

ISSUE 280 **APRIL 2021** 



#### **THE BUGLE**

The Deployment Newsletter is produced for families and service personnel associated with current overseas deployments.

#### **Deadline**

The deadline for Edition 281 is **30 April 2021** 

Bugle contributions are welcome and should be sent to Carol Voyce.

Repro Linton

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#### Disclaimer

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Articles and opinions expressed in The Bugle are not necessarily those of the New Zealand Defence Force.

#### **Cover Photo:**

At South Camp (Op FARAD) on the Sinai Peninsula, Yoga takes place every Sunday evening.

## **GUEST EDITORIAL**

WO1 Darrin Waitere, MNZM Warrant Officer Joint forces New Zealand



t's hard to believe that we are already into the fourth month

of the calendar year. At home we are still heavily committed to protecting our borders from COVID-19, and across the region and around the world we continue to demonstrate our commitment towards global peace and security.

Regardless of our mission area, or the duration of the deployment, separations from family and friends is challenging. Sources of information like this newsletter heighten our situational awareness, and really does put our profession into perspective. So keep the articles coming. More than anything they go to the maintenance of morale; an essential component towards the health and well-being of any military force.

Because we are so dispersed, we rely on our training and our moral compass to ensure that our deployed personnel remain safe from harm. Workplace safety can take many forms including safety from harmful substances abuse (OP STAND) or harmful sexual behaviour (OP RESPECT).

Whatever the environment, we keep our people safe when we adhere to the NZDF values. A non-discretionary responsibility that encourages our people to have the moral and physical strength to do what is right, to step up when things get hard, and to speak up when things are wrong; to enforce our standards, and have the **Courage - Tū Kaha** to take action despite any fears.

We keep safe through our **Commitment - Tū Tika** to live our values and to accept the standards we set, and through **Comradeship - Tū Tira** we keep others safe by respecting their differences, and treating them as we would like to be treated.

Ultimately safety is about doing the right thing, so our own conduct is always in scope. We own our **Integrity - T\bar{\mathbf{u}} Maia**; we own the actions we take and the decisions we make.

Where ever you are, and whatever role you're performing we appreciate your commitment to duty. Please continue to share your experiences and tell your stories, and most of all be safe and feel safe.

Ngā mihi

#### POSTCARD



#### CALLING ALL FOREIGN CORRESPONDENTS

The Bugle is our main way of communicating with families and those deployed. Our families are always looking for news from abroad and are often disappointed when there are no articles or photos from many of our deployment locations.

So asking for all budding journalists to send us the latest updates on your life so far away from us all. The deadline for contributions is the last Friday of each month. If writing an article seems an overwhelming task, then consider writing in a "Postcard format" – short paragraph or two and attaching a photo.

Not only will you keep your family and our many readers entertained and informed, you will keep the mission and your good work in the public eye. Look forward to hearing from you.

Email Carol or Janine for more information or with your contributions.

NZDF Personnel

All Deployment Locations

Across The World

#### Did You Know that you can access all NZDF publications electronically?

■ Bugle via <a href="www.force4families.mil.nz">www.force4families.mil.nz</a> and service publications via <a href="www.nzdf.mil.nz">www.nzdf.mil.nz</a>.









# **NZDF NEWS**

#### **Our Army 175th Celebrations**

On 24 March 2021, commemoration ceremonies were held at the Pukeahu National War Memorial Park in Wellington to mark the end of the 175th anniversary of the passing of New Zealand's first Militia Ordinance. The day started with a Dawn Service and concluded with a traditional Beating Retreat Ceremony. The Governor General of New Zealand, Her Excellency the Right Honourable Dame Patsy Reddy attended the Beating Retreat as the Reviewing Officer.





#### Final Deployment Lowers Flag on NZDF's Time in Afghanistan

29 March, 2021

The remaining New Zealand Defence Force personnel in Afghanistan have returned home, having lowered the flag on the NZDF's 20-year deployment to the country.

The Government announced recently that it was time to conclude the deployment.

More than 3500 NZDF personnel have served in Afghanistan, in what has been one of the NZDF's longest-running deployments. Ten New Zealanders lost their lives while serving there.



Colonel Ben Bagley, the Senior National Officer for the final contingent, said its six personnel had made a significant contribution.

"While small in number, we had sizeable tasks ahead of us when we first arrived in Afghanistan last year. When we lowered the New Zealand flag, we were all quite proud to be the last Kiwis to represent our country in Afghanistan."

Colonel Bagley was based at the NATO-led Resolute Support Mission headquarters in Kabul. Resolute Support is a non-combat mission to train, advise and assist the Afghan National Defence and Security Forces (ANDSF) and comprises around 9500 personnel from 36 NATO allies and partners.

His role included planning, liaison and preparation for the transition of security, camps and bases; setting the conditions for the change in footprint of coalition forces in line with Afghan peace processes.

Three NZDF personnel were supporting the United Kingdom-led mentoring for the Afghan National Army Officers' Academy (ANAOA).

Over time, the NZDF's role at the ANAOA changed from training cadets to one of mentoring Afghan trainers. The academy has now reached a point of self-sufficiency where New Zealand's contribution is no longer needed.

The two NZDF gender advisors at the Resolute Support Mission headquarters were leading projects such as the construction of a Women's Police training village that could accommodate families, and the creation of a career progression model for all females in the ANDSF.

Colonel Bagley said work on those projects would continue at the RSM headquarters.

During the deployment, there was another handover of significance to the NZDF. A New Zealand camp, located within Harmid Karzai International Airport and named after Corporal Douglas Grant, who was killed in Afghanistan, was handed over to the United Kingdom defence forces to use. "It's good to see it being used, and that they have retained the name Camp Grant in Doug's memory." he said.

Colonel Bagley said COVID-19 prevention protocols had greatly restricted movements and day-to-day activities in Afghanistan, and it was good to be back in New Zealand.

"Gyms and messes were closed, everyone wears face masks, meetings are held virtually and there is no socialising."

While he had enjoyed the work in Afghanistan, he said all personnel were looking forward to getting back to family.

Five of the six NZDF personnel have completed 14 days managed isolation in New Zealand. The sixth person is based overseas with family.

Source: NZDF

# FOREIGN CORRESPONDENCE

## News from Antarctica

Articles and opinions from Foreign Correspondents are not necessarily those of the NZDF

#### 2021 in Antarctica

**LCPL Laochailan Mcgregor** Plant Operator

**New Year's:** This has got to be the best start to a new year I've ever had, at McMurdo Station rushing outside in the freezing cold for the countdown then rushing back inside when the countdown was finished, 3832km away from home with friends from NZ and USA.

