

THIS ISSUE

Chunuk Bair—Remembered 105 Years On So ... What Does a Chaplain Do? How to Make Six-Figures Operation Christmas Card

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



THE BUGLE

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Deadline

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Bugle contributions are welcome and

should be sent to Carol Voyce.	
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Disclaimer

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

Cover Photo:

PTE Coby Devery plays guitar during the Chunuk Bair service.

GUEST EDITORIAL

LTCOL lan Brandon Commanding Officer 2nd Engineer Regiment



here is an ancient

Chinese proverb: "May you live in interesting times". We are indeed facing interesting times, as the impacts of COVID-19 continue to make themselves felt around the world. In relative terms, New Zealand has so far been insulated from the worst of these impacts; socially and economically. The same cannot be said for many parts of the world where New Zealanders continue to serve.

While New Zealand and the New Zealand Defence Force may appear more inwardly focused at the moment supporting the COVID-19 response, the global role undertaken by members of our Force remains as critical now as it did in pre-COVID times. Perhaps more so. Now more than ever, our contribution to operational missions – be they with the United Nations or our other close partners, is critical in helping New Zealand maintain its international relationships and standing. This will set the conditions for a strong recovery once COVID-19 is under control. In many cases our personnel also continue to directly contribute to alleviating the hardships of those who are less fortunate than ourselves. This is noble and important work.

It is a difficult time to be serving overseas, and I would like to acknowledge the novel difficulties faced by our personnel as well as the significant additional challenges faced by families at home. In many respects we are all in 'deployment mode' in the fight against COVID-19; be that on the home front or abroad. I continue to be hugely impressed by the commitment and resilience shown by our families while your partners serve overseas.

Uncertainty regarding COVID-19 will persist for the remainder of this year, and all expectations are that we will remain engaged in the fight for some time to come. We are committed to not only supporting New Zealand through Operation PROTECT, but also all of our personnel deployed internationally and your families. Please make use of all the support mechanisms available through this challenging time – through home Units, through the Deployment Services Officers or via the Force 4 Families Hub. We continue to have your back.

To those currently serving in increasingly challenging operational environments – keep up the great work. We have full confidence that you are representing New Zealand to an exceptionally high standard; showing all those you work with and serve the special characteristics that New Zealanders exhibit when in a tight spot: determination, empathy, humility and a great sense of humour.

While that Chinese proverb is seen by many as a veiled curse, it is actually double-edged in nature. With adversity also comes opportunities for growth and innovation. I have no doubt that COVID-19 will have a silver lining for us and for New Zealand, if we can identify and pursue those opportunities in the months to come.

Look after yourselves and each other. To those serving overseas – kia kaha, we look forward to seeing you home soon.



FOREIGN CORRESPONDENCE

News from Sinai

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Chunuk Bair Remembered 105 Years On

CAPT M Horn Adjutant, NZCOON

The morning started early, by 0400hrs the contingent had drawn weapons from the armoury and had begun a 3.5km march to the beach. It was silent on a warm Egyptian morning on the Sinai Peninsula – only noise of weapons clashing on body armour and boots rubbing through coarse sands.

The contingent, along with members of the Fijian and Canadian contingents walked around the perimeter and along the beach at South Camp. Climbing through a small re-entrant and onto a spur brought us to the New Zealand contingent memorial location where the RSM, WO1 Craig Winter, had established the setting for the Chunuk Bair Memorial.

The battle Chunuk Bair took place in August 1915 and was a significant battle during the Gallipoli Campaign. Many young New Zealand men lost their lives during the battle. The battle of Chunuk Bair is significant to us for a few other reasons. Many of these men



spent time in Egypt, training and getting into trouble (sounds familiar), before being moved to Gallipoli. A number of contingent members also had relatives who served in Chunuk Bair and WO2 Julian Watts and I had Great, Great



WO2 Julian Watts, CPL Ryan Douglas, LTCOL Aaron Wright and CPL Brooke Stirling.

Uncles who were killed in action at Chunuk Bair.

Throughout the movement to the memorial location, the RSM detailed phases of the battle of Chunuk Bair which included what units were doing and what was happening in the battle. Once everyone had formed on the ridge top next to the memorial which the RSM had set up the sun was beginning to crest and the service began.

The service began with a karakia before a number of speakers took the opportunity to talk about the significance of the day, the battle itself and to remember family members who served in the battle. The service concluded with a waiata and a number of photos before the contingents moved to the mess for an early breakfast.

Later that evening, the RSM chose to put on 'Chunuk Bair' the 1992 movie. Expecting to see similar screenplay to 'Saving Private Ryan' a brave few people showed up to view the movie. Only a few low budget scenes into the movie it was unanimously decided upon that the RSM was no longer allowed to choose movies.

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Above: NZCON and members of FIJICON and CANCON pose for a photo at sunrise.

Right: CAPT Tamaroa Wawatai and CAPT Matthew Horn deliver a reading.

Although conducted on a low activity period where most people would still be catching up on important rest, the memorial provided an opportunity for the contingent to spend time to remember those who served and payed the ultimate sacrifice. It also gave the contingent a chance to spend time together, outside of work, and share a different to usual experience together.

A final note – I am extremely proud of what the men and women of NZCON 20/01 have achieved during our time thus far in the Sinai. We have a diverse group who have bonded during a time where the environment is forever changing. We are now over halfway through our deployment and collectively would like to thank those back home who are changing nappies, watering the gardens and everything else in between to keep things as normal as they can be.

See you all soon.



