

THE BUGLE

ISSUE 344
AUGUST 2026

THIS ISSUE

NZDF News
Foreign Correspondence
Become Article
Looking Back

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



THE BUGLE

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Deadline

The deadline for Edition 344
(SEPTEMBER) is **24 August 2026**

Bugle contributions are welcome and should be sent to the Community Inbox:
community.deployment@nzdf.mil.nz.

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Contributions are co-ordinated by your
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Cover Photo:

Celebrating Matariki Day in South Korea

GUEST

SECURITY—How Can We Help?

Security Manager

Headquarters Joint Forces New Zealand

Reprinted from previous Bugles



As security manager for our operational headquarters, it is my job to advise on and monitor all aspects of security within the headquarters. In Defence we always have an eye on security because it is an integral part of our business, both at home and abroad. But sometimes we forget that those people in our wider Defence community may not always understand why we need to apply security measures, and this can pose a risk to deployed personnel and the Defence community at home.

The New Zealand Defence Force (NZDF) community includes all our people, their families, friends and, of course, our retired Service personnel. Unfortunately the right messages about security do not always get out to those who need them. Also, in today's changing world, out of date knowledge can be a dangerous thing and our extended community are always eager for information and updates on what is going on with our deployments. Sometimes this can lead to annoyance if information is not provided by Defence, and people are asked not to talk about what they do know.

Operations Security, or OPSEC, is about keeping potential adversaries from discovering critical information about our military operations, related capabilities and intentions. OPSEC thereby helps to protect our operations; those planned and those in progress. Military success depends on security and surprise, so our deploying and deployed force elements (our sailors, soldiers and aviators) can accomplish the mission more effectively, and with less risk. Our adversaries want our information, and they will get it wherever they can.

Being a member of the Defence community you may know some information that, when combined with other information, could give away detail that can be used against us, or even you in some cases. So it's very important that we avoid:

- discussing NZDF-related information outside of your immediate family, especially not over the phone or via messages or email;
- divulging military or personal information on social media;
- discussing sensitive NZDF-related topics in public places, which can potentially result in information being overheard and made public; and
- speculating about deployed loved ones or their deployment (this can be misinterpreted as fact by those overhearing it, especially if they know you are part of the Defence community).

All members of our extended military community contribute to our success, and we couldn't do our job without your support. By protecting what you know about our day to day and deployed operations, you protect your deployed loved ones, along with family and friends at home. That's a very important contribution to OPSEC.

If at any time you feel in any doubt about matters concerning security, don't hesitate to contact Defence, and for our family members, the Deployment Services Officers are always able to assist you.



NZDF DEPLOYMENT TO SOUTH SUDAN RENEWED

The long-running deployment of New Zealand Defence Force (NZDF) personnel to the United Nations Mission in South Sudan (UNMISS) has been renewed by the Government.

The NZDF has contributed to UNMISS since its inception in 2011. The



peacekeeping operation is designed to facilitate humanitarian assistance, protect civilians, support peace processes, and uphold human rights.

In contributing to UNMISS, New Zealand seeks to promote peace and stability, uphold the international rules-based order, support our relationships with other contributing partners, and provide NZDF personnel with valuable operational experience working within a UN peacekeeping operation.

The decision by the Government extends the NZDF's mandate to participate in the mission for two years from 1 October 2026 to 30 September 2028.

The renewal is for up to three personnel contributing to command and planning functions, with authority given to the Chief of Defence Force to approve two further roles if suitable opportunities arise.

The NZDF personnel will be deployed to the UNMISS headquarters in South Sudan's capital, Juba.

UNMISS plays an ongoing central role in supporting peace and stability in South Sudan, which has suffered from civil war, and ongoing violence and instability.

NZ ARMY INSTRUCTORS LOOK FORWARD TO PASSING ON KNOWLEDGE AND BUILDING CONNECTIONS IN TIMOR-LESTE

Eight New Zealand Army instructors have deployed to Timor-Leste where they will help build foundational soldier skills in an all-female Timor-Leste Defence Force (F-FDTL) platoon group.

The New Zealand Defence Force (NZDF) was invited by the F-FDTL to contribute eight personnel to help deliver training at Baucau Military Base.

The training course has been developed with Australia's in-country Defence Cooperation Program (DCP) and will be delivered by instructors from the F-FDTL, Australia's DCP and the NZDF.

Land Component Commander, Brigadier Jason Dyhrberg, says the invitation to provide NZ Army instructors was a great opportunity for the NZDF to maintain the strong connection that it has with Timor-Leste, and to help F-FDTL soldiers enhance their warfighting skills.

The eight personnel are all current instructors in New Zealand. Senior contingent representative, Sergeant Tinelle Walker, says they are looking forward to sharing their knowledge and experience.

"Our main goal is to train and develop the individual foundation warfighting skills required of a section member



within a platoon operating environment which will strengthen F-FDTL capability," Sergeant Walker said.

This will include instructing the F-FDTL soldiers in weapon handling, section battle drills, radio telephone procedures, navigation, and other essential soldiering skills.

"The deployment provides an opportunity to work alongside partner nations, share knowledge, and further strengthen the relationship between

New Zealand, Australia and Timor-Leste."

As none of the New Zealand team members have previously deployed to Timor-Leste, they were looking forward to representing the NZDF to a high standard, demonstrating the professionalism and values of the NZDF while also taking the opportunity to learn more about the country's culture, traditions, and customs.

