THE BUGLE

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THIS ISSUE



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

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**Deadline**

The deadline for Edition 344 (**AUGUST)** is **21 July 2026**

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

Editor: Nicky Ruki

Contributions are co-ordinated by your Deployment Services Officers

**Nicky Ruki**
Deployment Services Officer
Southern Regional Support Centre
Powles Road
Burnham Military Camp
Burnham 7600
Christchurch
Ph: 03 363 0421
Cell phone: 027 449 7565
Toll free line: 0800 DEPLOY or 0800 337 569
E-mail: nicola.ruki2@nzdf.mil.nz

**Contact Information:**
**THIS POSITION IS CURRENTLY VACANT**
Deployment Services Officer
Linton Regional Support Centre
Linton Military Camp
Palmerston North 4820
Ph: 06 325 9565
Cell phone: 021 649 903
Toll free line: 0800 OVERSEAS or 0800 683 77 327
E-mail:

**Community Inbox**
community.deployment@nzdf.mil.nz



**Cover Photo:**
HMNZS Te Mana and HMNZS Aotearoa Pearl Harbout 26 June

# GUEST EDITORIAL

## Welfare Communications

**Lynne Smith**
**Personnel Welfare and Equity**
**HQ JFNZ**

The ways deployed personnel communicate with home have changed significantly over time. In the past, contact was limited to handwritten letters or waiting in line for a short welfare phone call. Today, modern technology and the nature of NZDF missions often allow for a wide range of communication methods from most deployment locations—from traditional mail to texts, emails, and video calls. There are still some locations, such as Antarctica, that have more limited personal communication options.

Commanders strongly encourage deployed personnel to contact loved ones regularly and especially when incidents occur that may draw media attention in New Zealand. Direct reassurance from the deployed person is usually the most effective way to reduce the anxiety of family members. Having said that, personal communications do sometimes need to be suspended due to security, technical or other reasons and not being able to make direct contact is not a reason to worry.

In some situations, Defence may issue a message of reassurance to families. This is not automatic and depends on the seriousness of the situation, the potential impact on families, and the accuracy and tone of media reporting.

Defence also communicates with deployed members when events in New Zealand may affect their family—such as major earthquakes or storms that take out communications here in New Zealand—so personnel are kept informed and reassured.

If a deployed member is directly affected by an incident, Defence prioritises contacting their next-of-kin or nominated person as soon as possible, ideally before information reaches the media. The more serious the situation, the quicker and more personal the notification process. Messages to other interested people, such as the next-of-kin of those deployed in the same group or area, are also usually sent to help prevent misinformation causing anxiety.

Families are encouraged to use the deployment support network and available resources to plan, prepare and respond to changes in communications that may occur during deployments. While NZDF communication processes exist to respond to the more dramatic events it is important to think about what expectations are, around staying in touch and routine communication. Once the deployments starts or over time those expectations may change and need to be revised.

Defence views deployments as a collective effort and shared responsibility involving deployed personnel, their families, and NZDF. The aim is to work together to appropriately empower, manage and where necessary support everyone involved throughout the deployment experience.

# NZDF NEWS

## Moral in High

LT W  is five months into his 12-month deployment to Operation Scoria, the New Zealand Defence Force contribution to the United Nations Truce Supervision Organisation's  (UNTSO) supervision of armistice agreements between Israel and Egypt, Jordan, Lebanon and Syria. He's a United Nations Military Observer (UNMO), there to monitor adherence to the 1974 Agreement on Disengagement between Syrian and Israeli forces. It requires patience, resilience and an open mind – and always being prepared for the worst-case scenario.

***Things can change here in the blink of an eye. Having the ability to understand the situation and react accordingly is very important.***

Overshadowing everything, from late February, has been the United States' and Israel's war against Iran. Despite this, the workload of the team is only slightly reduced, says Lt W. Morale is high. Everyone is performing well and has a positive attitude.

It's a long deployment, but it can take up to three months in the field to pass all the assessments to become a fully competent military observer. Every month personnel from different nations rotate in and out, and the deployment's length means there's always experienced personnel to pass on the knowledge and ensure the standard of military observers stays high. The concept of an observer stationed at a remote Observation Post (OP), scanning a vast territory before them, is not far off their most common tasking. "Static Operations" are conducted from permanent observation posts, looking out over the Area of Separation (AOS) as laid out in the 1974 Agreement.

It's usually two people, taking shifts over seven to 14 days, but everyone must be prepared to stay longer. Due to the conflict their relief might not be able to make it through for a variety of reasons. It means the OPs have to have far more supplies than normal, to ensure the observers can carry on for an extended period. At any moment, perhaps many a day, a missile is detected and the team get an alert – head to shelter.

# NZDF NEWS CONT….

Then there are mobile operations, which involve car patrols into areas of interest. Going mobile means any New Zealand-instilled driving courtesies go out the window. It's about remembering to drive on the right, and there's no point in waiting for a gap in traffic – you have to make your own gaps.

The observers could be planning to establish temporary observation posts to enhance their situational awareness, plus gauge the atmosphere within the local populace. It could be an investigation into an allegation of a violation of the 1974 Agreement. The observers will conduct a fact-finding mission to determine what happened in order to submit a report to the authorities.

Inspections take place from time to time, when an inspection team will enter a military position and conduct a count of personnel and equipment to ensure it is within the limits required in the agreement. There's tension in this kind of work. The observers don't want to antagonise host nation sensitivities, and it's best to avoid situations that have the potential to go bad. They are often approached by civilians, sceptical of the United Nations and the work the MOs are doing.