FOREIGN CORRESPONDENCE

News from Sinai

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Keeping Fit In The Sinai

SGT M Oldehaver

Physical Training Instructor, NZCON

NZDF PTI's have been deployed to the MFO since 2016. This position is in conjunction with an Australian PTI which both look after two camps situated in the Sinai Peninsula, one in the North and the other down in the South. At each location, our job is to provide MFO personnel with the ability to carry out any operational and daily tasks through the provision of physical training sessions. Each PTI provides a variety of classes such as, standard military sessions to specific classes such as spin, METCON, and yoga. We are also responsible to plan, program, organise, conduct, and supervise the sport and athletic recreational events. To date within South camp I have hosted a number of events such as Strong Man, Volleyball, One Touch, 3 on 3 Basketball and Frisbee Golf. However, this was not all possible only we few months ago.

The day we arrived at South Camp, Sinai, it was clear that the MFO had put in place measures to preserve the force due COVID-19. These measures saw the many areas of camp closed for public use which of course included the heart of every military base 'THE GYMNASIUM'. It was hard at first coming from home knowing our gyms were back to, or close to normal. However, all was not lost, as we were able to maintain a temporary outdoor gym that covered a double tennis court which included social distancing and higher hygiene protocols that members had to comply with. This temporary Gym included cardio machines, weightlifting platforms, free weights, and enough open space to hold over 40 people. Times were hard for a PTI not having much to contribute apart from maintaining current postures and ensuring the members of the MFO were able to keep safe while maintaining their individual fitness levels.

As weeks went on, and further discussions took place regarding the impacts of COVID-19 on the MFO, the

decision was made that as a single organisation we could maintain an individual bubble. This meant being safe from outside threats lowering the chance of contracting the virus. From that point in time restrictions began to be lifted. This meant the reopening of many facilities, but of most importantly the GYMNASIUM. With the gym reopening, as the PTI, my workload resumed back to full noise. All group fitness classes such as MFO PT, spin classes, METCON's, and sporting events were back online, but most importantly so was the annual events which the MFO have been celebrating since the beginning of the mission. In particular during the summer rotation 'MFO DAY' is one of the two major events held within the organisation. This marks the day of which both Egypt and Israel signed the treaty of peace between their nations.

MFO DAY was held on the 3rd of August and was celebrated in both North and South camps, respectively. In South Camp, many contingents competed in three sporting events: Team Triathlon, Tug of War and Ultimate Frisbee. The Team Triathlon, however, was not your typical event. This saw teams competing in a 200m relay swim, 800m relay row and 1km relay run. Having a total of nine participants, three in each discipline. Each member of the three disciplines had to complete their respective discipline distance before switching. This made for a fast but exciting event. To top it off NZCON destroyed this event coming in first place with a total time of 26mins 42sec. As the NZCON PTI and organiser of the event, I had nothing to do with them winning!

Shortly after the Triathlon, teams prepared themselves for the biggest battle of the morning, "The Tug of War". This event was most definitely the highlight of the day as the battle between the giants began. The Fijian contingent were favourites closely followed by USA, but to many, one of the smallest contributing nations, NZCON pulled out one of the most unbelievable wins against Fiji. The



contest was explosive seeing Fiji winning the first pull. However, the spirit of the NZCON team, powered them to win the second contest. Both teams at this point where physically broken but determined to win the third and final pull. Again, a massive upset, NZ managed to muster up the Wairua of the day and displayed huge MANA to walk away with the third and final pull, beating Fiji. The first contingent ever to do such a task, that many before having tried and failed at. Unfortunately for NZCON they lost against the USA, with a finishing position of third - Fiji finished first.

On the completion of the Tug of war, a well-deserved rest was given. This gave teams time to recover and prepare for the final event being Ultimate Frisbee. Ultimate Frisbee was conducted by way of a round robin tournament. This game is not commonly played to the correct standard in the southern hemisphere. However, due to the fact I was the organiser, I could manipulate the rules to ensure it was understood by all those playing. Again, this was a tight contest between a few contingents;

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NZCON post PT with SGT Oldehaver

NZCON, USBATT, CANCON and AUSCON. Each team played one another and for a contingent to win, they had to have won the most games overall. This event was a must win event for NZCON as they were tied for first place with FIJICON. In good fashion NZCON put together a fantastic bunch of games to be undefeated closely followed by USBATT who were also undefeated however, were second due to points differential.

This day presented the opportunity to compete for the Sinai, South camps Top Sport and Athletic Contingent within the MFO. It has been a longstanding Trophy, traditionally heavily contested between Fiji and New Zealand and to this day continues. Despite Fiji winning the Tug of War and coming third in the Triathlon, they placed last for Ultimate Frisbee. New Zealand on the other hand is now and will continue to fight to be the Most Athletic and Sportiest contingent within Sinai. One NZCON member was also awarded Sportsman of the day, the Adjutant, CAPT Matthew Horn.

MFO Day has been my highlight of this deployment so far. Having the opportunity to plan and execute an international sporting competition is something many PTI's will rarely get the chance to achieve. With only a few months to go, I will endeavour to continue to host more inter-contingent athletic and sports events to build and foster international relationships and many good friends.



Contingent poses for a photo after winning the triathlon

DSO'S CORNER



Carol Voyce

Deployment Services Officer Editor "The Bugle"

am perched up on my bar stool at the kitchen bench writing The Bugle. I can't say it's that comfortable given that I have been perched for some hours doing other tasks. I have been fortunate to work from home on occasions during these COVID times and with no interruptions, I seem to make great progress on my "to do" list and my "wish" list .