Source: NZDF

FOREIGN CORRESPONDENCE

*News from
Korea*

Articles and opinions from Foreign Correspondents are
not necessarily those of the NZDF

Stars Over the Peninsula: Bringing Matariki to the Republic of Korea

SSGT G

For the New Zealand Defence Force (NZDF) contingent deployed to the Republic of Korea (RoK), the daily battle rhythm is dictated by a mission that is as historic as it is vital. Operating under the United Nations Command (UNC), our personnel are a long way from home, actively supporting the maintenance of the Armistice Agreement that has upheld peace on the Korean Peninsula for over seven decades.

Yet, even while deployed in one of the most heavily fortified regions in the world, the ties to Aotearoa remain unbroken. This year, those ties were proudly showcased when the NZDF contingent hosted a special event for our international partners within the UNC to celebrate Matariki—the Māori New Year.

Our Mission in the RoK

To understand the impact of sharing our culture, one must first understand the environment we operate in. The NZDF has an enduring legacy in the

RoK, dating back to the outbreak of the Korean War in 1950. Today, our deployment consists of a small but dedicated team of personnel embedded within the UNC and the United Nations Command Military Armistice Commission (UNCMAC).

Our daily duties involve cross-border monitoring, facilitating diplomatic engagements, and working shoulder-to-shoulder with our multinational (UN Member state) partners. In this high-stakes environment, interoperability is usually measured by shared technology and joint tactics.

However, for Ngāti Tūmataunga, true cohesion goes beyond standard operating procedures. By sharing our *taha Māori* (Māori identity), we establish a deep sense of *whanaungatanga* (kinship) that no technical manual, doctrine or SOP could ever replicate.

The Significance of Matariki

Matariki is the Māori name for the Pleiades star cluster. Its rising in the mid-winter sky marks the beginning of the new year in the Māori lunar calendar. Traditionally, it is a time with three distinct phases:

1. Remembrance: Honoring those we have lost since the last rising of Matariki.



2. Celebrating the Present: Gathering to give thanks for what we have.
3. Looking to the Future: Looking forward to the promise of a new year.

For a deployed military force, these themes resonate deeply. We are separated from our whānau, working in a challenging geopolitical environment, and carrying the legacy of those who served on this very peninsula before us. Celebrating Matariki offered an opportunity not just for us to reflect, but to invite our international allies to join us in our cultural celebration.

Sharing Aotearoa with the United Nations Command

The idea of hosting a Matariki celebration and morning tea for the broader UNC staff was born out of a desire to share a piece of home. Military deployments are a melting pot of cultures, and the UNC headquarters is no exception. With the help of NZ Embassy staff here in Korea, our contingent set out to share an experience that would explain the significance of the stars and showcase the warmth of Kiwi hospitality.

The event took place at UNC Headquarters in Camp Humphreys, drawing attendees from across the multinational coalition, including

senior leadership from UNC and United States Forces Korea (USFK).

The gathering began with a welcome and a brief oral presentation on the history and meaning of Matariki. We explained how our ancestors navigated by the stars, and how those same stars are currently shining over the Korean Peninsula and Aotearoa alike, connecting us across the vast expanse of the Pacific.

Welcome, Karakia and Kai

No NZDF cultural event is complete without food. Following karakia, we transitioned to the most universal form of diplomacy: sharing a meal. While sourcing traditional New Zealand ingredients in the RoK presents its own logistical challenges, the NZ Embassy staff supported and supplied us with some traditional kiwi kai. Over plates of meat pies, sausage rolls, mini pavlovas, kiwifruit and Whittaker's chocolate, the ranks and national divisions faded away. It felt like a tangible realisation of the second pillar of Matariki: gathering to



The Dutch enjoying Matariki Celebrations

give thanks and celebrate the present.

Strengthening the Alliance

The feedback from the UNC staff was overwhelmingly positive. Many expressed a deep appreciation for the invitation for the insight into cultural traditions and the morning tea provided. In a high-tempo military environment, taking the time to pause, reflect, and share our culture was welcomed.

This Matariki celebration achieved more than just a momentary boost in morale. It strengthened the bonds between the NZDF and our partner nations. When you share your culture with someone, you build trust. In a coalition environment like the United Nations Command, that trust is the foundation upon which effective operations are built.

As we look to the future—the third pillar of Matariki—the NZDF contingent remains focused on our mission in the Republic of Korea. We will continue to honour the legacy of those who served here before us, maintain vigilance over the Armistice, and continue to proudly represent Aotearoa and Ngāti Tūmatauenga here in the RoK.

Mānawatia a Matariki!



