



## Newsletter 7, June 30, 2020



### President's message

Since the shutdown of the Sub Branch and the Services Club, your Committee has been working diligently on your behalf. As you will see in other articles in this newsletter, we have been continuing to reach out to veterans in need through our advocates as well as trying desperately to come to arrangements with the Services Club to assist the Club in successfully reopening.

As you will further read, dealing with the Club has been particularly difficult. Our Committee has been meeting on average every two weeks to discuss how best to move forward. All the actions we have taken or attempted to take have been fully unanimously endorsed by the Committee. To that end, I again thank the members of the Sub Branch Committee for their time, effort and support.

These times are exceedingly difficult for all of us and, unfortunately, only made more so by the reluctance of the Services Club Board to meet and discuss issues.

To date, we have been unable to sit down and meet with the Club. We first reached out to the Club on 4 May to have a meeting. We still have not had a meeting!

Both the Federal and State Governments have enacted legislation to lay out clear guidelines on commercial lease negotiations during the COVID19 restrictions. The Queensland legislation is *Retail Shop Leases and other Commercial leases (COVID19 Emergency Response) Regulation 2020*. The Regulation covers the period from 23 March (shutdown) through to 30 September (end JobKeeper program).

The Sub Branch has formally requested financial information from the Services Club on 3 occasions (28 May, 2 June and 12 June), so that we can form an understanding of the Club's financial situation and if necessary approach the Bank to clarify their position on providing assistance. In order to have any meaningful full discussions with the Bank, we need financial information to make a case.

To date we have received no such information.

We have indicated to the Services Club that we are not expecting any payment of rent while the Club is not trading. Additionally, we have also indicated that to assist the Club to succeed in the first weeks of reopening, we do not expect rent to be paid. However, the Sub Branch currently has an obligation to make repayments to the Bank in early September, so we will need to have received sufficient rent by that time to meet our obligations.

However, we need to meet to discuss these issues, so we continue attempting to do that.

We have had strong support from RSL Queensland Branch and Sunshine Coast District and additionally, we have had professional advice from well known financial advisors, who have kindly given us pro bono assistance and we thank them.

Thank you again to all those Sub Branch members who have phoned and written to offer thanks and support. It is great to know we your support and that we are providing many members with some comfort during these testing times.

**Geoffrey Gardiner, President**

### Information overlaps

As this newsletter contains material written independently by several people, it inevitably contains information overlaps. The decision has been made to leave the overlaps in order that each writer's points are fully made. – Editor

### Ignore the jungle drums

Contrary to what some of you are reading on social media or hearing on the jungle drums, your Sub Branch Committee has been working very hard behind the scenes to re-open the Sub Branch in the near future.

COVID19 is something that none of us have ever had to deal with. There are no guidelines, and with its restrictions there is no manual that the powers to be can drag out and refer to – we have to rely on the wisdom of the World Health Organisation, our National Cabinet and various levels of government.

When the Sub Branch does re-open we will be required to follow the regulations: social distancing, restricted the number of members in the lounge, register of contact details of every person who enters the Sub Branch, provision of hand sanitisers, cleaning of the offices regularly, regular cleaning of the toilets during the day, and much more.

There is a lot to consider and we will need your support in adhering to these regulations. Remember, it is the Queensland Government, with its mandatory code of conduct, not the Sub Branch, which has formulated these regulations.

As you will read in the other articles in this newsletter, your committee will continue to be diligent in working towards an agreement with the Services Club regarding rent and the viability of re-opening, but have come across many obstacles from the board.

It is a case of the tail wagging the dog and we will not put up with that any longer – whatever the consequences.

Rest assured we are fighting to ensure the longevity of the Sub Branch and the welfare of our members. If you hear otherwise, please contact one of the Sub Branch Committee and we will provide you with facts – not fiction!