Last week I thought I had solved the need for comfort at the bench and went out and bought a desk. Really smart that fits my furniture style perfectly. I had a rough measure up of where it was to go and happily bought it home on Friday night. I then spent the whole evening dragging it from corner to corner, room to room, trying to find the best location - given that it didn't quite fit in the gap I had so meticulously planned for it. I was also home alone which might have been a good thing help is hard to get with a smile, when you want to move things continuously and then back again. I must say though that it was a good opportunity to get the vacuum cleaner into a few hidden places! Sadly to say - the desk still hasn't found the right place to "live" and sits in the hallway.

I often think about wanting to have

one's independence when we are home alone or parenting alone. Deployment can be a great test for that too. Always wanting to solve the problem and without asking for help. Sometimes we can be a stubborn lot! I sometimes recall a previous encounter I had with a gorgeous Kererū, who decided while I was gardening one day, to venture inside through my ranch slider and settle on the extractor fan above my stove top in the kitchen. Yes home alone and with a fear of fluttering winged creatures, there was no way I was going to get it to move despite flicking towels, clapping loudly. As it flew about the room I had no option but to call on the neighbour who calmly banished me outside and set the



beloved bird free. Embarrassed but grateful!

Reaching out for help, support or advice can be difficult for many of us but what a difference it makes. Janine and I have fielded many a call for the unexpected or simply to chat and there is always a solution lingering in the "wings". While we may not always have the immediate answers on hand we know where to find them. We are only a phone call away, day, night or weekend and we always want to be able to make a difference. While we can't move your furniture (and back again), we can find someone to help if it is not to be one of us.

The ongoing COVID situation still troubles many of us. While we move from different Alert levels, it is ok to feel some anxiety and to reach out for reassurance. I am sure with loved ones abroad, you naturally worry about things so far away and out of our control. We know that every mission has strict protocols for the safety of our service personnel and are always looking at ways to ensure everyone's safety and constantly reviewing procedures and plans with input from the experts. There is no room for complacency here or there, and each one of us must play our part while we wait for things to one day return to the normality we are so accustomed to. I know too there are some disappointed families and service personnel who had plans to holiday this year in some wonderful locations world-wide. This now is no longer safe or viable and we must be content with enjoying our homeland meanwhile.

I think it's now time that I got down from my perch here but look forward to catching up with many of you by phone over the coming month.

And if you have a solution for the desk be sure to send it my way. It just may be in the hallway for some days to come.



Janine Burton

Deployment Services Officer

ne of my best 'thinking times is when I am in the car either driving from home out to Linton in the morning, or home again at the end of the day. On my way to work I am picking up the threads of what the day might bring, what appointments might be in my diary, what I need to accomplish, who I might see or catch up with. During the drive home I might mentally put the day to bed a it were, and think about what comes next. It might be a shopping list for the supermarket, or it might be my art or yoga class night. Or my attention might be grabbed by a beautiful and bright rainbow to bring a feeling of delight and peace, as it was one day a couple of weeks ago. A great way to end the working day.

Of course my work day doesn't really ever come to an end as I remain contactable to all our families by phone over the weekends and public holidays. In saying this though, Carol and I have come to a phone sharing arrangement where we take turns at covering the phone for alternate weekend to give the other a break. We have talked about putting this in place for a very long time but now we are making it happen. You don't need to know who might be carrying the phone if you want to give us a call over a weekend, we divert our phones but you might get a surprise if you think you are ringing Carol on her number and I answer.

Spring is starting to show itself as I'm sure you will have seen for yourself, especially with daffodils and other spring flowers being quite prevalent around the place. For me, one of the most delightful signs that spring is on its way is when the blossoms start to appear on my flowering cherry treesand I saw that the week before last. There is something about these delicate little pink flowers that make me smile. Sadly though, spring also brings windy days and I just know that in a month to six weeks from now, I will have these little pink petals all over our lawn, driveway and blowing their way into our garage and occasionally



getting walked into the house on the bottom of shoes and feet, and bucket loads will be going out in the garden rubbish. But while they are here, I do enjoy them.

So COVID is still hugely impacting our world. Today, as I write, Auckland are joining the rest of the country in Level 2. I did give all our Auckland-based families a call a few weeks ago when you were put back into Level 3 and it was good to hear that you were mostly just getting on with things, albeit a little frustrated by the increased restrictions. You will all also be aware that the NZDF have now taken an even greater role and presence in the quarantine facilities around the country. We anticipate that this will a key focus for some time to come.

I had hoped that we would have been able to invite families to dine with us in Linton, Trentham and Burnham again this month, but until the Level 2 restrictions and the social distancing requirements, this is just not going to be possible unfortunately. I am truly disappointed about this, but as soon as we can, we will again invite families to join us.

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**

KEEPING THE HOME FIRES BURNING



Dear Readers

I really enjoy getting The Bugle each month and noticed in the last issue that you wanted some of us to write for you. I thought maybe I should try.

My husband has been overseas for five months now and we have settled into a good routine at home. I think we were helped by attending the pre-deployment briefing for families and were able to come away with lots of information which took care of the unknown. All the resources and nice people we met made such a difference. While we all struggled for the first few weeks we could accept that this was just a normal part of the separation so were able to move on more easily than I ever thought we could.

Our 2 children aged 5 and 7 really felt the absence of their Dad but they too have settled into this "new normal" for the time being. I guess we are lucky in that we have both sets of Grandparents living nearby and with their frequent visits, treats and support, our days pass by quickly.

It wouldn't be normal not to worry at times but we try not to watch the news and try to keep things in perspective. I think the hardest thing to cope with every day is the COVID situation. We are mindful of the need to follow the advice re handwashing and social distancing and keeping ourselves safe. I guess this is just another thing we have to integrate into our day to day lives like everyone else.