FOREIGN CORRESPONDENCE

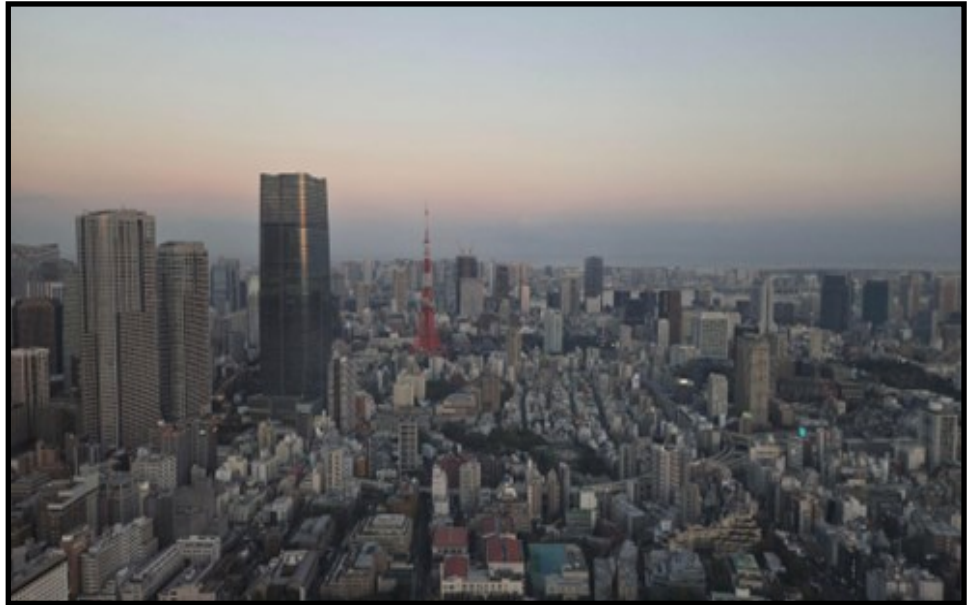
*News from
Japan*

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Japan Seasons

For the first six months of 2026, I had the incredible opportunity to deploy on Operation WHIO and to be based out of Yokosuka Naval Base, Japan. Op WHIO is the NZDF's contribution to global security efforts in East Asia, deploying maritime patrol aircraft and naval vessels to detect and deter evasions of United Nations Security Council sanctions against North Korea. Operating out of Japan, the NZDF conduct airborne and maritime surveillance to capture evidence of illicit ship-to-ship transfers of sanctioned goods.

We have personnel rotating, permanent positions based out of the Enforcement Coordination Cell, which acts as the "headquarters"/coordination function



View of Tokyo skyline



Heavy snow in Kanazawa

News from Japan

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for Op WHIO and the retrospective partner nation missions. The ECC is the operational headquarters of the Pacific Security Maritime Exchange (PSMX), a multinational coalition formed to monitor and enforce United Nations Security Council sanctions against North Korea.

The ECC comprises of a coalition of a dozen partner nations, including New Zealand, Australia, Canada, United Kingdom, United States, Japan, South Korea, France, Germany, Netherlands, Lithuania and Italy. It acts as a centralised command hub where personnel collect, analyse, and fuse surveillance intelligence (post-mission reports, satellite imagery, and AIS data) to identify illicit maritime

activities, such as ship-to-ship fuel transfers. The cell directs and deconflicts the daily flight sorties and naval patrol patterns of coalition assets in the East China Sea, Yellow Sea, and Sea of Japan, with requests to document suspect "vessels of interest".

One of the highlights of the deployment was the chance to work alongside so many different services and countries every single day. The amount of exposure that I have had to different ideas, cultures and personalities is something that I will take with me for the rest of my career and friends in all corners of the world. Throughout my time here, country morning teas were run each week as an opportunity to share some treats from everyone's

home as well as how break time works in the respective militaries. This all started with the UK LNOs' horror at how Americans ate scones and decided to conduct re-training.

While deployed, I was able to experience three vastly different seasons in Japan. From the snow-covered cities in winter, the cherry blossoms in spring and the suffocating heat of summer, having the opportunity to explore Japan was something I was grateful to experience. The chance to explore the food, cultural and sporting tourism throughout all of Japan was a privilege, with the Kanazawa shrines in winter and the Japanese Alps in summer being particular highlights.



Japanese baseball game

FOREIGN CORRESPONDENCE

*News from
Sinai*

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Stories from the North

SGT B

After a brief settling in and acclimatisation period, NZDF personnel deployed in Northern Sinai had the opportunity to test their fitness and sporting skills in several Multinational Force and Observer (MFO) events organised by Royal New Zealand Air Force (RNZAF) Physical Training Instructor, SGT B. The first event was a fitness competition humorously called SIROX. A slight play on words and modified version of the more commonly known HYROX. The event involved six different functional exercises such as Wall Balls, Tyre Flips, Lunges, Burpee Broad Jumps, an equipment carry, and a rowing erg. Each discipline featured a 600m run in between each exercise, with the same distance to start and end the race. Thirty-two brave competitors, from a variety of MFO contingents, took on the challenge in the early hours one day in late June with temperatures rising over 30 degrees Celsius by the end of the competition.



North Camp-based NZ personnel, SSGT D, SGT S and CPL W entered the competition in the team category, assisted by a late call up from WO2 A

who stepped in last minute after fortunately being in the region for



training. (Unfortunate for him!) The team started steady, choosing to pace themselves in the heat as opposed to other contingents who went out fast and began to tire as the race wore on. Despite the hot conditions and excessive amounts of lunges, running and burpees, the kiwis showed their true, never die spirit and set a competitive time of just over one hour and six minutes in the first wave. Unfortunately, this was only good enough for fifth place, but only 12 minutes behind the eventual winners who were a much younger group of American soldiers. Of note, CPL W in the NZ team was one of only two females to enter the competition. Whilst achieving fifth, she displayed great courage getting involved and finished a physically demanding race in hot conditions. The respect that was earned and the memory of completing a modified Hyrox event in the desert were the true measures of success.

As the muscles had only just recovered, it was soon time for NZCON to once again test their skills in two separate tournaments of Pickleball and



winner. It's fair to say that no one inside the gymnasium was safe with even spectators being in the firing line. The longest game only lasted approximately three minutes as the action was that fast. The NZ/Canadian team put up a fight, only narrowly missing a place in the top four.

As North Camp there are limited opportunities to leave the Camp perimeter unless on patrols or transiting to other MFO sites, sporting and recreational events provide much-needed opportunities to improve morale on camp and create an environment where personnel can forge relationships and build trust with their MFO partners. It also improves their physical fitness and supports mental wellbeing.

Soon the NZ contingent will have further opportunities to compete in a 5v5 Football Tournament against the very passionate Colombian and Uruguayan teams, followed by a triathlon and Tug-of-War.