Friends and comrades leaving: As the season goes on, you have to say goodbye to some close friends and comrades because people leave regularly throughout the season, but on 15 February the military Scott Base Support Team left. The original team that was there for the awkward handshakes and the regimented meet and greet in Burnham for predeployment training, not knowing each other from a bar of soap. Naturally the relationships grew within the team here at Scott base and we became very

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close, from sharing lots of bitterly cold memories out at field training to good laughs and even better food at Christmas. It was one of the many sad goodbyes of the season, but I know we will cross paths again through our endeavours within the NZDF.

**Getting the flag:** Each year at the start of the summer season there is a flag

ceremony. The New Zealand winter storm flag comes down and gets awarded to someone for their efforts and work throughout the winter. I was fortunate enough to be the youngest NZDF member at Scott base and got to lower the winter flag and raise the summer flag in that ceremony. I had no idea when raising that flag, that when it was to be lowered at the end of the summer season it would be awarded to me. It was such a humbling and proud moment that I will never forget and a







# News from Antarctica

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very rare sentimental award to take home.

Role change: Since the Air Bridge started on 11 February my role as a plant operator has changed slightly. It's morphed from racing around clearing snow with loaders and dozers, pulling sled trains, lifting and rigging to racing around unloading cargo. The days

consist of getting aircraft pallets off the KRESS (large US cargo vehicle), undressing the aircraft pallets, accounting for the cargo and taking the cargo to their respective places. The best cargo we have had this year by far is fresh food, being able to eat fresh fruit and vegetables was like Christmas all over again. It wasn't just the taste of the fresh food you could notice, but the

crunch when you were chewing and the smell as well.

Air Bridge: From 11—23 February for both Scott Base and McMurdo there has been:

- 9 x C17 flights
- 1 x C130 flight (+1 boomerang)
- 5 x T3 Pallets (3x aircraft pallets linked togetherover 20ft long)
- 126 x Single aircraft pallets
- 36 x PAX (People)
- 980 LB's Loose Load
- Available Cargo Load offered (ACL)
   = 910,100 LB's
- Total cargo moved = 874,414LB's or 96.1% ACL used in total.

Getting ready for winter: Winters are harsh here in Antarctica and anything that is left outside or on the ground is going to be completely submerged in snow and ice come summer. Then when the new summer crew comes in, they will have to spend hours or days digging out things left on the ground over winter. Well I wasn't a big fan doing that at the start of the season, so we have been doing all we can to minimise the work load for the new crew come summer. Scavenging anything that is on the ground or not needing to be outside and finding a home for it, or sending it back to New Zealand.

Another thing that needs to be done over winter is vehicle storage. Since the winter crew is relatively small, they don't need to have all the vehicles running over winter. They also can't be left outside in -40°C and blizzards for all of winter, they'd be full of snow. They have to live somewhere but there isn't enough room inside of Scott Base, so we have been clearing out containers for Skidoos and Toyota Landcruisers (the ones that go for over \$40k second hand on trade me, wow) for them to live in.

Home time: The extended season is coming very close to the end. It's a bitter sweet sensation. I love this place and there is nowhere else like it! A chef cooks your meals, free housing, unbelievable views or Erebus, Black Island and White Island, emperor penguins at your doorstep, Minke whales and Orcas compliment your morning coffee with the Antarctic sea views as you sit in the lounge. I mean it's pretty hard to beat, but all good things must come to an end.

New Zealand is home though, and it always has been. Antarctica has just been another adventure I've been lucky enough to experience through the NZDF. I can't wait to head back and see my family and friends, and finally see their faces rather than just hearing their voice. I can't wait for it to rain, to go to the beach and go for a swim, to feel the warmth of the sun again, head into native bush and go for a hunt, head out on the water and go for a fish. I can't wait to just go back to NZ and be a kiwi again.









# FOREIGN CORRESPONDENCE

# News from Sinai

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#### The Move to North Camp

LH Daniel Lord NZCON Force Protection Analyst

When it comes to operations in the Sinai Peninsula, the New Zealand Contingent (NZCON) is predominantly based in South Sinai. There are multiple challenges which soldiers face while on operations but when push comes to shove, there is a large support group and a sense of family which we can all lean on to help us through. For the only Kiwi living in the North, this dynamic can seem a little more isolating.

As part of the Force Protection measures, the MFO requires specialists operating in the northern area of Sinai known as North Camp (NC) to assist the Observers and security elements in carrying out their peace keeping roles safely. NZCON has provided one Kiwi in NC to help assist directly into the day-to-day operations of the northern MFO, with NZ members switching out every three months to support the role. This is where I come in.

My life in the Sinai changed in February. After spending the first three months working in South Camp I swapped positions at about the halfway mark of our deployment. I got to ride on the "sunshine bus" all the way up the length of the Sinai Peninsula to NC. It sounds like a great way to see the country but in reality, it's a 10–11-hour bus ride through the desert where you can only see sand and hills in every direction. I was lucky enough to have only 15 people on the bus so I could at least stretch my legs out and get some sleep to make the time go faster.

I have been in NC for just over a month now and I am in my own routine. I was inducted into the Australian Contingent (AUSCON) barracks and treated as one of their own. Living with Australians involves a lot of banter over which country is superior (obviously NZ is, just look at our rugby record) but the Aussies hold up the ANZAC tradition and treat me like a brother. AUSCON organises regular shooting practice's

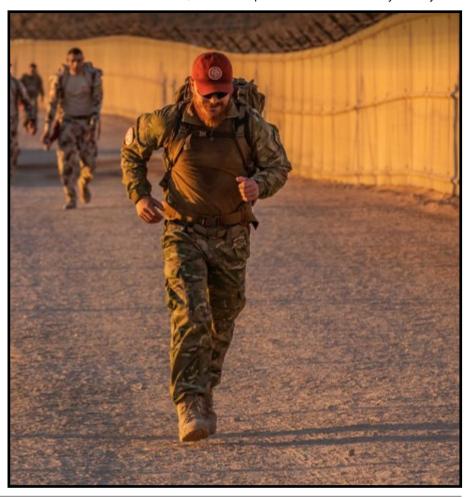
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which I am invited to attend, and I try to make as many as possible. Living with AUSCON also has the biggest benefit in the MFO. SGT Roo is the longest serving member of AUSCON in the MFO. He was adopted about six years

ago and is now the most famous member of NC.

Life in NC is much like SC but has some differences. Being the only Kiwi up here and one of the only military



# News from Sinai

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SGT Roo

personnel with a big ginger beard, I stick out like a sore thumb. There are less people up here, so it has more of a tight knit community feel. I have gotten to know many Colombians, Americans, and Canadians through the regular sports events that the AUSCON PTI runs every week. These are run so that you turn up on the day to the sport and you are put into random teams of five or six so you have a chance of competing with people you have never met. We have recently started a weekly game of lawn bowls on a Saturday before lunch which is starting to attract more and more people.

My working life up here can sometimes be busy with 10–12-hour days with little time off for down time. Other days I have a normal 8 hour working day. I am working with a British Sergeant and Canadian Captain. I can get enough time off to do organised PT, my own PT and since we are coming into summer the pool has just reopened so there is always time to work on my glorious tan (yes, gingers tan).