I am grateful for the great communication we have from abroad. For us all to talk with Dad and see his smiling face makes such a huge difference. While the mail system seems to have a few problems this certainly helps to make us feel connected and to share the news from here and there. I am also relieved to know that there is a great support network within the Defence Force and it's reassuring to know that if we ever need anything I just have to pick up the phone – any day – any time.

I hope you are all doing well and looking forward to spring days.

Joanne



FOR YOUR INFO

Welcome to New Readers

A very warm welcome to new readers of our deployment newsletter, The Bugle. This is our main way of communicating with you all and keeping you informed with the latest in news and happenings in deployment locations worldwide and offering some information and advice for the months ahead. Your input and contributions are also welcome. The deadline for each issue is the first of each month.

The Bugle finds its way to your letter box or "inbox" monthly – usually within the second week of each month. We value your feedback. Please make sure you contact us if your mailing details should change. Give Carol or Janine a call, text or email.

You will notice that the Bugle is written for people at all stages of the deployment journey and we hope that in each issue you will find something of interest that will help you along the way.

Deployment Guides

Deployment Guides are prepared for family members for each of the missions we support. While Guides are provided at Welfare Family Days, some family members miss out.

If you do not have a copy of the Guide for the deployment your family member is on, please contact Janine or Carol to have a copy popped in the mail to you.

Final Bugle for Some

As we welcome new readers we ae also saying farewell to those whose deployment journey is concluding. We hope that once the isolation requirements are complete that you will enjoy family reunions, holidays and happy days!

It has been wonderful for us to have been able to support you during the separation, whether you have needed to make direct contact with us or not, and hope that you have enjoyed receiving your edition of The Bugle each month.

Please remember our team is still here for you if you need any assistance in the weeks ahead. With best wishes to you all, we look forward to possibly meeting you again at some point in the future..

Survival Tips

We are always looking for new ideas to help make deployments easier for those at home and those going away. As personnel on deployments are constantly changing, why not share any handy hints and survival tips that you may have. These ideas can be shared at future briefings to help others along the way.

For some it will be a first deployment, for others it will be "another" deployment. Was there something special that was sent or received? Was there something special or different that assisted your children with the separation?

Your experiences may help others who are struggling with separation while on deployment, or left at home to keep the house, kids and routines running. These may also be printed in future editions of the Bugle.

(Anonymous contributions are welcome.)

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: Carolyn Hyland—Ph 06 387 5531

Papakura: Ph: 09 296 5744

Burnham: Kathryn Hodgkinson

Ph: 03 363 0322 Linton: Lesley Clutterbuck—Ph: 06 351 9970 Trentham : Christine Grant—Ph: 04 527 5029

Air Force:

Defence Community Facilitators: Air Staff Wellington: Linley Willliams—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

SO ... WHAT DOES A CHAPLAIN DO?

A question I have been asked more times than I can remember...

To give you a clearer picture of what a chaplain actually does I thought I'd take this opportunity to clear up some uncertainties and myths.

But first, my name is Janie McPhee, My husband

Jake (*Air Force Command Warrant Officer with over 34 years' service experience*) and I have been together for over 30 years. With three children, life has certainly been a journey. I have been a military wife for more years than I have been in the military as a Chaplain (I've spent 11 years as an NZDF Chaplain). I've endured much time at home alone with kids as we supported Jake in his deployments, courses, exercises, work stuff and now unaccompanied postings. The kids are all grown up now and flown the coop but the very vivid and often challenging periods of solo parenting stick strongly with me. It's not easy and as much as we want to paint a picture of a perfect family, reality is... it's not. I've learnt its okay to put your hand up for help, as long as you know where the help is.

To those Myths and Uncertainties

What is a Chaplain?

A chaplain is an ordained minister from any denomination who has a depth of life experience, has led in churches, has studied and trained to be a minister for some years prior to joining the NZDF. They have experience in walking with and working with people through those difficult challenges that we can face, those unexpected complexities that need some help to work through. We are the voice to command giving advice, direction or support when needed, we are your voice and your support. We are the place you can share with confidence, security and trust. We are your friend.

How do Chaplains fit in with other helping people?

An NZDF Chaplain works in a wider network of Welfare Teams who are made up of Doctors, Nurses, Social Workers, Industrials Psych's, Complex Case Workers, and Community Coordinators. At times this list may grow or shrink depending on the need. We work together to help you when you need it.

Nothing is done without your permission or awareness –except, if you are a danger to yourself or to another, this is the only time we would break your confidentiality.

Can I see a Chaplain and how?

Any NZDF personnel or their family members can utilise the support, care and resources of NZDF Chaplains 24/7.

Anytime, anywhere – every Camp or Base has a Chaplaincy team – there will be a duty Chaplain available 24/7. (Check for the_number in the local Base or Camp phone books or ask the Camp or Base Operator. All duties numbers come through to mobile phones, if the Chaplain doesn't answer please leave a message and they will return your call) OR head to the local Chaplain Centre. For example: Linton Chaplaincy 06 351 9635 (Ext 7635).

What should I expect from a Chaplain?

A Chaplain is someone to listen and to help, and not just for the spiritual stuff—we care about all of you: body, mind, relationships and spirit.

If your military partner is deployed, posted unaccompanied, is on exercise or a course, or just at work, our services are here for you – regardless of whether you are a military, civilian or a family member – we are here for you.



Wait, I thought Chaplains were just religious?

Yes, we certainly have church services, do prayers on parade and other ceremonial duties, we will pray with someone or their family if asked for, we do weddings, funerals, Baptisms, dedications, memorials, unveilings and blessings but this is only part of our roles. personally or professionally through counselling or external resources.