Our district and state bodies have been a great support to us and we thank them for this. Our President, Geoffrey Gardiner, has been at the helm with all the meetings with State and NAB, consults with the committee on a regular basis and has the full support of each of us.

**Heather Christie, Senior Vice President**

### Enough is enough

The Sub Branch has remained quiet for months in an effort to gain cooperation from the Services Club but can remain quiet no longer.

Now our bank, NAB, has achieved what we have been seeking since the beginning of the COVID19 crisis – negotiations between the Sub Branch and the Club regarding the rent that will be paid once the club reopens.

Under Queensland Government mandatory guidelines the Sub Branch must reduce the rent payable by the Club in proportion to the loss of its revenue caused by the pandemic. Since the Club closed its doors on 23 March, the Sub Branch has received no rent. We accept this because the Club has had no revenue, and the bank has deferred payment on our loan until September.

But once the Club starts trading, rent will be payable on the turnover achieved.

The Club has informed the Sub Branch it expects to pay zero rent and zero maintenance once it restarts trading until the end of 2020. This is not acceptable, but we have told the Club we will not expect rent immediately once trading begins. We are open to giving the Club a rent holiday of some weeks in order that it might gather strength.

Our aim is to assist the Club to run profitably. Without the Club the Sub Branch has nothing. Without the Sub Branch the Club has no reason to exist.

But we must receive rent before too long.

Without the rent from the Club, we cannot operate or repay our loan.

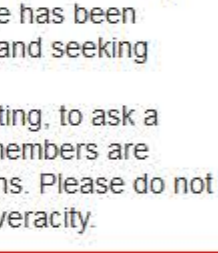
Our attempts to meet the Club Board to negotiate these matters have been rebuffed or delayed. The Board has issued a so-called communication protocol that forbids us to communicate with the Club except in writing. This we find ludicrous and will not accept. Both bodies are run by and for veterans and there can be no artificial disruptions to communication between them.

This week we expect that the Club financial figures we have been awaiting will be delivered, both to us and to the bank, and that negotiations can begin.

We have kept quiet for long enough in an effort to be conciliatory. Now the time has come for action.

**Terry O'Connor, Junior Vice President**

### Rumours and misinformation



Over the shutdown period, your Committee has been receiving great support from lots of members through phone calls, emails and text messages. We greatly appreciate this support and will continue to use our best endeavours to pursue the best interests of the Sub Branch.

Equally, however, we know there is an enormous amount of misinformation and negative rumours being spread by various parties who seem not to have the best interests of the Sub Branch in mind.

In particular, we take great umbrage at suggestions that the Sub Branch Committee is doing nothing. NOTHING COULD BE FURTHER FROM THE TRUTH. Your Committee has been working hard throughout and we are in regular discussions with RSL Queensland seeking guidance and advice.

We urge you, if you hear negative stories about how the Sub Branch is operating, to ask a Committee member. That way you will get correct information. All Committee members are available to any member of the Sub Branch who has any questions or concerns. Please do not add to the problem by repeating negative information without checking on its veracity.

### Sub Branch not immune

COVID19 has severely impacted the economic environment and the Sub Branch has not been immune to this.

The rent from the Services Club forms 90% of our annual income, and without it we cannot service our NAB loan.

With the inability of the Services Club to trade, it cannot pay rent and we accept this. Additionally, we cannot expect the Services Club to pay interest on the inter-entire loan at the present time either. This loan, made in 2012, now stands at \$1.45 million.

To date the NAB bank has deferred all interest payments and forgone principal payments, from March until September. We are now discussing with the Bank restructuring our loan to potentially pay interest only for six to twelve months or a loan extension, depending on what rent can be received.

Additionally, discussions have been requested with the Services Club to ascertain how much rent can be expected with restricted trading, as well as formalised agreements on repayments of the inter-entire loan once the COVID19 crisis is over. Hopefully an agreement can be reached by the Sub Branch, the bank and the Services Club by the end of July.