Dodgeball in support of the USBATT 4th of July, Independence Day celebrations. This time, CPL W and SSGT D paired up in the pairs Pickleball Tournament, whilst SGT S paired with a civilian MFO employee from South Africa who was very skilled with bat and ball. Again, temperatures soared past 30 degrees in the desert sun with little time to find shade in the non-stop competition. NZCON was up against some tough competition with many teams practicing into the late hours of the night in the weeks leading up to the competition. SSGT D and CPL W discovered they have talents far better than Pickleball but were able to avoid last place, whilst SGT S and his teammate only just missed out on a semi-final. Once again, getting involved, having some fun, and braving the sun only further enhanced kiwi relationships with other nations at North Camp. It was also a great way to celebrate the 4th of July with their American counterparts.

No sooner than when the Pickleball tournament had finished, SGT B was

able to coax the North Camp personnel inside and begin what would turn out to be a chaotic Dodgeball tournament. Requiring six players to enter a team, NZCON were able to rely on their strong relationships with their commonwealth partners in Canada and hurl rubber dodgeballs at the other contingents.

The dodgeball tournament saw teams from USBATT, Fiji, Colombia, Uruguay, Australia, and a combined NZCON and Canada team. Games were allocated up to eight minutes in length, with the team with the most personnel remaining, or the team that eliminated all other opponents deemed the



FOREIGN CORRESPONDENCE

*News from
Sinai*

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Stories from the South

LT W

Members of NZCON, AUSCON, and CANCON joined forces to represent the Commonwealth in the Charrúa 7-a-side Football Tournament, hosted by Uruguay. The competition brought together teams from across the MFO, fostering friendly competition and strengthening relationships between contingents.

The Commonwealth side opened the tournament with a hard-fought 2–1 loss to a strong Italian team before bouncing back with an impressive 6–5 victory over Colombia. Facing a combined MFO Civilian and USBATT team in a must-win final pool match, the team narrowly missed out on the semi-finals, falling 3–1.

Colombia went on to win the tournament. While the results didn't fall their way, the tournament provided an excellent opportunity to build camaraderie



among the Commonwealth nations and the civilians, soldiers, and officers serving together in the MFO.

NZCON also hosted a small gathering to recognise Matariki and share some of its cultural significance with our peers in the Sinai. The evening provided an opportunity for personnel from across South Camp to pause, come together, and reflect on the meaning of Matariki as a time of remembrance, celebration, and looking ahead to the future. For many of the international personnel in attendance, it was also a chance to learn more about a uniquely New Zealand tradition and the importance of connection, whānau, and renewal. The Mess even prepared us some mini pavlova, giving everyone a welcome taste of home.

Happy Birthday to CAPT F and SSGT D, celebrating their birthdays in the Sinai this year.

He hono tangata e kore e motu; ka pa he taura waka e motu - Unlike a canoe rope, a human bond cannot be severed.

News from Sinai

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Beyond sport

It has not all been sport for NZCON. Personnel have continued to maintain their usual operational routine, with the driving section working hard to support daily tasking across South Camp. Their efforts have already seen them accumulate an impressive 36,760 kilometres so far.

The contingent also completed a range activity in preparation for an upcoming force skills competition, alongside continuation training to maintain currency, compliance, and mission readiness.

Understanding the wider MFO mission

The Italian contingent also recently invited members of NZCON to visit one of their coastal patrol vessels. The visit provided an opportunity to learn more about the vessel's role, how the crew operates, and how their tasks contribute to the wider MFO mission. This helped NZ members build a broader understanding of the MFO's outputs and the different capabilities that support them.



DSO'S CORNER



Nicky Ruki

Deployment Services Officer

August offers some of the most picturesque scenery of the year. Snow-capped mountains dominate many South Island views, while frosty mornings create beautiful landscapes across rural and urban areas alike. Families can take advantage of these conditions by exploring nature together.

Many walking tracks remain open during winter and provide fantastic opportunities for family outings. Easier tracks around lakes, parks, and reserves are ideal for younger children. Popular options include the Lake Matheson Walk near Fox Glacier, the Queenstown Gardens Trail, and numerous regional park walks throughout the North Island.

Winter sunlight also creates excellent conditions for photography. Families who enjoy capturing memories can spend a day exploring local viewpoints, beaches, or mountain lookouts. The lower angle of the winter sun often results in dramatic skies and beautiful colours.

Skiing and Snow Fun

For many New Zealand families, August means ski season. The country has numerous ski fields suitable for beginners, intermediate skiers, and experienced snow enthusiasts.

Queenstown and Wānaka are particularly popular destinations. Families can enjoy skiing, snowboarding, tubing, and even tobogganing. Many ski resorts offer dedicated beginner areas, ski schools, and family-friendly facilities. Children can learn new skills while parents enjoy the slopes or relax in nearby cafés.

August in New Zealand: Weather, Family Adventures, and Winter Fun

August is the final month of winter in New Zealand, bringing crisp mornings, snow-covered mountains, and the first hints of spring. While many people look forward to warmer weather, August has its own unique charm. The country offers a wide variety of activities for families, from skiing and snowboarding in the South Island to exploring museums, wildlife reserves, and scenic walking tracks. Whether you enjoy outdoor adventures or cosy indoor experiences, August is a wonderful time to make memories with family and friends.

What Is the Weather Like in August?

August is considered one of the coldest months of the year in New Zealand. Temperatures vary greatly depending on location. In the far north, places such as Auckland and Northland generally experience temperatures between 8°C and 16°C. While cool, these areas often enjoy mild winter days with occasional sunshine.