Keeping contact with the rest of the NZCON is easy, as we have weekly conference calls as well as some members get to come up so visit me (and maybe do their own work). The food here is described as "better than South Camp" and has a wide range of variety. From salads to daily fresh fruit to roasts and stir-fry's. It is easy to eat healthy but at the same time even easier to overindulge on the chips and pizza. Overall life up in the North has its own challenges but I have enjoyed the first month here and I know the next two months will fly by. I am definitely looking forward to coming home to see my wife and dogs though.

#### **OUR VALUES**

#### **Courage** | **Tū Kaha** - Taking action despite your fears

Courage is having the moral and physical strength to do what is right, even in the face of adversity. It is stepping up when things get hard. It is speaking up when you see things are wrong. Courage is enforcing our standards and discipline. It is not giving in to peer pressure

#### Commitment | Tū Tika - Giving your best

Commitment is doing your best. It is always looking for ways to achieve the task, and persevering even when the going gets tough. Commitment is accepting and living our values and standards. It is serving New Zealand.

#### Comradeship | Tū Tira - Respecting and looking out for each other

Comradeship is respecting the differences of the people around you and treating others as you would like to be treated. It is working together as a team, being inclusive, recognising we are stronger together. Comradeship is never an excuse for covering up other people's wrong doing.

#### **Integrity** | **Tū Maia** - Doing the right thing – always

Integrity is conducting yourself honestly, ethically and to the highest professional standards—even when no one is watching. It is doing the things that you say you are going to do. Integrity is accepting responsibility for your decisions and actions.



A FORCE FOR New Zealand

# FOREIGN CORRESPONDENCE

### News from Singi

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#### Mental and Physical Wellbeing in the MFO

**SGT Marcus Speck** NZCON Physical Training Instructor

South Camp is approximately a two kilometer square camp that houses the majority of the Multinational Force and Observers (MFO) serving personnel in the Sinai. Local leave and off-camp opportunities have become a thing of the past (thanks a lot COVID). To enable the best conditions possible to stay both mentally and physically fit during their time in the Sinai, a plethora of activities within camp which promote health and well-being are being introduced and offered. These are becoming highlight weekly events. Some examples of MFO activities and spaces which are open to all personnel that support and contribute to mental and physical well-being are the MFO Physical Training classes and gymnasiums, Yoga, and Herbs Beach.

One of the key contributors to physical well-being is the gymnasium and what takes place within. Three times each week, MFO Physical Training (PT) classes are conducted from 0600 to 0700. With input from NZCON personnel, the MFO PT program is structured around a two-week recurring



South Camp

pattern which allows for progressive overloading of intensity whilst maintaining variation of movements and modalities. We even manage to sneak in a cheeky warm up game or two! The gymnasium is open 24/7, and each day approximately 140 to 170 personnel sign into the gymnasium to conduct various training methodologies and play sport. The gymnasium is large and equipped enough for 60 or more personnel sized PT classes, functional

training, has a sole purpose cardio and weights room, a squash and racquetball court, full sized basketball, and volleyball courts. A significant event each week which occurs on a Saturday is the afternoon Volleyball games. It is not uncommon to see personnel from different contingents coming together for two or more hours and playing multiple games!

Not all MFO wellness contributing events are physical. Once the sun goes down on a Sunday evening, the commonwealth patio is the venue for Yoga, a great way to unwind and find some inner quiet. Yoga is facilitated by one of the Canadian Captain's and usually lasts for one hour. In support of this weekly practice, a fire is lit and sets the mood for some quiet time. Yoga is well attended and can see up to the whole patio space taken up by keen yogi's.

Included in South Camp's two kilometre by two kilometre footprint is Herbs Beach. The beach has recently been reopened after a significant weather event which was reported about in a previous Bugle issue. Unfortunately, this weather event was strong enough to render the beach being closed for five weeks, an unwelcomed piece of news to those feeling the pinch of being enclosed inside camp. The beach offers personnel some respite and mental space as well as opportunities



Yoga Crew

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## News from Singi

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CrossFit competition. Kiwis came 2nd!

for snorkeling, swimming, paddle boarding, beach sports and tanning (most important). Moving into the warmer months the beach is going to be a necessary place of parade for cooling off!

The MFO has been able to continue its mission since the spread of COVID due to the measures taken to protect personnel, which have not been too dissimilar to those back in New Zealand. We have now become accustomed to what normal now looks like in the MFO and due to necessity has seen an increase of use in the on camp facilities and event participation, a silver lining in the current climate of restrictions. Armed with a few keywords and a google search, you can find many evidence based articles which validate the benefits gained with consistent participation in activities promoting good health and well-being. All in all, rest assured that the serving Kiwis are staying active and are in good physical and mental health.



Herbs Beach

## **DSO'S CORNER**



#### **Carol Voyce**

Deployment Services Officer Editor "The Bugle"

t seems over the past few years that my editorial for the April edition of The Bugle has always been similar, as we prepare to observe Anzac Day. At this time of year, not only do we recall our nation's contributions abroad, but we acknowledge our own connections with such a remembrance day and what it means to each of us personally.

Tucked away in my safe keeping are personal diaries, photos and other effects belonging to my late father which reflects his service in the Middle East from 1941 – 1945 during World War11. Many times I have deciphered the fading pencil entries in his diaries and gained a little insight into the times and conditions he faced, the value of true comrades and of the courage displayed by so many. His writings tell of the colourful characters who became his most treasured, trusted and valued mates and then of the heartache when some were lost.

Amongst the collection of medals and various mementoes' are his pay book and Army issue wallet. Tucked inside the wallet is his train ticket from Hokitika to Papakura for his predeployment training and some little black and white photos – real treasures! Now days we find much formal and informal documentation of the lives of Kiwis' abroad in service for their country. There are some great publications available and diaries, just

like my Dad's, which have enabled priceless information to be recorded for history, valuable lessons learned and sacrifices formally acknowledged. I often wonder when I read my Dad's writings if he ever meant for them to be shared. I'm not sure. Sometimes I feel that what he has written is so private that I shouldn't even be reading it now. In particular I find the writings about the heroic actions of his mates and their loss, hard to take. How would their families feel if these comments were to be published in a public arena?

In 2007, I had the opportunity to visit the Battle Fields of the Somme in France and then travel to Cassino in Italy where Dad had been during the Battle of Monte Cassino in 1944. It was a humbling experience to gain an



My Dad (centre back) and his valued mates. Maadi 1941.

insight into the terrain and conditions our soldiers faced and to acknowledge the many casualties of this conflict. It too, was emotional to visit some of the many Commonwealth War Memorial Cemeteries and to lay poppies on the final resting place of some of our fine young men and women. At the time I could not help but think that the safe return of my Dad to his family was a blessing so many others didn't get.