War or not, it's always been a conflict zone. The MOs report their movements around their Area of Operations as they go, ensuring they are tracked at all times. There's a lot of old explosive remnants of war around. Knowing where it's safe to drive – or walk – is vital.

Patrols would normally involve one vehicle heading to an assigned sector. Now it's two vehicles – one of them a Light Armoured Vehicle – and the patrol will head directly to a Point of Interest and head back afterwards, minimising the exposure on the Golan Heights. Each morning there's a GO or NO GO directive. It's all part of being more mindful of the situation and seeking ways to reduce the risk.

***This deployment has been a career aspiration for some time. It's a mission that has seen generations of New Zealanders take part, each with their own unique set of stories and experiences. To be part of that story and history is extremely rewarding, knowing that I have contributed to New Zealand's peacekeeping efforts on the world stage.***

*Source: NZDF*

# NZDF NEWS

## MORRINSVILLE OFFICER THRIVING ON CHALLENGES OF THE KOREAN DMZ

Morrinsville's Capt F is fitting right in on one of the world's most closely watched boundaries, the Korean Demilitarized Zone, where she is relishing the pressure and responsibility in a crucial role for peacekeeping.

Capt F is based at Camp Bonifas, near the demilitarized zone, where she is an Assistant Joint Duty Officer with the United Nations Command Military Armistice Commission. It is part of the United Nations Command (UNC), which is the multinational military force that has safeguarded the peace armistice on the peninsula since 1953.

Her duties are important in supporting the commission's everyday operations. She facilitates critical daily communications between the UNC and the Korean People's Army and her responsibilities also include conducting high-level orientations for VIP visitors.

She shares with them the history and enduring significance of one of the world's most sensitive military environments.

For Capt F, the opportunity to work alongside international partners has been a career-defining experience.

"It's been fantastic. You're working in a genuinely operational environment and alongside people from different nations every day."

Capt F grew up in Morrinsville and attended Morrinsville College. Sport, fitness and horses were central to her upbringing, helping shape a determined mindset.

Partly influenced by her older sister, who is also in the New Zealand Army, Capt F enlisted straight from school in 2018.

# NZDF NEWS CONT….

After beginning at the New Zealand Officer Cadet School, she continued her commissioning training at the Royal Military College, Duntroon, in Australia.

Graduating as an engineering officer, Captain Findlay joined the Corps of Royal New Zealand Engineers, where the engineering trade demanded technical skill, leadership and adaptability.

She has since deployed as operational support to humanitarian and disaster relief efforts following the 2022 Tongan volcanic eruption and tsunami, training exercises in Niue, and held key staff appointments within NZ Army headquarters.

A career highlight was a role at the Officer Cadet School at Waiouru, where she was both Adjutant and Senior Instructor in the Leadership Wing, helping mentor and develop future NZ Army leaders.

Her strong performance and leadership experience led to her selection for the Korean deployment.

Captain Findlay is also a high-performing athlete. She recently placed second in her division at the New Zealand CrossFit Nationals, earning promotion into the elite division for upcoming competition.

This deployment has strengthened her training.

"With no outside distractions, it's actually been great for training," she said. "I train in the morning and afternoon most days.

"I always wanted to do something where I could be paid to be fit," she joked.

*Source: NZDF*

# NZDF NEWS


## TAURANGA ARMY OFFICER AT THE SHARP END OF KOREAN WAR LEGACY

Recently he’s talked to a North Korean soldier, had dinner with North Korean defectors and has met the Crown Princess of Sweden, the US Secretary of Defence, the FBI director, a Vatican cardinal and US comedian Craig Robinson from TV show The Office.

That was just part Capt H six-month posting to the Demilitarized Zone between North and South Korea.

Operation Monitor is New Zealand’s commitment since 2001 to the United Nations Command (UNC) and the United Nations Command Military Armistice Commission (UNCMAC) in Korea.

Under the United Nations banner, 22 nations - including New Zealand - contributed either combat forces or medical units to support South Korea during the Korean War.

UNCMAC was established in 1953 as a condition of an armistice agreement between the Republic of Korea and the Democratic People's Republic of Korea. Its mission is to monitor the parties’ adherence to the agreement and maintain military stability between both countries.

On the border, Capt H main mission as an assistant joint duty officer was communication with North Korea. It’s the highest priority mission, but it’s occasional, he says.

“Our office controls the ‘pink phone’ that is the only overt line of communication to North Korea from United Nations Command.

“I will be involved in the drafting of the message content and language, and oversee the passing and reporting of the message.”

His other priorities were coordinating and controlling access to the Joint Security Area (JSA), and providing briefings and orientation about the JSA to those who need them.

That could involve local unit soldiers, ministers of foreign national governments, ambassadors, distinguished visitors and three-star generals.

“The role has seen me interact with people I would have never imagined being in the same room as.”

Capt H worked in the eyeline of armed North Korean guards, but he was not armed himself - as per the armistice agreement.

“Our best safety measure is routine and normality in activity. Predicable actions create predicable reactions.”

Born and raised in Tauranga, he attended Ōtūmoetai College, before joining the NZ Army in 2017 and studying mechanical engineering.

“I wanted a career with diverse challenges. I was also drawn to national service to be part of a higher purpose. The New Zealand Defence Force’s mission of upholding and defending the New Zealand way of life aligned with those ideals.

“Op Monitor was my preference for deployment due to the mission’s location, history, and wide engagements with other nations militaries.