Further south, cities such as

Wellington, Christchurch, and Dunedin experience colder conditions. Wellington's temperatures typically range from 6°C to 13°C, while Christchurch can see temperatures between 2°C and 12°C. In the southern regions and alpine areas, frosts are common, and temperatures can fall below freezing overnight.

Rainfall is common throughout much of the country during August, particularly in the North Island and western parts of the South Island. However, winter weather in New Zealand can be unpredictable. A rainy morning can quickly turn into a bright, sunny afternoon, making it worthwhile to keep flexible plans and carry warm, waterproof clothing.

One of the biggest attractions during August is the snow. Popular ski areas such as Queenstown, Wānaka, Mt Hutt, and Ruapehu are usually in full swing during the winter season. Snow-covered landscapes attract both locals and international visitors seeking winter sports and stunning mountain scenery.

Enjoying New Zealand's Winter Landscapes



For families who prefer less challenging activities, simply playing in the snow can be great fun. Building snowmen, creating snow angels, and having snowball fights are timeless winter activities that children love. Many snow-play areas provide easy access without requiring advanced skiing abilities. Even families who have never experienced snow before can enjoy a memorable winter day in the mountains.

Indoor Activities for Rainy Days

Because August weather can be wet and cold, it is useful to have indoor activities planned as well. Fortunately, New Zealand offers many engaging options.

Museums are an excellent choice for families. Te Papa Tongarewa in Wellington is one of the country's most famous attractions, featuring interactive exhibits that appeal to children and adults alike. Regional museums throughout New Zealand also offer hands-on displays, historical exhibits, and educational programmes.

Aquariums and wildlife centres provide another enjoyable alternative. Places such as SEA LIFE Kelly Tarlton's in Auckland allow families to learn about marine life while staying warm and dry. Wildlife parks often showcase native species including kiwi birds, tuatara, and native reptiles.

Libraries and community centres frequently host school holiday programmes, storytelling sessions, craft activities, and workshops during the winter months. These events provide affordable entertainment while encouraging creativity and learning.

Exploring New Zealand's Wildlife

August can be an excellent month for wildlife experiences. Many coastal areas offer opportunities to spot seals, seabirds, and marine wildlife. Kaikōura, for example, is famous for whale

watching and dolphin encounters throughout the year.

Families visiting Otago may spot New Zealand fur seals and various seabird species along the coastline. In some locations, penguins can also be observed returning to shore in the evenings.

Nature reserves and sanctuaries such as Zealandia in Wellington provide opportunities to see native birds in protected environments. Children often enjoy learning about conservation efforts and New Zealand's unique ecosystem.

These experiences help families connect with nature while gaining a deeper appreciation for the country's remarkable wildlife.

Family-Friendly Events and Festivals

As winter begins transitioning toward spring, many communities host local events and celebrations during August. Markets, winter festivals, sporting events, and cultural performances often take place throughout the month.

Agricultural shows and community fairs can be found in some regions, offering family entertainment, food stalls, and local crafts. These events provide opportunities to experience regional culture and meet local residents.

August is also a popular time for sporting activities. Families may attend rugby matches, netball games, or local competitions. Supporting local teams can be an exciting and affordable family outing.

Checking local council websites and community calendars can help families discover special events happening in their area.

Cosy Family Time at Home

Not every August adventure needs to involve travel. Some of the best family

memories are made at home during cold winter days. Families can enjoy baking together, watching movies, playing board games, or reading books by the fire.

Cooking hearty winter meals is another enjoyable activity. Homemade soups, stews, hot chocolates, and baked treats are perfect for cold evenings. Children often enjoy helping in the kitchen and learning basic cooking skills.

Winter also provides an opportunity to slow down and spend quality time together before the busy spring and summer seasons arrive.

Looking Forward to Spring

One of the most exciting aspects of August is that it signals the approach of spring. Throughout the month, signs of seasonal change begin to appear. Early blossoms emerge on some trees, newborn lambs can often be seen in rural areas, and daylight hours gradually become longer.

These subtle changes bring a sense of optimism and renewal. Families can enjoy watching nature wake up after winter while still making the most of seasonal activities.

Conclusion

August in New Zealand is a month of contrasts. Cold temperatures, snowy mountains, and winter weather create opportunities for skiing, snow play, and cosy family gatherings. At the same time, the first signs of spring begin to emerge, offering hope for warmer days ahead. Whether exploring nature, visiting museums, spotting wildlife, attending local events, or simply enjoying time together at home, families have countless ways to make the most of this unique winter month. August may be chilly, but it is also one of the most rewarding times of the year to experience the beauty, adventure, and family-friendly spirit of New Zealand.

We are here for you!

Need advice, support or information to manage the deployment journey?

Nicky Ruki, DSO Burnham **0800 337 569** or **027 449 7565**



Remembrance • Support • Advocacy

If you think you know us, it's time to think again.

Forget what you know about the RSA and take another look.

The RSA is a movement, founded in 1916 with the express purpose of supporting veterans as they returned from war. Over 100 years later, that purpose remains at the heart of everything we do. But it's no longer just veterans of war that we support. We support all New Zealand's veterans of military service and their whānau, regardless of whether or not they have deployed.

Our support starts the moment you attest and continues through life, long after service is over. And the best part? You don't even need to be a member of the RSA to get support from us - we're here for you, right now.

We have 250 support advisors right across the country, trained and ready to help. From providing expert advice and guidance, to recovery and rehabilitation, through to transitioning from military to civilian life - any challenge you face, there's a way the RSA can help.