In the Tough Times:

We will listen when you need a listening ear. We will give advice or lead you to a place you can find your answers.

We will see things in you that often



others don't see. In those moments of doubt or uncertainty or perhaps even when you're feeling lost, we will walk along side, talk with you, listen or just be in that space with you.

We will be your confidant, your friend, your mentor, coach or guide. We will be your strength, your advocate,

your voice, yours ears and we will bring the light to guide you through your times of darkness.

A Chaplain is many things to all those things that you need us to be; we will do our absolute best to be there for you.

We have journeyed through medical appointments with service personnel and even family members when military partners are unable to.

We have journeyed with people through performance challenges, complaints, summary trials, court martials, transitions, exit plans, career challenges, civilian legal challenges and the list continues to grow.

We will help you through your physical, mental, relational and spiritual challenges.

But wait Is there more

We are the person standing next you, behind you and in front of you – we are called to serve you, to care for you and to give you hope when all else feels hopeless.

We will give advice to command on many things and we will support you with command.

We teach, we give briefs, we give guidance, and we are problem solvers who bring calm into the storm. We are very solution focused and want the very best for all.

There is more to us than mere words can express – so please take the time to get to know your friendly Chaplain.

We look forward to meeting you soon

Janíe

We can help with:

Those new recognized relationship processes.

Those *challenging Relationships* that go through tough patches like: deployments, postings, training, away a lot, parenting or just disconnection. And, if we can't help with our own resources and skills we will find someone who can.

Parenting challenges: All parents have challenges—it's the joy of raising children. But added extras like deployments, postings or exercises and training that see partners away for extended periods can have a tremendous impact on our children. Chaplains have a depth of knowledge and experience to tap into either

RFOR

HOW TO MAKE SIX FIGURES



Three ways to make a six-figure income

A "six figure income" means earning \$100,000 or more each year before tax. Having a six-figure income can be a serious game changer for your family, your finances, and your future financial health.

For the financial year ending 2019 – the most recent period the IRD provide data for – only about 12% of the NZ workforce earned a six-figure income, which is about 6% of all Kiwi's. (Noting that children, retirees, and the unemployed aren't included in the workforce).

While earning more than \$100,000 might sound great, how far that sum can go depends on the circumstances. Some people can have a high income and not necessarily be wealthy, or vice versa. A young couple saving for a home with one fulfilling stay-at-home parent duties, and the other earning \$100,000 probably won't feel as well-off as a retired couple living in a freehold home with total income from investments of \$80,000.

Policies suggest \$100,000 income might not always be enough

Government policies seem to suggest that \$100,000 isn't always enough.

- A quarter of all households earning between \$100,001 and \$150,000 receive some sort of taxpayerfunded welfare, these figures exclude NZ Superannuation – commonly called "the pension".
- On top of that, the most recent data available shows that 18.8% of households with a total income of more than \$150,991 receive social welfare such as; working for families, accommodation supplements, jobseeker support, sole parent support and student allowances.

The milestone

Despite the numbers above, breaking into the top 6% of Kiwi's is a huge milestone for most who achieve it. Be proud if you are already a part of this group – or if you ever do reach this milestone.

Six-figure challenges

Everything in life comes with challenges, including earning more.

First, there's a little issue called lifestyle creep. Having more income is great if you can keep your cost of living similar to what it was before the increased income. However, many people start to upgrade their lifestyle and soon need more money to cover expenses and luxury items that might not be necessary. So, you might be earning great money, but spending just as fast, slipping into a "paycheck to paycheck" lifestyle.

Another challenge is your environment, including where you live. Some nonhomeowners earning a low six-figure income still might struggle in places like Auckland or Tauranga, which were recently confirmed as having the costliest housing in the world relative to average incomes.

Why earn six figures?

Before goal setting for that lucrative \$100,000 income, think about why do you want to earn it? – Genuinely ask yourself this and write down what it might mean for you, your family, and your overall wellbeing.

• Do you think it will make you happier?

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- Is it so you can buy more stuff and impress others?
- Are there other reasons?
- Or, is it to help you build financial freedom, and maybe not have to bother about money issues?

If you don't ask yourself the tough questions, you could just find yourself working long and difficult hours to hit this income level, possibly in a high stress or high risk role, and one day realise that's not really what you wanted at all.

Three ways to achieve a six -figure income

Once you've completed the little exercise above and confirmed you want to set your sights on a \$100,000 income for the right reasons, let's explore the top three ways to achieve it.

1. Career

Your career is the first place to start – this includes being self-employed.

Hardly any jobs will pay you \$100,000+ right away, and the ones that do require many years' worth of expensive training – such as being a doctor! For most, earning a six-figure salary takes time, experience, and plenty of hard work to reach.

While choosing a career path can be tough, if you're young, the main thing is to ensure you're in a growing and resilient industry. That should ensure your skills remain relevant as new technology emerges and innovations occur, and if needs-be, in years to come if things do change you can always pivot your career path still within that growing field. Getting this right reduces the risks of unexpected layoffs, downsizing, economic troubles, or a company bankruptcy. You can also reduce these risks by ensuring that you've got valuable skills and knowledge – positive and energetic people are one of the seven groups of people likely to emerge as winners from the current downturn.



If you find yourself struggling in your current career, consider:

- Ask for a raise, or better yet, ask your boss what you need to do to get a raise!
- Are you in the right field? If not, it's time to think about shifting to a growing sector of the economy.
- Can you gain more qualifications or skills to be more valuable?