61647 Gunner Henry Pierson

When I was a young child, my Dad, like so many of his generation, never discussed war, but I do recall the activities surrounding Anzac Day: the search for the medals, the quick running repairs to frayed ribbons, the early morning start, the late evening return and the quietness of the next day! In the intervening years, we have been open about previous wars and peace keeping operations and now young and old all take their place at an Anzac Service to remember – be it those lost, those who have served or are currently serving and those who may follow in the footsteps of many a great soldier. We will remember them.

To my Dad, 61647 Gunner Henry Robert Pierson, I say rest peacefully with your beloved comrades. Your legacy, like those of many others, is never forgotten.



#### **Janine Burton**

**Deployment Services Officer** 

o here we are, a year on from when the world was plunged into a regime where COVID-19 has significantly impacted on the way we live, how we work, how we interact with others. We have locked down when necessary, we have worked from home, we have waited in line at supermarkets, we scan (or should be scanning) when we enter stores or offices, we have home schooled to some degree and our children have been introduced to more on-line learning than they have been used to. Sadly, businesses have suffered and in some cases have had to downsize or in worst case scenarios, have had to close their doors altogether, so people have lost their jobs. What we can all hope for now is that with the vaccination programmes commencing, that soon we might all be able to live more openly in the knowledge that COVID-19 is relatively under control.

Within the NZDF, on top of meeting our

overseas deployment commitments, a significant number of our people are rostered in and out of Managed Isolation Quarantine Facilities (MIQF). These rotations are being treated as national deployments and while six weeks away from home at a time might sound more manageable than being away overseas for six-, nine- or twelve months, it has its own challenges and can be a lot more disruptive on the home front. So the challenges are there for us all to some degree, for the foreseeable future.

At our deployment dinner in Linton on 21 March, we only had one family join us. There was always the option for me to cancel with such a small number, but for this family who have attended every dinner since their family member deployed and enjoy it immensely, was very worthwhile to proceed. Was a great meal and great conversation. Our chaplain even burst into a round of "happy birthday" for one of our surprised and slightly embarrassed diners. Very cool. We will have one

more opportunity to host this family, and any others who want to join us, before their deployment journey concludes so look forward to that at some time in May. If you live within easy reach of Linton Camp and haven't attended before, this is a great way to get to know your support team, to enjoy a meal you haven't had to cook and not have to do the dishes. Look out for the dates in the next issue

Over the weekend just gone (the one before Easter) was the Manawatu Relay For Life. This year I joined as one of the walkers along with my daughter-in-law. We had two allotted walking times—9.30pm on Saturday night and 4.00am Sunday morning for an hour each time. Such a good cause and our Linton teams participated with gusto! Will definitely participate again next year.

Anzac Day this year we

will be able to physically commemorate together again, should we choose to. Last year though I feel was very special when my husband and I were standing alone at the bottom of our driveway. While there was only one other couple in our cul-de-sac who were out, I know that there were many thousands of others around the country who were doing exactly the same and at that time, felt emotionally connected to so many. As a nation we come

Don't forget to call Carol or I if you have any queries or concerns. You don't have to hesitate if there is something on your mind or you need an answer—just give one of us a call.

together when it really matters so lets

trust that this Anzac Day we will

remember together.

## We are here for you!

Need advice, support or information to manage the deployment journey?

Contact Carol Voyce, DSO Burnham **0800 337 569**or Janine Burton, DSO Linton 0800 **683 77 327** 

# CORRECTION OR OFFENCE

What rings true?

A Chaplain's brief contemplations on relationships. The ability to take and benefit from correction is in direct proportion to our wiliness not to take offence.

A law of the universe—People will not care what you know until they know that you care.

In all areas of life, both at work and at home, being able to take correction is both fundamental to learning and fundamental to healthy relationships. Healthy correction will often involve a thorough explanation and at times negotiation. It rarely works well if it is, "my way or the highway." People confronted with a pattern of, "my way or the highway" will eventually pick the highway.

Usually we are happy to take correction if two pre-conditions are met. The first condition is that we actually believe that the person correcting us knows more about the topic than we do. And secondly, that we trust them- they care. And trust must be protected and guarded. A correction should bring life- not condemnation.

Everything can be talked about and most things sorted out. When we face correction, whether the above two pre-conditions are met or not, we have a choice. Do we take the correction as an opportunity to learn something or grow closer to our beloved or do we take offence?

In relationships, usually our beloved knows more about what they need from us than we do. A wise person trusts the wise and listens. At times the people in our lives, both at work and at home, will challenge our methods, ideas and beliefs. Are we humble enough to learn or do we choose to take offence?

When we choose to take offence (whether the person offering the correction was offensive or not) the usual result is that our learning or relationship dynamic is arrested in its progress. Trust starts to erode.

If we have a fragile ego, or are insecure, or our default thinking is emotional based reasoning, then we are likely to struggle with correction and be quick to take offence. We will deliberately misconstrue, misinterpret what is actually being said. The easily offended usually do the unhelpful emotional maths, correction = rejection. All of us are thin skinned on occasions but it should not be a lifestyle choice. Simply put—if I am the cause of the problem then I am the solution. We need to stop blaming the other person.



What do we do if we decide that we struggle with taking correction? Two things. Firstly, decide to take the correction as a learning opportunity at the same time as deciding not to take offence. We are not being rejected. At first this will feel unnatural, especially if we feel embarrassed or offended, but it will get easier with practice. The second thing is to develop a habit where we actually thank those who have taken the time to challenge or correct us. Usually they are wanting to make

our lives better and easier. Even if we doubt their motivations, a verbal thank you helps turn our "take offence- I am being rejected" switch off freeing us to focus on the learnings in the correction.

What do we do if we need to challenge or correct someone? We need to speak the truth in love. Maintain the trust. A great correction follows BGESC, **B**rief, **G**entle, **E**arly, **S**pecific and points out the natural **C**onsequences.

Hold on to what rings true for you and let the rest ebb away.

Regular and Reserve Force, Veterans, Civilians and their families can access Wellbeing and Counselling support on 0800 NZDF4U (0800 693 348).

CHAP3 Hamish Kirk Linton Military Camp



# THE CLEVER MONKEY

Once upon a time, a clever monkey resided on a tree that bore fresh, luscious berries. A day arrived when a crocodile swam up to the tree and told the monkey that he had travelled a very long distance and was extremely exhausted from his journey. The crocodile had been in search of food and was very hungry. On hearing this, the kind monkey offered him a few berries for which the crocodile was very thankful. He asked the monkey if he could visit him again soon for some fruit. The monkey happily agreed.

The crocodile came back the next day, and the day after that. Soon, this became a daily ritual and they grew to become good friends. As all friends do, they discussed the goings-on of their lives and confided in each other. The crocodile told the monkey about his wife who lived on the other side of the river. So, the generous monkey offered the crocodile some extra berries to take home for his wife.