We also provide support to whānau. We know that the families of our military personnel face many different hardships; from long absences, frequent relocations, even disruption to family routines caused by short notice deployments. The RSA is here for you too.

If there is ever a reason we can't help, our vast network will mean that we know someone who can.

If you need support, or just want to find out more, contact your nearest District Support Manager: rsa.org.nz/get-support/support-for-veterans



FOR YOUR INFO

Staying Connected

How we communicate with you ...

In order for us to keep in contact with you, it is so important that we have your correct information.

So if you:

- ◆ Change address and/or your home phone number
- ◆ Update your cellphone and have a new number
- ◆ Change your email address

we would like to know so we can update our database.

If you think it might be possible that we don't have your email address or just want to check that the address we have is correct, please email either Nicky and we will check and update our records as necessary.

nicola.ruki2@nzdf.mil.nz.

We thank you.

Deployment Guides

Deployment Guides are prepared for family members for each of the missions we support. While Guides are provided at Family Welfare Days, some family members who may not be able to attend will then rely on their deploying person to collect these on your behalf and pass them on. While we would like to think that this works, we are also aware that some of you may miss out.

If you do not have a copy of the Guide for the deployment your family member is on, please contact Nicky to have a copy popped in the mail to you. A full list of our contact details are on the inside front cover of this Bugle or our email addresses above.

Final Bugle for Some

As we welcome new readers we are also saying farewell to those whose deployment journey is concluding. We wish you enjoyable 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..

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 can assist or facilitate the best pathway for welfare issues.

Deployment Services Officers:

Burnham—Nicky Ruki

Ph: 0800 337 569 or 027 449 7565

Linton—VACANT

Ph: 0800 683 77 327 or 021 649 903

Added to this, there are other very valuable support networks available in your local region.

For additional support and services:

Navy Family Support Services:

0800 NAVY HELP (0800 628 94 357) to connect with:

- Social Workers
- Navy Family Events
- Naval Welfare Liaison Manager.

Army:

Defence Community Facilitators:

Linton:

Lesley Clutterbuck—Ph: 021 649 901

Trentham :

Dee O'Connor—Ph: 021 905 157

Burnham:

Ph: 021 245 5099

Waiouru:

Sharlene Turua—021 226 9057

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Helena O'Neill—021 934 635

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THE ELECTION AND YOUR FINANCES

New Zealand heads to the polls on 7 November 2026. The campaign is warming up, the polls are tight, and every party is making promises designed to win your vote. Capital gains tax. Compulsory KiwiSaver. Wealth taxes. Inheritance taxes. The list goes on.

If you have savings, investments, or a mortgage, it is natural to wonder what all of it means for your finances. Over 160 years of market data, the answer is surprisingly consistent: elections barely move long-term returns.

Here is why, and what you should focus on instead.



Why NZ Elections Have Less Financial Impact Than You Think

Every election cycle follows a familiar script. Commentators speculate about which party is better for the economy. Social media fills with confident predictions. Friends and family insist the country is headed for ruin if the wrong lot gets in. It happens here, in Australia, in the United Kingdom, and in the United States.

The pattern is remarkably consistent, and so is the punchline.

Vanguard, one of the world's largest investment managers, has studied portfolio returns going back to 1860. Their conclusion? There is no statistical relationship between election years and the performance of a balanced portfolio. A 60/40 portfolio, 60 percent shares and 40 percent bonds, has delivered broadly similar returns regardless of who is in charge.

Closer to home, the NZX 50 tells a similar story. Since its launch in 2003, the index has delivered a total return exceeding 500 percent, or roughly 10 percent per year

annualised. In the same period, New Zealand has had seven general elections, five prime ministers, and governments from both sides. The NZX rose through all of them.

Research from the Economics Observatory, drawing on academic studies spanning decades, confirms the broader point: while share prices can wobble in the days around polling day, the party in power makes limited difference to long-term market returns. The real drivers of investment performance, including interest rates, corporate earnings, innovation, and global trade, operate at a scale far beyond what any single government controls.



This Election Has Sharper Tax Differences Than Most

In many election years, the two major parties agree on more than they would like to admit. Neither plans to dismantle NZ Superannuation, the single largest line item in the government's budget. Both want more affordable housing, and both accept housing supply is constrained by consent and planning rules. Both support New Zealand's general orientation toward open trade and free markets.

This year, the tax differences are wider than usual, and they reach assets directly. It is worth knowing what is actually on the table, because the headlines tend to flatten the detail.

Labour proposes a 28 percent capital gains tax on residential investment property and commercial property, taking effect from 1 July 2027. The family home, farms, KiwiSaver, shares, business assets, and inheritances are all exempt. Crucially, the tax is forward-looking: only gains made after 1 July 2027 would be taxed, with property values reset on that date. Labour has also ruled out a wealth tax

and an inheritance tax.

National has put financial security at the centre of its offer. Its KiwiSaver package would make contributions compulsory for all workers from 1 July 2028, lift the combined default contribution rate to 12 percent by 2032 (matching Australia), add a \$1,500 Baby Boost payment with automatic enrolment at birth, top up KiwiSaver during paid parental leave, and require employer contributions for workers over 65. Default contributions have already risen to 3.5 percent as of 1 April 2026. National is not proposing any new tax on assets.



The Green Party has the most expansive package. It proposes a 2.5 percent annual tax on net assets above \$10 million per person (with the family home excluded), a 33 percent tax on inheritances and gifts received above \$1 million, a higher corporate rate for the largest firms, a \$10,000 tax-free income threshold, and a new top income rate of 45 percent on income over \$160,000.

ACT, by contrast, favours a flatter system: a two-rate income tax with a top rate of 28 percent, aligning

personal, trust, and company rates.

