

Submission to the Senate Foreign Affairs, Defence and Trade Committee

Inquiry into the Representation of and Advice Provided to Veterans and Families

By Ex-Service Organisations, Commercial Entities, Not-for-Profits and Individuals

(Personal Submission)

1. Introduction

My name is Margo Dean. I make this submission to highlight systemic failures in veteran representation and advocacy, including the exploitation of vulnerable veterans, the failures of current regulatory frameworks, and the urgent need for enforceable reform.

Veterans who fought for Australia should not have to fight again — against incompetence, neglect, or profiteering — just to access the entitlements owed to them.

My submission is made not from personal grievance, but on behalf of the many veterans and families whose suffering — and too often, whose deaths — have been documented by the Royal Commission into Defence and Veteran Suicide and through numerous coronial inquests. These official investigations have consistently found that systemic delays, bureaucratic indifference, and failures in advocacy and support contributed to preventable deaths. I stand in support of those voices who can no longer speak for themselves, and call for urgent reform to honour their sacrifice with action, not just rhetoric.

It is essential that the Committee recognises that issues of representation, advocacy, and access to entitlements affect all those who served in the Australian Defence Force — not only those who saw active service. Every individual who served, whether in warlike, non-warlike, or peacetime capacities, is entitled to dignity, proper representation, and full support in accessing the benefits they have earned through their service.

2. Commentary on the Terms of Reference

(a) Commercial Entities and Charging Fees

The practice of commercial operators charging veterans fees or commissions on statutory entitlement payments is fundamentally immoral. Veteran compensation and support are a right, not a commodity.

"The Australian Parliament did not authorise veteran compensation to line the pockets of predatory commercial operators."

This practice must be banned outright or subjected to the strictest possible regulation.

(b) Representation at the Veterans' Review Board (VRB)

Veterans often face the complex legal landscape of the Veterans' Review Board without adequate support unless they pay private practitioners. This creates a system where access to justice depends on financial means, not merit.

"A veteran facing the VRB should not be forced to choose between legal complexity and financial hardship."

Independent, professional advocacy services must be expanded and made accessible without financial burden.

(c) Regulation, Training, and Discipline of Advocates

There is a critical lack of enforceable national standards for veteran advocates. Advocacy is too important to leave to chance or goodwill alone.

"Veterans deserve professional representation, not amateurism masked as advocacy."

Advocates must be formally accredited, trained, monitored, and subject to disciplinary action for misconduct. Anything less places veterans at risk.

(d) Past Reviews and Failures to Implement Reforms

Numerous reviews have delivered sensible, considered recommendations to improve veteran advocacy. Yet these recommendations have been repeatedly ignored, delayed, or diluted beyond recognition.

"The cost of inaction is not measured in paperwork; it is measured in lives."

This Inquiry must ensure that past failures are not repeated.

A list of major historical reviews and reports relevant to veteran advocacy and support is attached as Annex A for the Committee's reference.

(e) Related Matters — A Broader Failure of Duty

The problems with veteran representation are symptomatic of a broader pattern: a failure of duty by successive governments to safeguard those who served.

A nation that glorifies service on ceremonial days but neglects its veterans every other day is a nation failing its duty. Cultural neglect runs deep — embedded in a system more concerned with protecting institutions than protecting those who protected us. Without real reform, the betrayal of veterans will remain a national disgrace.

3. Recommendations

- Ban or strictly regulate commercial advocacy services charging fees on veteran entitlements.
- Establish a mandatory national accreditation and regulation system for veteran advocates.
- Expand and fund independent, non-commercial advocacy services across Australia.
- Urgently implement overdue reforms recommended by previous reviews.
- Establish an independent, statutory oversight authority for veteran advocacy.
- Ensure all reforms are designed with and for veterans, not organisational convenience.

4. Conclusion

Veterans have already paid in blood, in suffering, and in silence. Parliament has listened before, and yet the failures endured.

This time, mere attention is an insult.

Only action, urgent and uncompromising, will honour the dead and save the living. Anything less will stain the conscience of this nation forever.

5. Submission Reflection

"There comes a time when silence is betrayal — and there comes a time when words must be weapons of truth.

Today, I do not speak for myself.

I speak for every veteran silenced by bureaucracy, forgotten by politics, and failed by a nation that promised better.

I send this submission not as a plea, but as a demand born of sacrifice — a call that will echo whether Parliament chooses to hear it or not."

"Today I stand for those who cannot.

My words are their voices.

Their silence is my fuel.

Their truth will not be buried again."

Annex A: Major Reviews and Reports on Veteran Advocacy and Support (Chronological Order)

The following table identifies key historical reports, reviews, and inquiries into veteran compensation, advocacy, and support services in Australia, arranged in chronological order. It is recommended that these be referenced in the final report of the Committee.

Report Name	Year	Key Recommendations / Comments
Toose Report (Independent Enquiry into the Repatriation System)	1975	Recommended modernisation of the repatriation system, stronger advocacy models.
Clarke Review (Report of the Review of Veterans' Entitlements)	2003	Reform the structure and complexity of DVA compensation legislation.
Defence and DVA Links Report	2015	Recommendations for better transition processes and stronger post-service advocacy support.
Senate Inquiry - The Constant Battle: Suicide by Veterans	2017	Recommendations to improve transition, mental health care, and independent veteran advocacy.
ANAO Reports on DVA Performance	Various (2010s)	Repeated findings on systemic inefficiencies and poor claims handling by DVA.
Productivity Commission Report - A Better Way to Support Veterans	2019	Recommended replacing DVA with a new independent Commission; overhaul of advocacy standards.
ESORT (Ex-Service Organisation Round Table) Recommendations	Ongoing	Internal recommendations to government for improving advocacy and entitlements processing.
Royal Commission into Defence and Veteran Suicide (Interim Report)	2022	Identified systemic barriers to accessing support and called for urgent action on previous inquiries.