As such, your Sub Branch committee is reviewing expenditure. We will maintain our number one priority, supporting needy veterans and their families. We will also look at best positioning the Sub Branch for the future and the investments we have in our buildings and land. Our aim will be to work with the Services Club to enable a successful transition from the COVID lockdown to trading again and whatever financial support that entails in the immediate future.

Unfortunately, this will see some activities that were supported by the Sub Branch put on hold – definitely until the end of the year, and potentially into next year. These activities include donations, sponsorships, subsidies of functions and other Sub Branch activities. This could also lead to a total rethink of Anzac Day commemorations and expenditure in 2021.

An area of support regrettably postponed is the subsidy provided to seniors classes and membership fees in Resolve gym. The committee has asked the Services Club to see if there is another method of sustaining the benefit and we await any response. We hope our subsidy can be reinstated in the new year, but that will depend on the financial viability of the Sub Branch.

It is understood that funding cancellations will be unpopular, but these are unprecedented times and the committee needs to look to the future of the Sub Branch as a whole. We will constantly monitor our financial situation and look for other opportunities, such as grants and fund raising activities, to supplement our income and potentially reopen financial support for activities.

If you have questions in regards to the financial situation of the Sub Branch, please don't hesitate to ask the Treasurer, or any other committee member, for advice. We are more than willing to answer any questions and quash any potential rumours.

**Ian Harrison, Treasurer**

### DVA-supported physiology

Although access to the Resolve Gym is somewhat restricted because of space requirements imposed as a result of the pandemic, Exercise Physiology services continue.

EP services help through the delivery of clinical exercise to manage chronic disease or post-hospital exercise rehabilitation for treatment of major injuries or illness.

You may receive EP services if you have an assessed clinical need and hold a DVA Veteran Gold Card (all conditions) or a Veteran White Card and your treatment is for an accepted service-related condition.

Or you can see the staff at Resolve Exercise Physiology (REP), in the Resolve Gym, for more details on accessing EP services.

**Ian Harrison, Advocate**

### Pandemic hits Memorial plaques system

The Sub Branch has experienced delays with memorial plaques because of the pandemic shutdown, but about 21 plaques have recently been installed and notification letters sent out.

One order was sent in and manufactured. These have been processed and have been with the Council for installation since 10 May. Inquiries have been made once about the delay and will be made again this week. Another 19 applications have received War Graves approval and they are being manufactured. The process has been slow due to the slowdown resulting in a lot of enquiries for plaque applicants but so far we have been able to answer all queries.

**Frank Wratten, Memorial Plaques coordinator**



### Flag sales bring \$12,590

Sub Branch Senior Vice President Heather has received a special Thank You note from Flagworld.

The note said "Thank you for supporting the 'Meet Us At the Gate' Anzac Day initiative." Heather bought one of the flags, and is shown, above, with it at her home on Anzac Day.

The Flagworld managing director, Wayne Gregory, also wrote: "We would like to thank our wonderful customers for supporting this initiative, with \$5 donated to the RSL for each flag sold – you helped us raise a total of \$12,590."

### Golf Club breaks the mould



The Golf Club has broken the mould by arranging to play three Sundays in the row. On Sunday the 21st of June the club played at Caloundra, and on the 28th they had their par 3 championship at the Noosa Par three course which, as always, was good fun.

Next Sunday, the 5th of July the game will be at Woodford.

If you would like to have a game with the club you can book in by email to deanwee@hotmail.com by the Wednesday before the Sunday game.

Hope to see some of you there.

**Golf Program**

### Committee contacts

President: Geoffrey Gardiner 0411 066 251

Senior Vice-President: Heather Christie 0403 625 006

Junior Vice-President: Terry O'Connor 0401 147 107

Treasurer: Ian Harrison 0481 373 885

Committee member: Trevor Smith 0408 033 380

Committee member: Jeff Faulkner 0414 675 509

Please feel free to contact any of your committee members.