These asset taxes in particular deserve attention from anyone with an investment property or a substantial portfolio. But here is the point most people miss: campaign promises and implemented policy are very different things.

Why the Manifesto Is Rarely the Final Law

Under the Mixed Member Proportional (MMP) representation system, single-party government is rare. Coalition discussions frequently weaken, postpone, or remove policy goals, meaning the gap between campaign rhetoric and practical execution is often vast.

Two examples show the friction in practice. The last Labour government committed to building 100,000 homes over ten years, then delivered a little over 2,000 before the target was abandoned. The current government promised to scrap the bright-line property test, then settled for shortening it to two years rather than removing it. When power is shared, the original version of a proposal is usually reshaped by support partners to fit a broader consensus. Voters often see a significant difference between a party manifesto and the final legislation that emerges from Parliament.

There is a further filter specific to tax. Both Labour's and the Greens' asset taxes would take effect well after the election, and Labour and the Greens

differ sharply on wealth and inheritance taxes, which any joint arrangement would have to reconcile. A policy announced in June 2026 is several steps away from being something you pay.

Genuine Risks Are Not Political

Here at Become Wealth, we are proudly apolitical. We do not have any political leanings or ties, and we do not make investment recommendations based on who is leading in the polls. What we do encourage is a focus on what you can control.

Most of the forces shaping your long-term financial outcomes operate well outside the reach of any New Zealand government. Global interest rate cycles are set by central banks responding to inflation, not by politicians.

Technological innovation is driven by multinational corporations. Currency movements in the New Zealand Dollar are influenced by global capital flows and the monetary policies of much



appropriate? Have you ticked off some achievements? Re-evaluate, then carry on.

2. **Check your KiwiSaver Scheme settings.** Are you in the right fund type for your age and retirement timeline? This matters far more than which party wins. Many New Zealanders are in default funds not well matched to their actual risk tolerance or time horizon.

3. **Understand your tax position.** If a capital gains tax on investment and commercial property does eventuate, it would apply prospectively, from a set start date, not retrospectively. Selling assets to avoid a tax not yet in existence, one which may never exist in its proposed form, is speculation rather than planning.

4. **Keep contributing and stay invested.** The power of regular contributions to a diversified portfolio, compounding over decades, dwarfs the short-term noise of any election. This is how wealthy New Zealanders tend to invest, and it is not a coincidence.

Will the Election Affect House Prices or KiwiSaver?

Elections can create a brief pause in buyer and seller confidence, but the underlying drivers of house prices, including supply, population growth, interest rates, and credit availability, are far more influential. No New Zealand election in recent memory has caused a lasting shift in the housing market. If you are buying or selling based on your personal circumstances and timeline, the election should not change your financial outlook.

The same goes for KiwiSaver. Your KiwiSaver investment fund choice should be based on your age, aims, risk tolerance, other assets, and how many years you have until retirement. If you are decades away and in a growth or aggressive fund, staying there through election cycles has historically delivered better outcomes than switching to conservative options and back. It is worth noting that KiwiSaver investments and listed shares sit outside Labour's proposed capital gains tax entirely.

And if Labour's proposed capital gains tax on investment and commercial property does pass? It would apply only to gains made after the start date, with property values reset at that point. Making reactive decisions now, based on a policy from a party not yet in government and subject to coalition negotiations it has not yet had, is premature at best. New Zealand has been

debating a capital gains tax since the 1970s. It has not been implemented despite multiple attempts, by both major parties.



History backs this up, and property is the clearest example. Over the past 25 years, the national median house price has risen more than fourfold, from around \$170,000 in 2000 to roughly \$790,000 by the end of 2025. That climb happened under Labour-led and National-led governments alike, with coalition partners of every stripe along the way. Prices rose through the 2000s under Labour, kept rising through the 2010s under National, surged again in 2020 and 2021 under Labour, then fell sharply from 2022, a decline that began under Labour and carried into the current National-led government. Governments of both colours came and went. House prices kept climbing regardless.

What actually moved prices was rarely the party in power. The 2020 to 2021 boom, when values jumped more than 25 percent in barely a year, followed the Reserve Bank cutting the Official Cash Rate to 0.25 percent, printing money (quantitative easing), and lifting lending restrictions during the pandemic. The same thing happened in reverse from late 2021,



become^{NZ}

REDEFINING WEALTH

when the RBNZ pushed the cash rate from 0.25 percent to 5.5 percent in its steepest tightening on record and prices fell furthest in the cities that had risen furthest. New Zealand was not unusual here. House prices rose across most developed economies in 2020 for the same reason: globally low interest rates, not local election results. Interest rates, credit availability, migration, and construction costs do the heavy lifting.

Government does shape housing. Planning rules, consenting, and land supply are set by policy, and those settings matter a great deal over decades. But they are slow-moving, largely bipartisan in direction, and bear little relation to which party wins a single election. If you are weighing a property decision, the cash rate, your borrowing capacity, your goals, and your own timeline will tell you far more than the polls will.

New Zealand Elections and Your Finances

Elections matter. They shape public policy, determine government priorities, and reflect the values of the society we want to live in. Vote thoughtfully, by all means.

But do not let the campaign reshape your financial life. The evidence, accumulated across centuries and continents, is clear: the best financial decisions are the ones made with a long-term view, a diversified portfolio, and a healthy indifference to the 24-hour news cycle. Governments change every few years. Compound returns work for decades.

If you would like a second opinion on whether your finances are positioned to weather any election result, get in touch. No politics required, just a clear-eyed



look at where you stand and where you could be headed.