“It’s been enlightening learning about New Zealand’s previous and ongoing commitments to the ‘forgotten war’ of the Korean war and the ongoing Armistice.”

*Source: NZDF*

# FOREIGN CORRESPONDENCE

**News from South Sudan**

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

## UNMISS: Time with nga tamariki in Juba

In the midst of UN responsibilities in South Sudan, we were lucky enough to be able to step away and spend precious time with nga tamariki (children) at a local orphanage Juba. Coordinated through U.S. military colleagues, the visit included the delivery of food, toys, and stationery - but it was the time shared with nga tamariki that truly mattered.  We dedicated our morning entirely to them—playing games, passing rugby balls and being together.

South Sudan continues to face immense challenges with widespread poverty, limited access to education, and high illiteracy rates affecting much of the population. Many children grow up without consistent access to schooling or basic services yet within places like this orphanage, there is a manaaki—spaces where children are cared for

To step away and spend time offered a rare moment to connect with purpose.  While the donated items will continue to provide practical support, the morning served as a reminder that beyond mandates and missions, it's these moments that matter most.

**He aha te mea nui, he tangata he tangata, he tangata.**
*(What is the most important thing? The people,the people, the people)*

*LTCOL R loading up the wagon with donations*

*CAPT T getting all the hugs*

# News from South Sudan

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

*Left Photo*
*Beautiful Tamariki*


*Passing donated Rugby balls with the kids*

# FOREIGN CORRESPONDENCE

*News from Sinai*

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

## Force Training Team Delivers Multinational Impact in Sinai

**WO2 A**

Family and friends back home may wonder what daily life looks like for personnel deployed in Sinai. For the Force Training Team (FTT), every day is focused on ensuring the safety, readiness, and effectiveness of a diverse, multinational force operating in a unique and challenging environment.

Based in South Camp, the FTT plays a vital role in preparing personnel from multiple nations to carry out their individual roles within the MFO. Their work supports the broader mission by ensuring that every unit understands procedures, can work together seamlessly, and is ready to act when it matters most.

A key part of this preparation is delivered by the team's driving instructors, who conduct a range of driver assessments to ensure personnel meet the rigorous standards required for operating vehicles in Sinai's demanding terrain. The training places strong emphasis on safety, vehicle handling, and overall driving awareness.

Operations instructors, who make up the other half of the FTT, deliver range shoots designed to sharpen marksmanship and reinforce safe weapon handling in line with MFO standards. They also run the Patrol Commander Course. The course trains MFO personnel with the knowledge and confidence required to lead patrols effectively in a complex operational environment.

Alongside these outputs the FTT also provide specialised training to the Force Operations Centre. This includes communication procedures, incident management, and coordination between the different multinational elements. Their instruction helps build a clear understanding of how to respond effectively to a wide range of scenarios.

*SGT H marking the driving theory test for the new Italian sailors.*

During June, one of the major responsibilities of the team is the planning and delivery of a whole of Force exercise known as 'Maximum Force'. This large-scale activity is designed to test the Force Operations Centre under realistic conditions, bringing together all aspects of the training delivered by the FTT.
During the exercise, a range of scenarios are simulated to reflect real-world incidents. These include situations such as a man overboard from the Italian Coastal Patrol Unit, a serious vehicle accident, and even an aircraft fire on a runway. Each scenario is carefully designed to challenge the Operations Centre's ability to coordinate, communicate, and respond effectively.

FTT personnel oversee and control each scenario as it unfolds, ensuring that the training objectives are met and that all participants gain value from the experience. The aim is not only to test systems and procedures, but to build confidence and strengthen teamwork between nations.

At the conclusion of the exercise, the FTT provides detailed feedback to the Force Operations Centre. This feedback highlights strengths, identifies areas for improvement, and helps refine future responses. It is a critical part of maintaining high operational standards and ensuring continuous improvement across the force.

While much of this work happens behind the scenes, it has a direct impact on the safety and effectiveness of personnel deployed in the region.

The combination of driver training, operational instruction, and training exercises ensures that the Force remains ready to deal with any situation.

For those back home, it's important to know that your family members and friends are not only contributing to an international mission, but are also actively building skills, strengthening partnerships, and helping to maintain stability in the region.

***The New Zealand Defence Force has four core values:***

**Courage | Tu Kaha** - Taking action despite your fears

**Commitment | Tu Tika** - Giving your best

**Comradeship | Tu Tira** - Respecting and looking out for each other

**Integrity | Tu Maia** - Doing the right thing – always

New Zealand DEFENCE FORCE Te Ope Kātua O Aotearoa

A FORCE FOR NEW ZEALAND

# DSO'S CORNER

## Nicky Ruki

Deployment Services Officer

As a mother of four children ranging in age from 25 to 14, I've seen first-hand how behaviour evolves at different stages of adolescence. Each child is different—what works for one may not work for another—and that's something parenting constantly teaches you.

Through experience, I've come to understand that growing up often involves making mistakes. We've all done things we regret at some point in our lives, and it's part of learning. As parents, we try to guide our children through those moments, helping them learn, grow, and move forward. Sometimes that works quickly. Other times, the same mistakes happen again and again, and that's when things become more challenging.

In my experience, repeated behaviours aren't always just about defiance or "pushing boundaries." Many of these challenges can stem from deeper underlying issues—such as mental health struggles or peer pressure. These influences can gradually show themselves through changes in attitude, leading to disrespect, rule-breaking, or withdrawal.

I am currently going through a situation like this with one of my children. It's something we have faced before, and at that time, we worked through it successfully. But this time feels different—it's taking longer, requiring more patience, and testing me in new ways as a parent.

