

## DFRDB UPDATE – September 2018

### **We have not ruled out the prospect of Legal Action**

In our July Update we reported that legal advice received suggested that a direct challenge of the commutation arrangement in the DFRDB Act was unlikely to succeed. But that does not mean that we have ruled out the prospect of legal action.

We have now uncovered what lies behind the reduction of widow's and widower's pensions and intend to find out if anything else lies behind the commutation arrangement. Given that the information is buried deep in the National Archives that will take some time.

We are prepared to make the effort but we need and expect your support.

We have established a website <https://www.adfra.org/> which serves as a platform from which we can communicate directly with DFRB/DFRDB recipients and vice versa and establish a representative profile of the DFRB/DFRDB recipient population.

There are already a substantial number of registrations on the site but the number still falls well short of our expectation of a minimum of 10% of the DFRB/DFRDB recipient population, which is at least 5,500.

We believe the reasons behind the less than expected registrations is a combination of the following:

- We are still not reaching enough DFRB/DFRDB recipients.
- Of those we are reaching, not enough understand or appreciate the extent to which we are being ripped off.
- Of those who do understand, not enough are prepared to make an effort to do something about it.
- Some have had difficulty in registering on the web site.

The process of registration is straight forward:

1. Go to the ADFRA website <https://www.adfra.org/> (click on the link or copy it into your web browser).
2. Click on **Register**.
3. Enter your Email Address, a Username (minimum of 4 characters), your First Name and Surname. *These are required entries.*
4. Enter your Telephone and/or your Mobile Number(s). *These are optional entries.*
5. Select your Interest Category. *This is a required entry.*
6. Enter the security Validation Code exactly as it is shown. *This is a required entry.*
7. Click on **Submit Registration**.

You will then receive an email which confirms that the email address you entered is in fact yours.

If you haven't received the email after 24 hours check your Spam/Junk Email folder. If it is not there or you have/had another problem registering, please send an email to [admin@adfra.org](mailto:admin@adfra.org) for help.

## DFRDB UPDATE – September 2018

Once registered, we ask those who's Interest Category is **DFRDB Benefit Recipient** to complete a Case Study. [Instructions for DFRDB Case Study entry](#) can be found on the **References** page of the website.

### **Ken Stone's Campaign on Commutation**

After posting Herb Ellerbock's [Gross Reduction of Retirement Pay](#) on YouTube in March and circulating our [April 2018 Update](#), DFRDB recipient, Ken Stone (WgCdr retired) initiated a campaign to address the inequity of the Commutation arrangement, by way of a Class Action based on information provided in the YouTube presentation and an analysis of a number of Case Studies provided by Herb. See Ken's [initial DFRDB Commutation document](#).

A Class Action was not viable so Ken changed his campaign to seek a political outcome by advocating that the consequences of the of the commutation arrangement resulted from a miscommunication and misunderstanding of the term *Communication*.

Ken's reasoning and objectives are stated in his [latest DFRDB Commutation document](#), [Letter to Mathias Cormann](#) and [email to Darren Chester](#).

Ken shares the progress of his campaign only with *his* followers but his latest has been shared by a number of those followers. Since any outcome of Ken's campaign affects all DFRDB recipients, it is fitting that all should be aware of this campaign and its progress. See [Minister Chester's Response](#) and Ken's [Superannuant Mail Out](#).

Those who have, over the years, kept abreast of all the efforts seeking redress of the commutation concerns will find nothing new in Ken's objectives or his approach. However, DFRB/DFRDB recipients who have, before commutation payback is even considered, lost more than one quarter of their retirement pay due to unfair indexation and widows/widowers whose reversionary pensions are not being fully indexed, regardless of whether the member commuted or not, are entitled to ask why those concerns don't rate a mention in Ken's campaign.

The partial response from the Minister also reveals nothing new. None the less, we commend Ken on his efforts.

### **Jim and Herb**