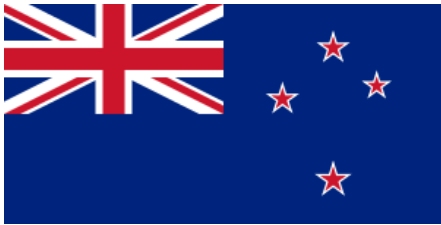
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How to get hold of us

Please get in contact with us with any questions about your financial needs. Feel free to call us on **0508 BECOME (0508 232 663)** or email hello@become.nz. There are no costs involved until an adviser has established your specific needs.



EVERYONE SERVES



YOUR WELLBEING

The **MILITARY LIFESTYLE** presents a **UNIQUE** set of **CIRCUMSTANCES** to families, and how well we cope with these is **STRONGLY RELATED TO OUR WELLBEING** and the wellbeing of those around us.

Wellbeing is a complex combination of a person's physical, mental, emotional and social health factors. Your wellbeing is about how you feel about yourself and your life: it's about the whole person.

FOCUS ON CHANGE

(Author Julia Esprey-Barton)

Source: *Defence Family Matters*, May 2014

Some say that a **CHANGE IS AS GOOD AS A HOLIDAY**, while others prefer life to remain consistent. Some people relish the **PROSPECT OF ADVENTURE AND NEW EXPERIENCES**, while others have a natural preference for **PREDICTABILITY, CLARITY AND FAMILIARITY**.

The reality is that most people find change challenging on some level, and we all manage it differently.

During times of change, it is important to remember that it's not change we tend to resist, but rather transition.

Change is generally tangible and observable. It's moving house, acquiring a new boss, landing a promotion, losing a job, having a baby, facing a deployment.

On the other hand, transition is the process of letting go of the way things were and taking hold of the way they will become.

For some, transition can be a time of confusion and stress. However, remember that transition is a natural process of disorientation leading toward clarity and familiarity.

Feeling confused and stressed during transition is a natural phase toward accepting the change. For some, it is not the change itself that is difficult, it's the process of embracing the 'new normal' that is upsetting.

The paradox is that the very things we wish we could keep the same were originally produced by change, change that may once have seemed daunting and impossible.

We are generally more resilient and capable than we think.

When managing change, it is invaluable to have a positive and flexible approach to new possibilities. Equally important is recognising that transition can be difficult — allow yourself time to adjust and seek support.

As a military family you will become familiar with navigating the highs and lows of new situations. Remaining motivated, focused, and developing a shared sense of purpose as a family will help you embark on each new adventure with confidence and enthusiasm.

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 enjoy sharing some of these incredible images with our readers.

These images are from the Operation Farad mission to Sinai 2023



PERSONAL MESSAGES

The deadline for contributions and personal messages for The Bugle is the last Friday of each month.

The next edition deadline is **24 August 2026 at 4.00pm.**

Please email your DSOs: community.deployment@nzdf.mil.nz.



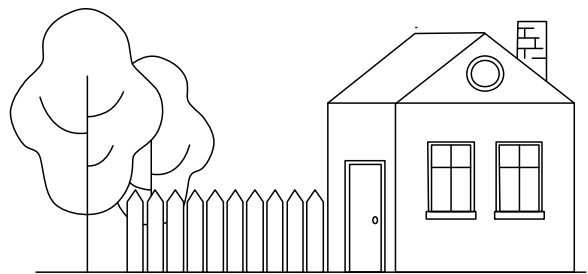
From In-Theatre

From Home

Keeping The Home Fires Burning

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 in-between. 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 Nicky is 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.

*M*essages to and from deployment locations are a great way to remember special occasions like birthdays, anniversaries or significant milestones (whatever they may be), acknowledge achievements of family members, or just because we miss you.

Sunday 6 September is Father's Day. Sending your dad a message, whether he be away on deployment or at home, is a great way to connect.

There are many ways to communicate with loved ones who are away from home, e.g. Messenger, Skype, Facetime, Zoom, emails, texts, etc. But in years to come, you can look back at your Bugle to see that special message in print.



*So consider sending a message via the Bugle in the September edition—**deadline Monday 24 August.***

Join us for Dinner in Burnham

No cooking or doing dishes—just good food and great company!

Bring your Family and/or a Friend



FRIDAY 28th AUGUST FRIDAY NIGHT TAKEAWAY NIGHT

BURNHAM:

TIME: 5.30PM

VENUE: Burnham Community Centre

RSVPs TO: Nicky Ruki: 0800 337 569 or 027 449 7565
Email: nicola.ruki2@nzdf.mil.nz

Please RSVP to Nicky (Burnham) by **Monday 24th AUGUST**
so catering numbers can be confirmed with our respective Messes.

Families within Burnham/Christchurch areas should also have received an email.

Life doesn't get easier
or more forgiving,
we get stronger and
more resilient.

Steve Maraboli



*be proud of yourself,
you're doing great.*





Cancer Society **Daffodil Day**

Friday 30 August 2024

Daffodil Day symbolises hope for all New Zealanders impacted by cancer.

Every day 74 New Zealanders hear the words, “you have cancer” and their life changes forever. We all know someone affected by cancer and the toll this takes on them and their whānau and friends.

But there is hope. Help fund the cancer prevention policy and life-saving cancer research, and provide support and hope to cancer patients and their whānau from diagnosis through to post-treatment.

Every dollar raised for Daffodil Day will go towards cancer care for patients and their whānau, education and awareness programmes, and life-saving cancer research.



Te Rā Daffodil

Daffodil Day

Cancer doesn't stop, so we won't either.

No one should face cancer alone

www.daffodilday.org.nz