One of the biggest lessons I've learned is that there is rarely a quick fix. Progress can be slow, and it doesn't always follow a straight line. There are good days and setbacks, moments of hope and moments of frustration. As a parent, you can feel like you're constantly adapting—trying to balance understanding with discipline, empathy with boundaries.

During this time, I've found myself researching, reflecting, and looking at different strategies others have shared. It's reassuring to know that many parents face similar struggles and that these experiences are not uncommon. Knowing this doesn't solve the problem, but it does remind me that I'm not alone.

What keeps me going is the belief that persistence, consistency, and care do make a difference—even if the results aren't immediate. Parenting isn't about getting everything right all the time; it's about continuing to show up, even when it's hard.

I don't have a perfect solution to share yet. But I remain hopeful. One day, I hope to write another article—one that looks back and says, "This worked. We got through it." Until then, I continue learning, adjusting, and doing my best for my children.

***We are here for you!***

Need advice, support or information to manage the deployment journey?
Contact Nicky Ruki, DSO Burnham **0800 337 569** or **027 449 7565**

# NZDF WHĀNAU WELCOME GUIDE

Introducing the NZDF Whānau Welcome Guide, a guide for Whānau of NZDF Service Members.

The NZDF Whānau Welcome Guide has been developed to help you – the whānau member of someone who has joined the NZDF – to understand more about the organisation and what it's like to be part of the NZDF community.
You may be a partner, parent, grandparent, sibling, child or friend of an NZDF service member. Whatever your relationship, having them join the NZDF can be a big change. Military language and practices can be challenging to understand at first. You can anticipate a period of transition as you all get used to this change – and in some cases, a different way of life.

Take the time to explore this guide to understand the NZDF, the NZDF support services and resources and what life as a military family may look like.
For the most up to date contact details of NZDF support providers, click on "Please select a location" at the top right for a drop down menu.

If you would like a hard copy of this guide, please contact your local defence community facilitator

## Or you can download or read it on line

## @ health.nzdf.mil.nz


## 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
**Papakura:**
Helena O'Neill—021 934 635
Toni Piggott—021 229 8039

**Air Force:**
**Defence Community Facilitators:**
**Air Staff Wellington:**
Linley Williams—Ph: 021 243 4108
**Base Auckland:**
Vanessa Rowan —Ph: 027 450 2001
**Base Woodbourne:**
Donna Wilson—Ph: 027 246 4910
**Base Ohakea:**
Rebecca Smith—Ph: 021 351 542

**Local Chaplaincy Services**

**Unit Point of Contact (UPOC)**

# WHAT TO DO WHEN YOU'VE PAID OFF THE MORTGAGE


You have made the final mortgage payment. After years, often decades, the bank no longer has a claim on your home, and a large sum that used to leave your account every month now stays in it. This is one of the great financial milestones, and it deserves to be marked before you do anything else with the money.

Here is the short version. After paying off your mortgage, most households split the freed-up cash between investing for retirement, improving their lifestyle, and keeping a cash buffer. The right mix depends mainly on your age and how close you are to retirement. The single most common mistake is letting that money drift into everyday spending without a plan, and the rest of this article is about avoiding it.

## First, Celebrate Mortgage Repayment

A paid-off mortgage is the reward for long discipline, and it has earned a real one back. Take the holiday you kept deferring, book the big trip, buy the boat, do the thing you have promised yourself for years.

The one distinction worth holding onto is between a celebration and a permanent rise in your cost of living. A trip is a one-off you can plan for and enjoy without lasting consequence. A new car on finance or a holiday home with its own rates and upkeep is different, because it turns a one-time achievement into an ongoing bill. Celebrate freely, then keep that decision separate from the long-term plan.

## Sort the Paperwork: Discharge the Mortgage

One practical step catches many people out. Repaying the loan does not automatically remove the mortgage from your property title. The bank's interest stays registered on your Record of Title until a formal discharge is lodged with Land Information New Zealand (LINZ), which means instructing a lawyer to obtain the bank's discharge authority and register it. The cost is modest, a small LINZ fee plus your lawyer's time. Some people deliberately leave the mortgage registered, because if you expect to borrow against the home again it saves the cost of registering a fresh one. Either way, check your position rather than assuming the title cleared itself, since plenty of owners find the old mortgage still sitting there years later when they come to sell.


## Then Work Out What You Have Freed Up

A household that was paying around $3,200 a month towards principal and interest now has roughly $38,400 a year of cash flow with nowhere it has to go. That is close to an after-tax additional salary arriving each year, and what you do with it over the next decade will shape your future more than almost any single decision you made while the loan still ran.

Three checks first, before you direct the money anywhere.

1. **Running costs.** Owning the home outright does not make it free to run. Keep a realistic figure aside for council rates, insurance, improvements, and repairs, which tends to climb as a house ages.
2. **Cash reserves.** If clearing the mortgage left your accessible savings thin, restoring an emergency fund of a few months of essential spending is a sensible first move, because money locked in a paid-off house is hard to reach in a hurry.
3. **Personal insurance.** A repaid mortgage and grown children often mean your life cover is now sized for a situation you have left behind. Reducing or cancelling cover you no longer need frees up a second monthly payment on top of the one the mortgage just released. Do this as a deliberate review rather than a reflex, since cancelling cover you turn out to still need is far costlier than the premium, and health cover is the usual exception because the need for

it tends to rise with age rather than fall.

With those settled, move on to the decision that matters most.