Learn more: see Milestone Direct website for the following articles:

Microsoft research identifies the top 10 office jobs

The best jobs during a recession

2. Side hustle

It can take a long time for many people to build up to a \$100,000 plus each year, which is when having another income stream to add to the flow can be invaluable. This is sometimes called a "side hustle", and there are two differing opinions in this area. Let's explain:

i. Side hustles can be worthwhile. If you're in a low-paying job or find yourself in a field with limited advancement prospects, a side hustle can help you build income faster possibly filling a gap as you retrain for a different field. The options are nearly limitless and could include: importing minor items then re-selling them online, dog-walking, cleaning, a second regular job, starting a blog, mowing lawns, freelancing and contracting such as driving for Uber. Creative people might be able to sell their own artwork, handmade furniture, music, and so on.

ii. Side hustles can be a distraction. Alternatively, if you're in a good role in a growing field, you're probably better off focussing on your primary skillsets and career. The most wealthy and successful people the world over usually got there by focussing on one primary thing, at least to begin with. There might not be much point in a young lawyer – or other professional with good prospects - spending 10 hours every weekend working on a blog or walking other people's dog's for cash. Instead, the young professional will surely be better off using that time to develop more skills that can be applied to their career, perhaps by learning more in specialist areas of law, or by working 10 hours overtime to get promoted faster.

3. Investments

Investments are when your income really gets working for you.

With many investments the income

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LIFE IS A JOURNEY. GET GOOD DIRECTIONS

they generate is reinvested. KiwiSaver is an example of this. Nearly all KiwiSaver Scheme funds have some exposure to shares. Many of these shares will pay income to shareholders (i.e. the investor in KiwiSaver) as a dividend, but this is just reinvested by the KiwiSaver Scheme manager into more shares and other investments. These shares and investments earn more dividends and income - so your income starts earning income! This powerful force is called compound interest. Reportedly, Albert Einstein said that:



"Compound interest is the 8th wonder of the world. He who

understands it, earns it; he who doesn't, pays it."

While there is a little debate about whether Einstein said this, it's undeniable the power of compound interest is remarkable.

When you're first getting started, your investment income will not be a huge contributor to helping you reach a six-figure income. But the more you invest, and the more time passes, the more you'll see this income rise until it reaches gamechanging levels.

Don't worry if you can't afford to invest much or at all right now, there are plenty of great investments out there, the key is to:

- Start early, and
- Keep going.

If you do, what starts as a trickle of investment income, will steadily turn into a raging torrent.

The bottom line—a six figure income

Your career will usually be the biggest earner for many years, but you can also get to a six-figure income with a combination of your full-time job, side hustle, and investing.

Earning a six-figure income can have major benefits for your life and future, but remember that:

- Many people have built wealth on much less income.
- If you want to build true wealth and happiness, that really comes from your personal lifestyle, outlook, and how you live.

If you have the right mindset and have specific goals, making \$100,000+ each year can do wonders for your finances. If you'd like to discuss how anything above might impact you, please drop us a line below, we'll get back to you within a working day:

info@milestonedirect.co.nz

0508 645 378

This article has been contributed by Joseph Darby, CEO and **authorised financial adviser at Milestone Direct Ltd**. This article first appeared on the Milestone Direct website. The views and opinions expressed in this article are those of Joseph Darby and not necessarily those of Milestone Direct Ltd. The views and opinions expressed in this article are intended to be of a general nature and do not constitute a personalised advice for an individual client. A disclosure statement relating to Joseph Darby is available, on request and free of charge.

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 <u>info@milestonedirect.co.nz</u>. There are no costs involved until an adviser has established your specific needs.

CYBER TARGETING OF NZDF FAMILY AND FRIENDS

As the NZDF continues to educate personnel about cyber targeting and the risks of social media, the success rate of would be attackers' continues to decrease. Our personnel are being educated to ignore or block people they do not know and not to engage in conversation. They have been implementing the available security measures to decrease their cyber footprint.

Currently, security staff are seeing a trend in online targeting being redirected to our family and friends. These potential threats are after a number of things. They use fake accounts to exploit you for money, your identity, or information. The social media accounts of our personnel and their families and friends are a great source of information for foreign actors.



Potential threats use a variety of ways to trick people into adding them or engaging in conversation. The most common methods used are profile pictures of attractive people or profiles imitating a military person. Both methods are trying to appeal to the people they are trying to deceive. Another successful method is to obtain information and photos from a person's account, recreate the profile and friend request that person's contacts.

Here are some things to look out for when using social media sites:

- If you receive a friend request or message from someone you don't know check if you have any friends in common. If you don't think you know them and no one you know is friends with them do not accept their request.
- If you are still unsure, check out their profile. Check what information is available and who they are friends with. Does the profile have minimal detail? Fake accounts generally have limited photos, information and friends because the profile is used only to try and access your information.
- Also check if you think you are already friends with someone that has sent you a friend request. The potential threat may be using your friends profile picture, photos, and information to deceive you into friending them.
- Check your friend list for duplicate profiles.



Security staff are getting reports of family and friends being contacted and chatted to for a few days before being asked questions regarding the NZDF, Single Services and Service personnel. Any incidents of this nature should be reported to Deployment Services Officers, Defence Community Facilitators, Unit Point of Contact to pass on to security staff to be investigated.

There are a number of privacy settings available on social media sites and it is recommended that these are used to prevent these random people from contacting you.

SUPPORTING CHILDREN THROUGH STORIES



From Your RNZAF Defence Community Facilitators

Stories are an effective way of supporting children to understand and learn skills to manage challenging situations we will all face at times in our lives. Here a couple of New Zealand children's books you might find in your RNZAF Base Library.