The crocodile and the monkey continued to grow closer as friends and they ate berries together. The monkey would often give the crocodiles extra berries to take home for his wife. Because of how close the two friends had become, the crocodile's wife started growing jealous. She wanted to put an end to their friendship. She thought to herself that if the monkey survived on a diet of the tasty berries, his flesh must be really sweet. So, she asked the crocodile to invite his friend over to dinner. The crocodile refused because he knew that his wife was up to some nasty trick. However, she was determined to eat the monkey's flesh.

She pretended to fall ill and told the crocodile that her doctor claims that the only thing that would keep her from dying is a monkey's heart. On hearing this, the crocodile rushed to the monkey's tree and lied to him saying that his wife had prepared them a delicious dinner. The monkey happily agreed and climbed onto the crocodile's back. Halfway through, the monkey noticed that the crocodile began to sink. Frightened, the monkey asked his friend why he was doing that. The crocodile explained the situation truthfully.



The clever monkey told him that this was an unfortunate situation because he had left his heart at home. If the crocodile took him back, he would gladly give his heart away to nurse the crocodile's wife back to health. The silly crocodile fell for the monkey's clever lie and rushed back to the tree so that he could take the monkey's heart. As soon as they reached the tree, the monkey hastily scampered up to safety and told the crocodile to tell his wife that she had married a fool!

**Moral:** Remain calm and use the presence of mind to get out of adverse situations.

#### Deployment Support Services

Need information?
Need support?
Need a listening ear?
Need to send an urgent message to a deployment location?

## Deployment Support Services are here for you

All personnel on deployment and their families have the support of the Deployment Services Officers (DSOs). In addition there is support from Unit Points of Contact (UPOC) and local Welfare Support Services. The nominated Primary Next of Kin (PNOK) of families of deployed NZDF personnel should, in the first instance, contact their DSO who has a responsibility for transparency into welfare issues.

#### **Deployment Services Officers:**

Linton—Janine Burton Ph: 0800 683 77 327 Burnham—Carol Voyce Ph: 0800 337 569

Added to this, there are other very valuable support networks available in your local region.

For additional support and services:

#### Army:

Defence Community Facilitators: Waiouru:

Ph 06 387 5531

#### Papakura:

JJ-Ph: 09 296 5744

#### Burnham:

Kathryn Hodgkinson

Ph: 03 363 0322

#### Linton:

Lesley Clutterbuck—Ph: 06 351 9970

#### Trentham:

Dee O'Connor-Ph: 04 527 5029

#### Air Force:

**Defence Community Facilitators: Air Staff Wellington:** 

Linley Williams—Ph: 04 496 0555

#### **Base Auckland:**

Kylie Smedley

Ph: 09 417 7000, xtn 7035

#### **Base Woodbourne:**

Claudia Ayling—Ph: 03 577 1177

#### Base Ohakea:

Bridget Williams—Ph: 06 351 5640

## Navy Community Organisation:

Ph: 09 445 5534, 0800 NAVYHELP nib@nzdf.mil.nz

**Local Chaplaincy Services** 

**Unit Point of Contact** 

# BUSTING KIWISAVER MYTHS

KiwiSaver is now well entrenched in the New Zealand financial culture. However, there are a multitude of us who still do not fully understand how it works, in many cases this is because of misinformation or changes that have occurred to KiwiSaver since it was first launched.

So it's time to bust some of the most common KiwiSaver myths. Here's the top 10 misconceptions about KiwiSaver that just aren't true.

#### Myth 1:

# All funds are the same, it doesn't matter which one I choose

#### **Busted:**

There are over 270 different funds available managed by various fund managers. Mostly they are highly diversified and can be categorised as Conservative, Moderate, Balanced, Growth, and so on depending on their blend of investments. Different KiwiSaver funds invest in different types of asset classes, with 'riskier' funds that seek a higher return having larger proportions in growth assets such as shares and property when compared to a more conservative fund.

There are niche funds available too – such as those which only invest in global listed property, Australasian shares, Australasian property, disruptive technologies, and so on.

There is a KiwiSaver fund for everyone.

#### Myth 2:

Low fees are the most important thing

#### **Partly Busted:**

There's a lot of talk about fees, especially in the mainstream media.

But fees are just one part of the overall package. What counts most is the returns adjusted for the investment risk taken: the performance figures – after fees and taxes have been taken out. In other words, this is about results, though the catch is that we only know results after they've been achieved, and past performance doesn't quarantee future returns!

According to the latest KiwiSaver data collated by Morningstar, after all fees are deducted:

- The best performing Aggressive scheme over 10, 5, and 3 years had above average fees for the category.
- The best performing Growth schemes over 10, 5, and 3 years also had above average fees for the category.
- The best performing Balanced scheme over 10, 5, and 3 years also had above average fees for the category.
- The best performing Moderate schemes over 10, 5, and 3 years also had above average fees for the category.

Do you notice a pattern here? The lowest fees have not always obtained the best results over mid-to long-term timeframes, noting KiwiSaver is a long-term investment vehicle. Admittedly,

there are a few KiwiSaver providers that aren't doing enough for the fees they charge, but the results above highlight that we can't just all "race to the bottom" and pick the cheapest option without taking a broader look at what we're getting for our fees. Would you just go for the cheapest option when buying a car, house, or anything else and expect to get a decent result?

#### Myth 3:

I'm too young for it to matter – KiwiSaver is just for older people

#### **Busted:**

Even if you're not remotely close to retirement age, starting your contributions early can make a big



difference later on. You can use your KiwiSaver money to help with your first home deposit, or keep it accumulating to help fund your retirement. The more money you put in now, the better your chance of having more later in life.



In fact, the more years there are between now and you making a withdrawal, the more investment risk you can probably accept.

#### Myth 4:

It's like a savings account. My KiwiSaver value should always go up, never down

#### Partly busted:

As part of it's name suggests, KiwiSaver is a type of savings scheme, but it is really an investment. This means that you could make money, also known as investment returns, off the money you have in your account. KiwiSaver is a bit different to a regular savings account though, you can't take out the money when you want.

The only real ways to withdraw money is for a first-home deposit, or when you turn 65 for your retirement. You also might be able to take your money out if you're seriously ill or suffering financial hardship, but it's hard to do. There are a couple of other ways to withdraw too, such as moving overseas permanently, but these are uncommon.

The Covid-19 driven market downturn in early/mid 2020 has helped dispel this myth of KiwiSaver returns always going up.

#### Myth 5:

# When I die, the government gets it

#### **Busted:**

Quite a few people think that when you die, the government, or maybe your employer, gets your money. This isn't true. When you die, your KiwiSaver money becomes part of your estate along with any other assets you have.

The best way to ensure your KiwiSaver money goes to who you want it to when you die is to include it in your will.

