

I thank the Senate Committee for allowing me to present my Submission, and Senators Pocock & Lambie for responding to me. Last, Mr Ian Wills from Legacy who has been a tremendous support.

I feel that I have been very unfairly treated with the decision made by CSC in refusing my application for my husband's reversionary pension when he died in 2019. The Superannuation Act of 1976 relies completely upon financial dependence of the spouse. I was working right up to and past my husband's retirement and, I was the one helping him when he had severe, medically diagnosed mental problems, as well as coping with Domestic Violence. I had to find a safe place for him in keeping with the dignity of his experience in the Vietnam War, as well as look after myself, children. We were running away & sleeping on many floors, including the pets. I feel I am a victim of the Commonwealth Superannuation System decision & I would like to explain what happened my case. This has happened to many widows in differing circumstances & these problems will not be addressed until the Superannuation Act 1976 is changed or looked at fairly.

My husband trained 15 months in US to work on the Ikara Missile, Commissioned DDG HMAS Perth in Boston. Married 1966, went to Vietnam in 1967 on HMAS Perth for combat.

His ship was hit 3 days after it arrived, Doug was a metre away from the blast. He had shrapnel wounds but alive, sailor next to him very badly wounded.

His ship spent the time bombing the coast of North Vietnam for more than a month at a time. He was sleeping under the gun turret with the blast & noise. Also working with navy helicopters picking North Vietnamese out of the water, wounded bodies and searching those carrying bombs on their bodies.

He managed ok to start with once home, but then started to drink heavily and became violent, left the Navy in 1972 as Chief Petty Officer, Weapons Electronics, (Engineering),

When the children were younger, he had us crawling around on the hall floor trying to put us in the hall cupboard to hide us from Charlie. Then it escalated to me having a loaded rifle in my ear for a couple of hours. He tried to take my Protective Services Office son-in-law's gun out of his holster when he bent over to help him up from falling. Then ringing them in the night threatening them saying he wouldnt know what a gun was. When drinking, he never slept, so we were petrified. There was far more violence and injury to me.

Stopped drinking for 11 years in 1978, but Social Phobia, Depression & Mental illness progressed without alcohol. In 1989 Doug became more violent, and was drinking again. He missed the Navy. We sought help through VVCS constantly together.

He decided to try to pull himself together again after a severely bad episode, & get medical help. He rented on & off during this time but I had to take out a DVO, he kept turning up in the middle of the night violent & drinking. The police helped often.

I was paying the mortgage at this stage so he could pay rent, went to a solicitor and put together a financial order to help us both. Not legal separation. 1994, I took out loan in excess of \$110k, paid out all our debts and gave him money for a deposit. We decided we would look after each other even if we had to live in separate places for my safety. I still have our plans. He was constantly in touch regarding the children's education and we helped each other out financially.

After the DVO, we were able to see each other socially & be together, saw each other at work and both became Registrars in separate Faculties at the Canberra Institute of Technology (CIT), Bruce & Woden. His mental health kept spiralling downhill. CIT paid for 6 weeks hospital treatment for his problems. Medically retired in 2003. TPI Pensioner. He stopped turning up to HMAS Perth/Navy get togethers, became a hermit with outsiders. I have medical documents from Psychiatrists and a Psychologist specialising in PTSD & War related depression, showing all of these problems.

Doug died in 2019. I was his executor, looked after everything for him, brought the Navy back to him at the funeral. I'm still having counselling for PTSD and both children were very badly affected.

I think that the way I have been discriminated against because Doug suffered mentally from his War Service is very unfair, and hasn't been looked at properly. Mr Ian Wills has copies of all the documents regarding Doug's health, our financial matters, and letters between us.