ACE – A Horsey Tale of Courage. Written by K. Cook with illustrations by K. Hulsboch. (2018) Supported by Bayleys and BNZ Crusaders. This book is available for purchase online at shop.crusaders.co.nz for \$20 plus p&p.



This is a simple story about the real experience for some children at school. I think the book is of value whether your child is dealing with being bullied or have found themselves in group of children who pick on others. It provides some easy to understand ideas about the reality of being bullied and how behaviour and words can hurt and upset other children.

Books can tell social stories and teach social skills which helps children understand that they are not alone in their experiences, as well as the feelings and impact of their behaviours of others.

ACE - A Horsey Tale of Courage, book review by Imogen (7 years)

Ace is a horsey kid who is being bullied by other horsey kids at his school. Ace thinks the other horses bully him because he is not cool, can't flick his tail well and isn't good at sports. Ace doesn't want to tell a teacher because it might just make things worse for him and everyone else doesn't want to tell a teacher either. Ace just try's to stay out of their way. One day a nice grown up called Holly talks to Ace and he ends up crying and telling her the whole rotten story. Holly helps Ace tell the teacher. The unkind horses said sorry to Ace, they didn't know what they were doing hurt Ace and they became friends. I think it is quite nice how they got to be friends in the end and Ace got to stop worrying about what other people think about him. It is what you think about yourself that matters.

Aroha's Way

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.

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

It is possible this book won't be in your Base/Camp Library. If you would like to purchase your own copy you can for \$19.95 from Wilding Books.



OPERATION CHRISTMAS CARD



This is one of my favourite projects – spreading some Christmas Cheer across the miles!

Operation Christmas Card began some 19 years ago and has a proud history of sending a little of our kiwi festive spirit abroad. Last year we had a huge response to this project, receiving heaps of cards, letters, drawings, posters and handmade decorations. It was with pure joy that I got to enjoy the efforts of so many, big and small, who wanted to remember our New Zealand Defence Force personnel on Operations abroad. Sorting the contributions brought many a smile, many a laugh and even a little sadness. Some children designed cards, copious amounts of glue, cotton wool and felt pen, adorned many a gorgeous creation and many a letter acknowledged the sacrifices of those separated from those they love, over the festive time. Some children wrote from the heart, shared a little about themselves, their holidays, their families and their pets and often included their own wise words of wisdom and a question or two! Some highly amusing and sure to bring a smile! In the past, we have had some outstanding cards from schools closely associated with our military camps, i.e. Burnham and Linton, and also from schools with no military connection at all, individuals, groups and clubs.

So, how can you help make **Operation Christmas Card** a continued success? Make a card, buy a card, or take the concept and guidelines to your preschool, school, community group, your work place, church group, senior citizens club or beyond. Everyone can make a difference! Get everyone on-board! Contributions must be received no later than **16 October** – postal details below. Once we receive the contributions, these are checked, packaged and mailed to all deployed service personnel on all missions abroad. Last year many of those who contributed, and included their contact details, were sent letters, photos and sometimes even a small gift from grateful service personnel, acknowledging the difference their festive greetings had made to their morale. Be sure to write your name and address on the back of your card.

Your support is appreciated more than you can ever imagine. Carol.

Post Christmas Card contributions to:

Carol Voyce Deployment Services Officer Southern Regional Support Centre Burnham Military Camp 1 Powles Road Burnham 7600



MENTAL HEALTH AWARENESS

It is Mental Health Awareness Week, 21-27 September 2020.

An opportunity to explore the experiences, actions, relationships and surroundings that make you feel good and uplift your wellbeing.

What is good mental health? What does it look like?

Being healthy also means having good emotional health. When you are mentally healthy you are able to handle life's challenges, stay resilient to life's setbacks, and build strong relationships with others. Improving emotional health is as fulfilling as building good physical health and can benefit all aspects of your life. Boost your well-being and stay mentally healthy by following these top tips.

Sarah Paper, LP, PsyD

Source: https://www.allinahealth.org/healthysetgo/thrive/five-tips-for-good-mental-health

Take care of your body



Your body is meant to be moved and nourished with healthy food. Exercise is one of the most effective treatments for depression and anxiety. Moreover, the side effects are desirable. Treating your body with appropriate nutrients and being active will reduce stress hormones, increase monoamines to improve your mood, and provide you with energy to face life's challenges and manage everyday stress.

Feed your soul



Engaging in activities that you are good at and enjoy will boost your confidence and provide you with a sense of purpose and accomplishment. Additionally, taking that time to do what you love reinforces the message for yourself and others that you are of value and deserving of time and care. Most importantly, laugh every day! Laughter decreases stress hormone and increases endorphins.

Foster good friendships



Whether you're a social butterfly or a wallflower, be mindful of your relationships. Develop a supportive social network and surround yourself with positive people who enjoy and appreciate you. Healthy relationships are essential for emotional health, particularly during times of misfortune and distress. Remember that different friends play different roles in your life and fulfill different needs, so don't rely on one person to be your "everything."

Embrace your emotions

There are no negative or positive emotions, but rather varying degrees of comfort or discomfort. Emotions are our best informants and motivators, letting us know what is and is not healthy in our lives and prompting change.



Keeping feelings trapped inside, hidden, disguised, or denied generates internal tension and confusion. In addition to relief and catharsis, expressing emotions communicates our wants and needs.

The Platinum rule



You are with yourself all day every day, so be good to yourself! Do onto yourself as you would do onto others. When someone is hurting, frustrated, anxious, or down, we tend to be skilled at providing comfort, giving advice, or offering relief. Remember to treat yourself with the same compassion, thoughtfulness and forgiveness.