#### Myth 6:

#### I could lose all my savings if the scheme provider goes bankrupt

#### **Busted:**

The assets within KiwiSaver schemes are held in bare trust for all investors, entirely separate from the provider. Your money is safe, as the providers simply give instructions to manage your money, they do not own the assets themselves. If a KiwiSaver provider were to go into bankruptcy, your money in KiwiSaver would be protected as it cannot be used to cover their debts.

#### Myth 7: KiwiSaver is all I need

#### **Busted:**

Perhaps the biggest issue with KiwiSaver is that many New Zealanders think that because they're a KiwiSaver member they'll have a sufficient nest egg for retirement. For most people, this couldn't be further from the truth, as the average KiwiSaver balance is a little over \$20,000. Even then, some of the restrictions around KiwiSaver mean it should only ever be just one component of an overall wealth creation strategy.

This includes other investments which can be more easily accessed if the need arises – such as to retire or make a major purchase before age 65 – and aren't subject to government tinkering.

#### Myth 8: KiwiSaver is only for employees

#### Partly busted:

You do not need to be employed to contribute to KiwiSaver. While non-employees won't be getting the employer contribution, they can still get the government contribution (formerly known as the 'Member Tax Credit') which is essentially free money. Some people think of the government contribution as getting some of their taxes back, though you don't even have to pay tax – in any form – to get it.

If you're self-employed, a stay-at-home parent, or even if you've retired early then putting as little as \$20 per week into your KiwiSaver account would get you \$520 of government contributions annually – with only \$1040 of your own savings.

# BUSTING KIWISAVER MYTHS Continued



You might be surprised to know that only 59% of us make contributions to KiwiSaver. The other 41% are probably missing out on free money.

long-term inflation rates, so the 'safety' could mean that investors are actually losing money in real terms – the exact opposite of safe!



#### Myth 9:

#### Conservative funds are safer

#### **Busted:**

Unless you choose not to be, you will usually be placed in a low-risk default fund when you first sign up to KiwiSaver, though this approach is changing over coming months.

This sort of low risk / low return fund won't be the most suitable fund for everyone. If you are someone who is investing for the long-term, maybe you can ride out the volatility in the market by investing in a 'riskier' fund which is expected to give you higher returns, such as a Growth or even Aggressive fund. It is important to be in the right type of fund as you could be missing out on significant returns by staying in a more low-risk fund.

In a strange way, the perceived safety of Conservative funds is actually a little backward. The risk with these sort of funds is that they might struggle to beat

#### Myth 10:

If my KiwiSaver balance drops, I should switch to a lower risk fund and/or stop contributing

#### **Busted:**

Stopping your contributions could actually cost you a lot of money in the future, though of course this does depend on your situation. Fluctuations are a natural part of investing, especially if you are investing in a more high-risk KiwiSaver fund. Switching to a more low-risk fund to avoid further losses is a common mistake as when the market recovers, you will nearly certainly miss out on the higher returns. This is called trying to time the market, and even some of the brightest people in the world who have built careers as fulltime investment professionals can't reliably do this.

KiwiSaver is a long-term investment scheme. Just because the current

returns might be low or even negative, it does not mean that you should stop contributing. When returns are negative, you are only experiencing real losses from your investments when you withdraw your money over that time. To obtain higher returns in the future keeping up contributions when things dip is the way to build true KiwiSayer wealth.

# The bottom line, KiwiSaver myths busted

When it comes to investing, knowledge is power – so keep building your knowledge base and you'll be on the way to a whopper KiwiSaver balance which can make your future life a lot more comfortable and enjoyable.

This article has been contributed by Joseph Darby, CEO and Financial Adviser at Milestone Direct Limited. The views and opinions expressed in this article are those of Joseph Darby and not necessarily those of Milestone Direct Limited. The information contained in this publication is general in nature and is not intended to be personalised financial advice. Before making any financial decisions, you should consult a professional financial adviser.

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#### How to get hold of us

Please get in contact with us with any questions about your financial needs. Feel free to call us on **0508 Milestone (645 378)** or email <a href="mailto:info@milestonedirect.co.nz">info@milestonedirect.co.nz</a>. There are no costs involved until an adviser has established your specific needs.

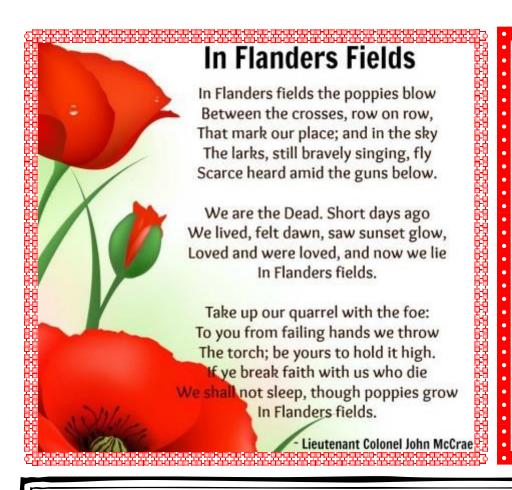
# **LOOKING BACK**

Over the years, and over many deployment rotations, we have collected some amazing photographs. Rather than just storing them in our archives, we enjoying sharing some of these incredible images with our readers over coming issues.

These images are from the Task Group GYRO mission to Timor Leste, 2006-2012.



# **ANZAC DAY—25 APRIL**



# Significance of the Poppy

ed poppies made of light cloth or paper are popularly worn on and around Anzac Day as a mark of respect to those who died in the course of service to their country.

The poppy has its origins in the early twentieth century, when red Flanders poppies bloomed over the graves of soldiers in France and Belgium. The poppy is now the undisputed symbol of remembrance, although its design has undergone several changes over the decades.

#### DID YOU KNOW? - ANZAC ACRONYM

NZAC is the acronym for Australian and New Zealand Army Corps, the formation created in December 1914 by grouping the Australian Imperial Force and New Zealand Expeditionary Force stationed in Egypt under the command of Lt-Gen William Birdwood.

It was originally proposed the division be called the 'Australasian Corps'. However, both Australians and New Zealanders felt it would lose their separate identities and this title was not chosen.

The acronym itself is said to have been devised at Birdwood's headquarters by the New Zealand clerk, Sergeant K.M. Little, for use on a rubber stamp and later was taken on as the telegraph code word for the Corps.

The ANZAC Division made its operational debut at Gallipoli on 25 April 1915 and the small cove where Australian and New Zealand troops landed, was designated 'ANZAC'. Before long, the word was used to describe all Australian and New Zealand soldiers who fought on the peninsula, and eventually any Australian or New Zealand soldier.

As an adjective the word was soon being used to describe items ranging from biscuits to buttons. Shrewd entrepreneurs saw the commercial advantages of the term, but there was strong popular opposition to such exploitation. On 31 August 1916 the word Anzac was protected by law and prevented from exploitation for business or trade purposes.

Source: www.army.mil.nz, 'AT A GLANCE'

## 10 POPPY DAY FACTS

Poppy Days are held in New Zealand in remembrance of fallen soldiers and to support returned soldiers in need along with their families and is usually held on the Friday before Anzac Day. Here are 10 facts about this special day of remembrance.