## What the Money Can Become

This is the decision that matters most. Investing the old payment is, in practice, the highest-value move for most households, and a simple projection shows why. Put $3,500 a month into a diversified investment earning 5.5 percent a year after tax and fees, and after ten years you would have around $558,000, of which roughly $138,000 is growth. Leave it fifteen years and the balance reaches about $976,000, with close to $346,000 of that being growth. This is the financial effect of simply continuing to pay your mortgage, except now you are paying it to yourself.

*Returns are never guaranteed and markets do not deliver a smooth 5.5 percent every year, so treat the figures as illustrations rather than promises.*

The most reliable way to make it happen is the oldest rule in personal finance: pay yourself first. Decide what share you are investing, set up an automatic transfer dated for the day your pay lands, and treat it the way the mortgage payment was once treated. What you never see, you rarely miss.

### KiwiSaver, an outside portfolio, or both

Three points cover almost everyone still working. First, contribute at least enough to KiwiSaver to capture your full employer contribution, since that match is free money no investment can reliably beat. Second, use KiwiSaver for discipline: it locks the money away until 65, which is exactly the appeal for anyone who worries they would otherwise spend it. Third, use an outside portfolio for flexibility, because money held outside KiwiSaver can be drawn on at any age, which matters if you might stop work before NZ Super age. For most people the answer is both vehicles working together. For households within ten to fifteen years of retirement, this combination is the highest-impact use of the money.

However you hold it, spreading the money across asset classes, geographies, and currencies matters more than usual here, because most New Zealand households already hold a large share of their wealth in a single property. Channelling it into other assets reduces that concentration rather than deepening it. The way investments are taxed in New Zealand also affects what you keep, and our breakdown of how investments are taxed covers the differences that tend to surprise people.

A note: NZDF continues to pay an employer contribution to KiwiSaver if the member is still working at age 65.

### A rental property, or starting a business

Investing does not have to mean a portfolio. That monthly amount can service the loan on a rental property or fund a business you have always wanted to run. Both carry more risk and more work than a diversified portfolio, and both concentrate your exposure rather than spreading it. They suit people with the appetite, the time, and ideally some experience in the area, and they make most sense when you have years ahead to ride out the ups and downs. Most new businesses do not survive, so starting one a few years out from retirement risks arriving there with no time left to rebuild. As a rule, these paths reward experience, time, and risk tolerance, and are rarely the right starting point for someone close to retirement.

### Clearing other debt, or helping your children

If you carry other borrowing, a car loan, hire purchase, or a credit card balance, clearing it is often the best risk-free return going, because wiping out debt at 12 or 20 percent beats almost any investment after tax. This is the right first call whenever the interest rate on your other debt is higher than you could reliably earn by investing. Some people also help adult children into first homes at this point, which can be both sensible and a genuine pleasure, with one honest caveat: fund your own retirement first, because there is a loan available for a house deposit and none available for retirement.

### Living a little better, deliberately

Lifting your everyday standard of living is a legitimate choice too, provided it is a choice. If your retirement is on track and your buffer is in place, directing some of it into a better daily life is exactly what the saving was for. The version to avoid is the one that happens by accident, which comes next.

## How Your Age Changes the Decision

Two people can pay off a mortgage in the same week and still need to do completely different things, because time is the variable that changes everything.

**In your forties:** you have both time and freedom, so optionality is your advantage. You can afford a big celebration and still have decades for compounding to work, and this is the stage where a business or a rental has the most runway to pay off. Put at least part of it to work now, while time is so firmly on your side, and keep your options open. Your advantage is time, so use it.

**In your fifties, often a fresh empty nester:** this is usually the highest-impact saving window of your whole life. Mortgage gone, children independent, earnings near their peak, a decade or so of strong capacity ahead. The takeaway: be deliberate and add structure, because money directed well now can transform your retirement, and the projection above shows exactly how much. This is the decade that shapes your retirement.

**In your sixties, with retirement close:** the focus shifts from growth to preservation and simplicity. There is less time for investments to recover from a fall, so this is not the stage for a leveraged rental or a new venture. Keep it simple, protect what you have, and get the structure right for drawing the money down soon. Avoid new risk and simplify.

## The One Thing to Watch

Money that is not directed anywhere on purpose has a way of disappearing. In practice we often see a freed-up $2,000-$5,000 a month vanish into incremental spending within twelve to eighteen months, with little to show for it: the household earns well, owns its home outright, and somehow has nothing extra saved. This is lifestyle creep, and the mortgage-free moment is its perfect breeding ground, because the money arrives automatically and there is no longer a loan balance enforcing restraint. The automatic transfer described earlier is the single most effective guard against it.

### If Retirement Is Close

Two extra points matter as you near the finish line. The first is knowing your number. Most people have never put a figure on what they will need, and the guesses tend to run low. The answer is usually larger than NZ Super alone will cover. NZ Super is a baseline, not a full income, which is the whole reason it is worth investing rather than absorbing.

The second is that an investment portfolio you will draw on soon needs different handling from one you can leave untouched for fifteen years. There is a specific danger called sequence-of-returns risk: a sharp market fall in the first few years of retirement, while you are withdrawing rather than adding, does lasting damage that the same fall earlier or later would not, because you are selling assets to live on at the worst possible moment. As retirement approaches, the mix should shift to soften that risk.

## A Pattern We See

Take a couple, both 54, who cleared their mortgage a few years early. Around $3,400 a month freed up. They wanted to upgrade both cars and lock in an annual European trip, which together would have absorbed nearly all of it on a recurring basis.