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 are going to share some of these incredible images with our readers over coming issues.

These images are from the Operation RATA II mission to the Solomon Islands, 2006-2011.



PERSONAL MESSAGES

The deadline for contributions and personal messages for The Bugle is the first Monday of each month (**the next edition deadline is 1 October 2020 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

To my little darling Peyton and my beautiful wife Tara

As the temperature rises over here so does my hunger to hold you guys in my arms again.

All my, Papa Bear

Happy Birthday to my wonderful Mum. Love you, Matt

Ні Рорру

I hope you are being good for Mummy. I like the photos of you riding your new bike. You are so clever and can go really fast. Have lots of fun at the park with your friends. I will talk to you soon. Always love you. Daddy

To the F Clan

Thinking of you all in these weird times. Be assured that we are all safe and well here and working hard. Thanks for all you emails and the news from home. I really enjoy hearing from you all and spotting the familiar faces in the attached photos. Always makes my day so keep it up. You will be looking forward to the end of winter and sunny BBQ days. It will be great to think that we will have holidays in the sun together by Christmas. Look after each other. Love to you all. CHV x

Dear Missy

Happy Birthday to you. Have fun on your birthday and enjoy your party with your wee friends. I hope you get some nice presents. You will be able to tell me all about it on the computer when we talk soon. I miss you lots. Look after your brother and your mother. Love Daddy xxooxx

Anniversary Greetings Grandma and Poppa

I will be thinking of you both as you celebrate your 50th wedding anniversary on the 15th. Enjoy your celebrations and hope for everything golden. Love you both. Mike

Hi Mum

Happy Birthday. Enjoy your day and let everyone spoil you. A great milestone deserves a good knees up! Love you and thanks for all you do for all of us. Love Bruce x

From Home

Hi Daddy

We went to McDonalds for my birthday and had lots of fun. I got lots of presents and stayed up really late. I liked the scooter you sent to me. That must have been hard to fit in the post but Mum said she had to go and pick it up for you. It's so good. I can't wait to show you how fast I can go and all the tricks I am learning. I hope you can come home soon and see me. I love you lots. Love from Max

Hello Aunty "May"

We all miss your smiling face and visits. We hope you like it over there and are meeting some nice people too. It will be good if you can come home for Christmas. Sending lots of love from Bridget, Louise and Cam xx

Dear Jax

We all miss you. Life here is very different so not so much partying or out and about. Still it's fun to make plans for when we get loose. Let's hope that's when you return. Enjoy your time there. Keep up the hard work and keep safe. With love always from Mum, Dad, Jono, Lucy and Frank

Hi Babe

Missing you every day. Always good to catch up on Skype. All is good here. Been busy at work and walking the dog. Looking forward to summer days and holidays. Be careful there. Love you heaps. Tricia xx

Uncle TKY

We all miss you up here. We hope you are having fun there and working hard. We have been to Motor Cross and



soccer. We all like to get into the mud – not so sure that Mum thinks it's fun though. We are going with Aunty Jess to see the Races next week and taking a picnic. Wish you could come too. Love from your favourite nephews, Greg, Vance and Harry

Hi Dad

We miss you. It's been ages since you went away for work. We want you to come home soon so you can come to our swimming lessons and to the park for some fun. We could go bike riding in the forest and climb some trees. Then we could get some KFC on the way home. Ring us up soon and I will tell you all our news. We love you Dad. From Jeremy, Lucas and Anton xxx

QUOTES:

Missing someone gets easier every day because even though you are one day further from the last time I saw them, you are one day closer to the next time you will see them.

- Unknown

Absence sharpens love, presence strengthens it.

- Thomas Fuller

Love will travel as far as you let it. It has no limits.

- Dee King

Distance is not for the fearful, it's for the bold. It's for those who are willing to spend a lot of time alone in exchange for a little time with the one they love. It's for those who know a good thing when they see it, even if they don't see it nearly enough. – Megan Daum

WHAT'S ON—LINTON AND OHAKEA The Career Transition Team are running workshops in Camps and Bases over the remainder of the year. The Workshops are designed to give you a base knowledge of the things you will need regardless of where you see your future. **TOPICS:** Wednesday 2 September: Being a stand out candidate and building your personal brand Wednesday 9 September: Strategic job search and the hidden job market Wednesday 16 September: Creating an effective CV and cover letter Wednesday 23 September: **Interview Techniques VENUES AND TIMES:** 13A Kippenberger Drive, Linton Camp, 0930-1200 Linton: Ohakea: Base Conference Room, Ohakea, 1330-1500 There are limited numbers so be in quick. To register please email Niki - niki.gunning@nzdf.mil.nz Nga Mihi Nui Niki Gunning Career & Transition Coach 1, People Capability Portfolio - HQNZDF

Keeping The Home Fires Burning

New Zealand Defence Force | Te Ope Kātua o Aotearoa

The Bugle is your newsletter and we welcome your input. The NZDF is a unique environment and we often ask a lot from both our service personnel and their families. Deployments and long separations are a frequent occurrence.



We would like to invite you to share your stories – The highs, the lows, the challenges, the stumbling blocks and everything inbetween. We can all learn from each- others experiences and often find a similarity between our stories. Would you like to share yours? You can change names, identities and locations. If you need any help getting your story written Janine and Carol are only too happy to assist. While we will obviously know who you are, no one else will.

Love to hear from you. We know it may take some courage to put pen to paper but encourage you to give it a go! The deadline for each edition of The Bugle is the last Friday of each month.