#### The poppy flower has been linked to death since World War I

The soil in the fields of the battlefields of the Western Front was churned as the men fought - and while the poppy seed can lie for years, poppies can only flower in rooted up soil. The soil in the fields were so affected by the battles that in 1915 thousands of poppies blossomed.



#### 2. 'In Flanders Fields' was originally thrown away

When Lieutenant Colonel John McCrae, a Canadian medical officer, conducted the funeral of a friend, he looked around and saw the death and suffering and, in a cemetery nearby, red poppies amongst the crosses. He took his notebook and wrote the words of 'In Flanders Fields' and, unhappy with it, tossed it away. A fellow officer picked up the poem and sent it to English newspapers. While some rejected it, Punch published it on 8 December 1915.

#### 3. The idea of poppies as a symbol for remembrance was conceived by Moina Michael

Professor and humanitarian Moina Michael was so touched by McCrae's 'In Flanders Fields' that she wrote a poetry response, 'We Shall Keep the Faith'. She also vowed to wear a red poppy to symbolically remember those who served in the war in response to the first two lines of McCrae's poem - 'In Flanders fields the poppies blow / Between the crosses row on row.'

#### 4. A French woman conceived the idea of Poppy Day

Moina Michael's initiative became a reality at an event in 1920 when The American Legion made the red poppy an official symbol of remembrance. Madame Anna E. Guerin attended the event and conceived the idea that selling fake red poppies could help raise money for veterans, their families and those children orphaned and in poverty in northern France due to the war.

#### 5. New Zealand placed its first order for poppies in 1921

Colonel Alfred S. Moffett took Guerin's idea to the New Zealand Returned Soldiers' Association who, in September of 1921, placed an order for over 350,000 poppies with Madame Guerin.

#### 6. Poppy Day should have been on Armistice Day

Poppy Day was originally intended to be celebrated on Armistice Day (11 November) 1921, along with other Commonwealth nations. Unfortunately, the ship that was carrying the poppies arrived too late, so the New Zealand Returned Soldiers' Association decided to wait until the day before ANZAC day the following year. Since then, Poppy Day has been intrinsically bound with ANZAC Day in New Zealand.

#### 7. New Zealand didn't make its own poppies until 1931

The first poppies made in New Zealand were by disabled returned soldiers in Auckland and Christchurch.

#### 8. By 1945 one in two New Zealanders wore a poppy on Poppy Day

As World War II quickly followed the first, public interest in Poppy Day swelled as lives were lost, people were injured and families destroyed. In 1945, 750,000 poppies were distributed - making it one poppy for every two New Zealanders. Poppy Day began helping another generation of war victims.

#### 9. The present poppy design is 36-years old

The New Zealand Returned Soldiers' Association changed to its present flat, Earl Haig design in 1978.

#### 10. Production of poppies sold in New Zealand moved offshore in 2010

The Returned Services Association (formerly the Returned Soldiers' Association) announced that poppy production would be moved to Australia in 2010. It was a decision surrounded in controversy as Christchurch-based Kilmarnock Enterprises, who had been making the poppies for around 30 years employed 72 people - many who had mental or physical disabilities. There was further controversy when Chinese-made poppies made their first appearance in 2012.

Source: NZ Herald (2014)

# MAKE YOUR OWN POPPIES

# MAKE POPPIES FROM AN EGG CARTON





#### **What You Need:**

- an egg carton
- scissors
- felt tip pens, colouring pencils or red paint and paint brush
- buttons (or construction paper)
- glue

#### **What You Do:**

First, cut a cup from the egg carton and trim it so it is rounded.





Cut little points to make four distinct petals.



Round off the petals and colour your poppies

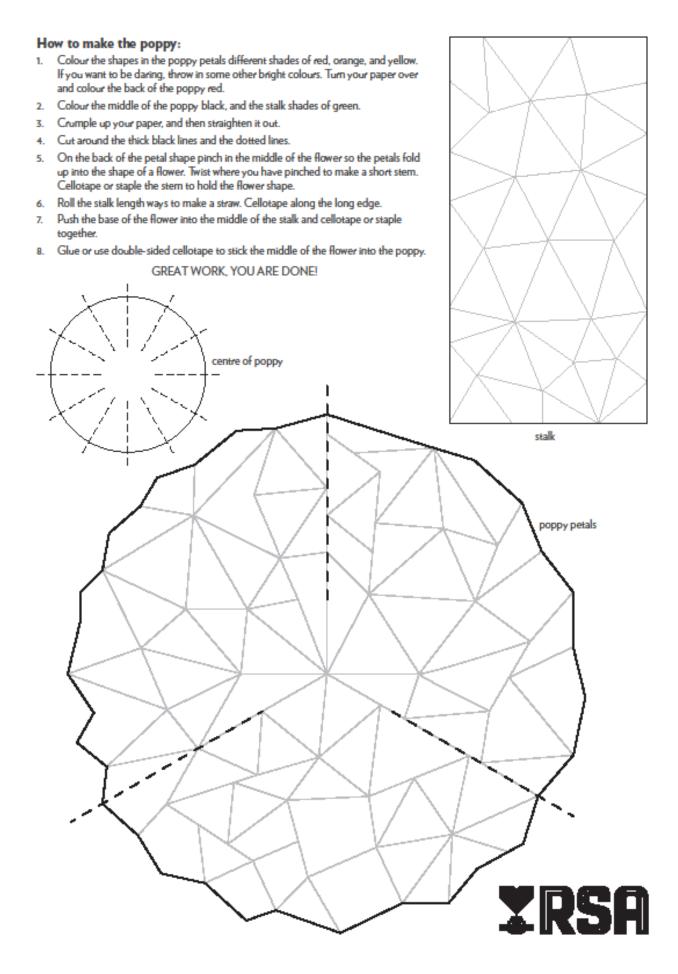




Embellish with black and yellow buttons (or paper) centres.



Source: www.kinderart.com





Naval Community Organisation HMNZ Naval Base

Private Bag 32-901 Auckland 0744

Toll free: 0800 NAVY HELP Phone: 64 9 445 5915 (Akl) Fax: 64 9 445 5408

Email: nco@nzdf.mil.nz

# FAMILY DEPLOYMENT DINNER



Our next **Deployment Dinner will be held on Thursday 15 April 2021** 

If your partner is away on Thursday 15 April we would like to have you and your family over for dinner.

Join us at the Vince McGlone Galley HMNZS Philomel, on Thursday 15 April from 5.15pm onwards. Dinner is served from 5:30pm and we will finish up around 6:45pm.

It'll be great to catch up.
There is no cost to you for dinner. It's on us. It's our way to say
"Thanks for all the Support".

We will need to know if you are able to attend, so please RSVP by Monday 12 April on 0800 NAVY HELP or <a href="mailto:nco@nzdf.mil.nz">nco@nzdf.mil.nz</a> so we can save you/your family a spot.