The version that served them better kept the reward and added structure. They took one car upgrade and the first trip, funded from the freed-up cash rather than new borrowing, so the celebration was real but did not become permanent. The rest was split: a top-up to KiwiSaver for the locked-in discipline, and the balance automated into a portfolio held outside it for access before 65, weighted for growth given the decade ahead. On the kind of assumptions used in the projection above, that redirected cash flow builds substantial wealth. They enjoyed the moment and still put the money to work. They gave the money a job early, and they will be rewarded for it.


"The households who make the most of a paid-off mortgage are the ones who let themselves enjoy a little, then firmly decide where the rest goes before it has a chance to disappear." *Hayden Mulholland, financial adviser, Become Wealth*

## Conclusion: What to Do After You've Repaid the Mortgage

Paying off the mortgage is a milestone worth celebrating, so celebrate it, then sort the discharge so the title reflects reality. After that, decide deliberately what that monthly payment is for. Whether that is investing for retirement inside or outside KiwiSaver, buying a rental property, starting a business, clearing other debt, helping your children, or simply living a little better, the right answer turns on your age, your time horizon, and what you want from the years ahead. The one mistake to avoid is making no decision at all, and watching a hard-won income quietly fund a life that looks no different but costs a great deal more.

Clearing a mortgage is one of the few moments where a small number of decisions can materially change the next ten or twenty years. If you would like help thinking it through, including which of these options fits your situation and how to structure it around tax, access, and timing, our financial planning and investment management teams can work through it with you.

*Get in touch to start the conversation.*

**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.

# VETERANS' AFFAIRS NEW ZEALAND

Veterans' Affairs represent and serve those who have fought in our country's best interests and who make sacrifices, even today, to ensure New Zealand remains a free and safe country. There are over 31,000 New Zealand veterans, with diverse backgrounds that range in age from 19 to more than a hundred years old. Their veterans include current NZ Defence Force personnel, those who have left the Defence Force and work in civilian roles, and retired ex-service personnel.

Veterans' Affairs are focused on providing excellent personal support for veterans and their families. They also partner with the broader NZ Defence Force and with other government and non-government agencies to facilitate their support.

Veterans' Affairs support those with Qualifying Service to be well at home, at work, and in their communities. The Veterans' Support Act 2014 defines what support can be provided to those with Qualifying Service and their families and whānau.

# WORLD CHOCOLATE DAY — TUESDAY 7 JULY

Celebrate World Chocolate Day on 7 July with mouth-watering chocolates! The history of chocolate goes back to 2000 BC when the Olmecs, an ancient civilization in Central America, first started cultivating cocoa beans. Since then, chocolate has been a beloved treat around the world and is celebrated every year on World Chocolate Day.

## Why We Love World Chocolate Day

### A. Every culture cares

Chocolate seems to have established itself quite solidly as a foundational flavour in all countries. Of course, its origin countries in South- and Central America cherish it well, but chocolate is as loved in Asia as it is in Africa. That's why the holiday is called World Chocolate Day — everyone across the globe has found a way to luxuriate in its richness.

### B. We love a good dessert

Even those who aren't much into having chocolate straight from the source can find an alternative way to participate. There's chocolate ice cream, chocolate milk, chocolate cookies, chocolate cake — the list goes on and on.

### C. Chocolates make great gifts

Because chocolate is both a comfort food and a special-occasion luxury, many people often have positive memories in which chocolate played a significant role. It seems something cocoa-based can be found at every celebration, from

## How to Celebrate World Chocolate Day

### 1. Bake a chocolate cake

Head to your favourite cookbook or website and bake a delicious chocolate cake. Share it with friends and family, or keep it all for yourself—we won't judge!

### 2. Make a chocolate fondue

Create your own DIY chocolate fondue bar at home. You can melt down dark, milk or white chocolate and dip anything from strawberries to marshmallows in it.

### 3. Visit a chocolate shop

A great way to celebrate World Chocolate Day is by visiting a local chocolate shop and sampling their unique creations. Make sure to buy some of your favourites so you can enjoy them later.

### 4. Host a chocolate party

Invite your friends over for an evening of hot chocolate or chocolate and snacks. Have everyone bring their favourite toppings for the hot chocolate—whipped cream, sprinkles, mini marshmallows - the possibilities are endless!

## 5 Chocolate Facts

**1 Chocolate was currency**
Cacao beans were used as a barter currency in Mayan Times.

**2 Chocolate was once a medicine**
Chocolate milk, discovered by Dr. Hans Sloane, was once sold as a medicine in Ireland.

**3 Chocolate cures coughs**
Chocolate contains theobromine which can cure coughs better than cough syrups.

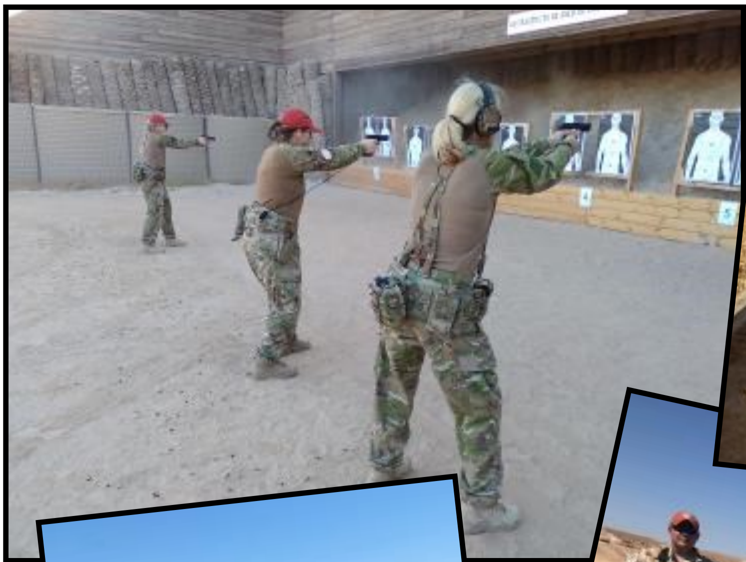
**4 Chocoholics from Switzerland**
Switzerland is famous for its chocolate and its people consume about 8.8 kgs of chocolate per year.

**5 Hot Cocoa was the first treat**
The first chocolate product was hot cocoa discovered by the Mayans about 3,000 years ago.

# 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 in Sinai , 2021.



# IDEAS FOR THE SCHOOL HOLIDAYS

**Picnic:** So easy and fun. If you let the kids help make and pack the picnic too then it's two activities for the price of one. No need to go crazy with expensive or fancy picnic food—even if it's just some sarnies, some cheese and a few pieces of fruit, the kids enjoy it just as much. If it's crap weather you could have a 'carpet picnic' or a 'bed picnic' instead.

Nature Scavenger Hunt: Kids love hunting for stuff—either make your own list of things for them to find (feather, stone, pinecone, flower, spider, petal, stick etc) or print out one of the many ready-made ones you can find on the internet.

**Go on a bike ride:** Pretty obvious, but put the kids on their bikes in the park. Or take everyone's bikes to a wood or big park and go on a family bike ride, or find somewhere you can hire bikes if you haven't got your own or can't fit them all in/on your car.

**Photo Safari:** Give the kids access to a camera—either a 'proper' one or a disposable one, or your phone, and go on a photo walk. Give them a list of things to find and photograph, or perhaps decide on a theme or colour.

**Teddy/Toy Hide & Seek:** Hide and seek can get a bit tiresome sometimes due to limited places being used repeatedly, Plus if you're out in a public place, you can't hide well enough while still keeping an eye on the kids. Instead, bring out a few favourite teddies or toys to the local park and hide them instead; you can be much more inventive with hiding places.

**Fly a Kite:** You can buy really cheap ones from the $2 shops or you can make your own. It can be amazing how long they'll play with these. Older kids love them too.

**Volunteer:** Get stuck into some activities to help others. There are some lovely ideas for things you can do with kids of all ages.

**Fruit Picking:** Kids love collecting stuff, it gets them out and about in nature, plus you get to scoff them all afterwards.

**Den Building:** A perennial favourite, either in your backyard or out in the woods or park.

**Mini Golf:** Not usually particularly expensive, kids of all ages love it and it keeps them occupied for ages.

**Gardening:** Such a satisfying and rewarding thing to do with the kids—if you combine it with a trip to the garden centre first to get supplies then you get two activities rolled into one. A simple herb garden, vegetable patch or container garden are all relatively easy to tackle.

**Outdoor Art:** I know that indoor art activities can strike fear into the hearts of many parents, but outdoor art is much less stressful and easier to clean up (or doesn't even need cleaning up at all). Either do normal painting outside, use chalk to draw on flagstones or paving, or even just do water painting.

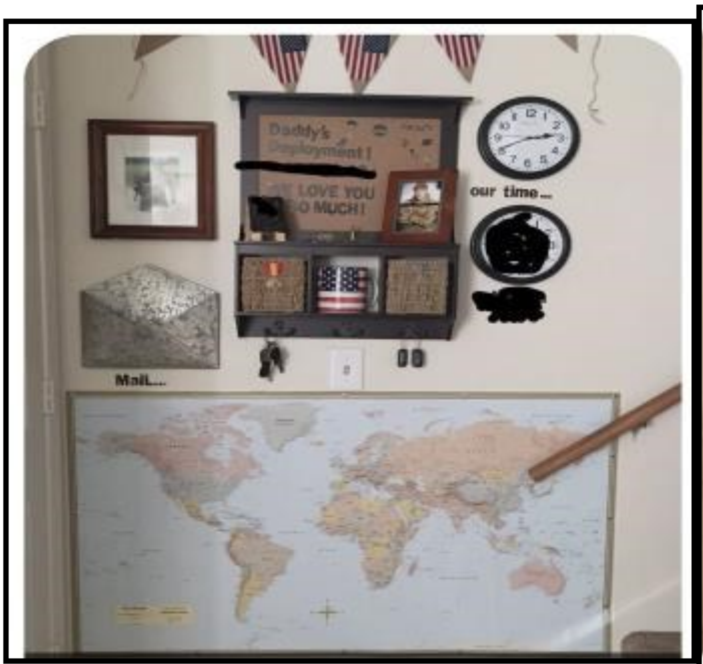
Check Out Some Wildlife: Depending on what kind of creatures your kids are into, you can go bird watching, make an ant farm, a wormery, a bird's nest, a butterfly feeder or go on a bug hunt.

**Visit Your Local Library:** Curl up and read books in there (most have a cosy reading corner for families), then borrow books, audiobooks and DVDs to take home. Libraries are also a real community hub and often have noticeboards, etc, letting you know about fun activities and summer projects going on in the local area.

**Cooking:** Get cooking or baking, whatever you all fancy making the most. You can even have a competition if you like – who can decorate the best cupcake etc. There are loads of easy kid-friendly recipes on the internet. Kids can also love designing menus and serving dinner as the 'chefs'.