\* Please let us know if you will need a high chair for your child.

Make sure that you and your family are registered on your Partner's ESS (your partners Dependants list) so that you can join us.

If you have any questions please give us a call on 0800 NAVY HELP.

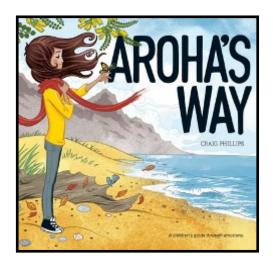


#### **RNZAF Defence Community Facilitators and Our Base Libraries**

To support families of those deployed as well as all families who have children and young people who can struggle with the frequent changes that are part of life for many military families, the RNZAF DCF's and our Base Libraries have relevant books you can borrow. Storytelling, and reading stories that give us the language to express ourselves can help adults and children alike to process life events that are challenging. Wildling Books have a selection of books which feel familiar and give understanding and language to our emotions.

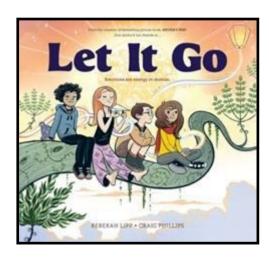
If you would like to purchase any books by these author's you can do so through Wildling Books, here is the link <a href="https://www.wildlingbooks.com/collections/all">https://www.wildlingbooks.com/collections/all</a>

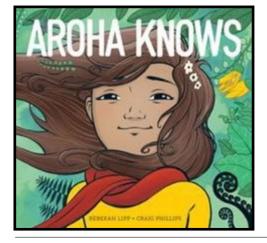
At the back of the books there are a number of exercises to help children and adults alike with the topics in the book, along with information, questions to ask and New Zealand support contacts if additional support or information is needed.



Aroha's Way is written by Kiwi author Craig Phillips and published by Wilding Books. It is a beautifully written and illustrated book that normalises and helps younger children to understand and manage their emotions. Some days for Aroha are bright, warm and sunny, but sometimes Aroha can be overwhelmed by her emotions. This is okay because it happens to everyone, the butterflies in the tummy, being frozen to a spot with worry, or hearing the unkind voice in our head. Aroha learns to understand that these emotions are okay and everybody feels them sometimes. Aroha learns to acknowledge and manage her emotions and these simple yet effective strategies are shared with the reader in a relatable way with gentle poetic words and illustrations that reflect our natural environment.

**Let it Go** encourages children to discover the feeling in our body that accompanies emotions. Emotion in Latin means energy in motion. Some emotions feel heavy, some feel light, or like a colour. Learning to name and navigate our emotions is valuable skill we need throughout our lifetime.





This story, *Aroha Knows*, shares the importance of being in nature and feelings of wellness that it can bring. It also provides some ideas and activities to support children to connect with nature.

## PERSONAL MESSAGES

The deadline for contributions and personal messages for The Bugle is the first Monday of each month (the next edition deadline is 30 April 2021 at 4.00pm). Please note: All Bugle messages are to be sent to Carol Voyce, DSO Burnham (email: dso.burnham@xtra.co.nz)

#### From In-Theatre

#### **Hey Kids**

Have a happy Easter. Enjoy your Egg Hunt and be fair! Don't eat them all at once. Love Dad RT xx

#### **Happy Birthday Mum**

Enjoy your 68<sup>th</sup> birthday. Have fun on the day and let everyone spoil you. You deserve it. I will be thinking of you. Love Ross.



Just deployed to South Korea—CDR Jennie Hoadley, MAJ Johnny Garton, CAPT Dan Deans. Pillowcases donated by Patriotic Pillowcases.

#### **From Home**

#### Hi Skip!

I just wanted you to know how very proud I am for what you're doing over there. You are my world and I love you with absolutely everything I have, forever & ever, amen.

Love Ashley

#### **Dear Daddy**

I have been really good for Mummy. We went to the park vesterday and

took a picnic lunch. There is a new slide which goes really fast through a dark tunnel. It was fun but Mummy didn't like it. I am waiting for lots of Easter eggs from the Easter bunny then we are going to stay at Nana's house. I hope you can come home soon. I love you. Love from Polly.

#### Hi Dad

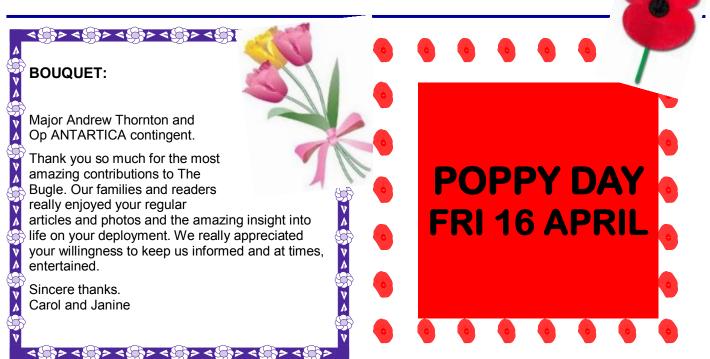
It was Katie's birthday party on Saturday. There was a fairy there that did face painting and we had a



cake all covered with sprinkles. There was music and dancing. I got a lollipop but it didn't taste very nice. It was a fun party. Love from Jake

#### Dear Dad

Yesterday we went to see The Wiggles. They had a show in Christchurch. I got dressed up as Emma Wiggle. There were lots of people there and it was so much fun. Dorothy the dinosaur was there with Emma, Lachy, Simon and Anthony. There was Henry the Octopus - he had lots of legs and then there was the Captain and Wags the dog. Shirley the unicorn was funny. I think I liked her best. It was so much fun. I hope when you come home that you can come and see them with me when they come back. Mummy sent you a photo of us. I hope you like it. Love from Kiera.



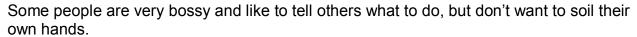
#### Have you met the TATER PEOPLE?

Some people never seem motivated to participate, but are just content to watch while others do the work.

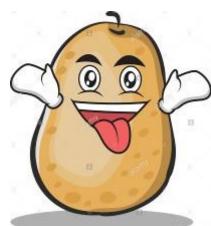
They are called "Speck Taters".

Some people never do anything to help, but are gifted at finding fault with the way others do the work.

They are called "Comment Taters".



They are called "Dick Taters".



Some people are always looking to cause problems by asking others to agree with them. It is too hot or too cold, too sour or too sweet.

They are called "Agie Taters".

There are those who say they will help, but somehow just never get around to actually doing the promised help.

They are called "Hezzie Taters".

Some people can put up a front and pretend to be someone they are not.

They are called "Emma Taters".

Then there are those who love others and do what they say they will. They are always prepared to stop whatever they are doing and lend a helping hand. They bring real sunshine into the lives of others.

They are called "Sweet Taters".