**Swimming:** It's relatively inexpensive and the kids love it.

# DEPLOYMENT WALL IDEAS








# PERSONAL MESSAGES


The deadline for contributions and personal messages for The Bugle is the last Friday of each month.
**The next edition deadline is 21 July 2026** at **4.00pm.**
Please email your DSOs: community.deployment@nzdf.mil.nz.

## From Home

I'm lucky that my partner and I get to communicate often. I'm in Canada so I wake up really early to get to talk to him before he goes to bed most days. He's an angel and he sends me flowers and thoughtful gifts when he knows I might be needing some extra love or on special events. I've sent him some letters and photos as well. I tell him often that I miss him most when I'm having a lot of fun. He always makes the fun times that much sweeter.

When it's hard, I write letters that I know I won't send, just to get the tough emotions out of my system. Once I get it out, I usually feel better and can connect with him on a more positive note afterwards. I make sure to check in with him about the things he loves, especially the Wahs.

And I shared my condolences when Tanah tore his ACL, as I knew that morale may be down that day. We both love guitar, so I think we both play a lot of guitar when we are apart as a bit of an outlet and a fun way to pass time. I can't wait to get back to making beautiful music together :) Counting down the days.

Wishing you a Very Happy Birthday this month Ali!

Stay safe, lots of love, Mum xo

## FROGS

Once upon a time there was a bunch of tiny frogs who arranged a climbing competition. The goal was to reach the top of a very high tower.

A big crowd had gathered around the tower to see the race and cheer on the contestants. The race began. Honestly, no one in the crowd really believed that the tiny frogs would reach the top of the tower.

You heard statements such as:

"Oh, WAY too difficult!"
"They will NEVER make it to the top." Or:
"Not a chance that they will succeed. The tower is too high!"

The tiny frogs began collapsing one by one except for those who in a fresh tempo, were climbing higher and higher.

The crowd continued to yell, "It's too difficult! No one will make it!" More tiny frogs got tired and gave up.

But ONE continued higher and higher and higher. That one wouldn't give up.

At the end everyone else had given up climbing the tower. Except for the one tiny frog who, after a big effort, was the only one who reached the top!

Then all of the other tiny frogs naturally wanted to know how this one frog managed to do it? A contestant asked the tiny frog how he had found the strength to succeed and reach the goal? It turned out . . . that the winner was DEAF!

**The wisdom of this story is:**
Never listen to other people's tendencies to be negative or pessimistic because they take your most wonderful dreams and wishes away from you -- the ones you have in your heart.

Always think of the power words have. Because everything you hear and read will affect your actions.

# 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 **TUES 26th AUGUST**
so catering numbers can be confirmed with our respective Messes.

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

## Where did that saying come from?

In history …

Houses had thatched roofs-thick straw-piled high, with no wood underneath. It was the only place for animals to get warm, so all the cats and other small animals (mice, bugs) lived in the roof. When it rained it became slippery and sometimes the animals would slip and fall off the roof, resulting in the idiom, "It's raining cats and dogs."

There was nothing to stop things from falling into the house. This posed a real problem in the bedroom where bugs and other droppings could mess up your nice clean bed, therefore, a bed with big posts and a sheet hung over the top afforded some protection. That's how canopy beds came into existence.

The floor was dirt. Only the wealthy had something other than dirt, leading folks to coin the phrase "dirt poor."

# INTERNATIONAL DAY OF FRIENDSHIP 30 JULY 2024

**International Day of Friendship** was designated by the United Nations General Assembly (UN). On July 30, we step back and get thankful for these relationships worldwide, as they promote and encourage peace, happiness, and unity. The UN encourages governments, community groups, and other organisations to coordinate activities and events that celebrate the friendships that we keep close to us. Many events focus on reconciliation, bridging understanding and consensus, and finding comfort in those friendships that feel like home.

## History

We live in a tough world. Between miscommunications, mistreatment, lack of trust, discrimination, and cultural discord, prioritising peace seemingly has less of a presence in the global society. There really is no reason for the world not to exist in some harmonious form. We have the United Nations to thank for helping to remind us all that there is some good in this world. We were first introduced to International Day of Friendship in 2011; this special day goes beyond connecting people and builds bridges among cultures, countries, and even ideologies.

Friendship and connections are synonymous with bonding, and building those common bonds goes beyond sharing a trait, characteristic, or favourite pastime with another person or group, but also includes promoting a global commitment and understanding of diversity and inclusion. Even in our differences, we can find common ground. Physical appearances, differences of opinions, political views, tastes, music, and more are not reasons to separate people. Relationships are bigger than that, and the UN works to promote kindness and togetherness every July.

Celebrating friendships through things as simple as a brief note, a coffee hang out, going to a concert, or taking a trip to the mall are all ways to find commonalities. Again, we have more in common than we all realise. And any idea that minimizes the amount of hatred and disdain spread throughout the world is the kind we want to be shared. We'd like to think that something we all have in common.

Before the U.N. made its designation, the very first World Friendship Day was proposed in 1958 by the World Friendship Crusade, which is an international civil organisation that campaigns to foster peaceful culture through friendship.

## Timeline

**1919**

**Friendship in the Works**

The United States participates in an unofficial Friendship Day, even before the UN's official designation

**1930s**

**Hallmark Greeting**

Greeting cards are introduced by Hallmark—to this day, many acknowledge their special relationships in the form of a card or note


**1958**

**Ahead of the Curve**

Paraguay is the first country to celebrate this day countrywide in July of this year

**2011**

**The Beginning**

The UN introduces the world to the International Day of Friendship, encouraging communities around the world to observe and honour the day.