

# THE BUGLE

ISSUE 339  
MARCH 2026

## THIS ISSUE

Welfare Communications  
Foreign Correspondence  
Looking Back  
International Women's Day

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



## THE BUGLE

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

### Deadline

The deadline for Edition 338 (**APRIL**) is **23 MARCH 2026**

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

### Disclaimer

Articles and opinions expressed in The Bugle are not necessarily those of the New Zealand Defence Force.

### Cover Photo:

Caption. Japanese Navy Ships lit up for Christmas

# 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.

---

# JAPAN REPLY TO SCHOOLS

*As part of OP CHRISTMAS CARD—schools sent cards to our deployed service personnel, after reading the reply from the Japan team, I thought I would share it with you all. Thank you*

Konnichiwa, and thank you so much for the time and effort you put into writing the Christmas letters you wrote to my NZ Defence Force colleagues and I up here in Japan. I am Squadron Leader S from the Royal NZ Air Force and it was fantastic to receive your letters. It was also great to hear that you'd also learnt a little bit about Japan, and some of the other countries our Defence staff are deployed to, before you wrote the letters. I hope you all had an awesome Christmas and New Year!

A big shout out to James, Fergus, Lola, Cora, Kalyan, Anaya, Ace, Olly, Zion, Zeus, Jacob, Pierce, Zealah, Juju and Oliver for writing the letters. Though it seems Oliver's letter was meant to go to the team up in Jordan and not to Japan, sorry it didn't quite make it that far. We enjoyed the jokes some of you wrote and it was great to learn some things about you, the subjects you like at school and the sports you like to play. There were a lot of great questions you asked and I'll try to answer as many as I can without making the letter too long.

My two NZ colleagues, POEWS F and ACT L, and I are working at the United States (US) Navy base at Yokosuka, just over an hour south of Tokyo, where the US 7<sup>th</sup> Fleet is based, including their aircraft carrier USS George Washington. We work in an office environment with other military staff from 10 other countries, they are from the USA, UK, Australia, Canada, Germany, France, Netherlands, Japan, Korea and Lithuania. So it's very much a multinational environment and you're learning about other cultures every day, not just about Japan.

While it was hard being away from my wife and two teenage boys at Christmas time I did get to Facetime with them on the day which was great. I was very lucky and had five days off over Christmas and got to go snowboarding on Christmas day over at Mt Naeba. Apart from some treats the RSA sent us, my best Christmas present was some fresh powder snow on the mountain to snowboard on, it was amazing! So that's how I celebrated Christmas and one of the sports I like to do, I also like mountain biking, golf and generally trying to keep fit by going to the gym. Also, like Fergus, I like to waterski but unfortunately I haven't had the chance to do that for quite a few years.

Japan is an amazing country with lots of people and they have lots a fantastic food, as a couple of you already know. Since I've been here I've had lots of sushi, ramen and I especially like gyoza, a fried dumpling, they're sooo good and they're my favorite! I've also had Japanese BBQ, which was very nice too, and teriyaki chicken which is yum!

Japan also has a lot of awesome places to visit, and most of the time we are lucky enough to have the weekends off work so we can get out and explore. So apart from my snowboarding trip at Christmas, I've also been up to Yokohama and Tokyo a few times, and over the New Year long weekend I travelled down to Osaka on the Shinkansen (bullet train) for a couple of nights. Soon I'm also lucky enough to be taking a few days leave either side of a weekend and heading up to Sapporo in Hokkaido on another ski trip which I'm really looking forward to. And at the end of my six months in Japan I'll be staying on for a week on leave and my wife will visit and we'll do a trip to Hiroshima and Kyoto, as well as some more time in Tokyo.

I'll now bullet point answers to some of the other questions to get through them.

- What's the weather like in Japan? Being that it's currently winter here it has been cold, though not really that bad in Yokosuka because it's on the coast and not that far north.
- Have I worn a kimono or hakama? No, I haven't had the opportunity yet, though hopefully I will before I leave.
- Have I been to a Buddhist Temple? Yes,
- What are Japanese people like? For the most part, Japanese people are very polite and helpful. You also feel very safe here, more so than you can do in NZ, especially in parts of Auckland where I live.
- Have I been learning the language? To be fair, not a great amount, mostly the basics like konnichiwa (hello/good afternoon), ohayou gozaimasu (good morning), konbonwa (good evening), arigato gozaimasu (thank you very much) and sumimasen (excuse me). Because we work on an American base it's not essential to learn much Japanese as you're speaking English all the time at work. Plus quite a few Japanese people have at least some understanding of English.
- Why do I like the being in Airforce vs Army or Navy? Well I was very interested in planes when I was younger and thinking about what wanted to do, so that's why I applied to join the Air Force.
- Favorite part of my job? Travelling all over the NZ and many different parts of the world.
- My dream job? Well when I was younger my dream job was to be a helicopter pilot, but unfortunately I missed out being selected for pilot in the Air Force and it was too expensive for me to train privately. However, I did become a Helicopter Crewman (now Helicopter Loadmaster) for almost four years when I changed roles a few years after I joined the Air Force. So I got to go flying in them all over NZ and even did a month down in the Antarctic flying around down there a number of years ago.

Thanks again kids for all your letters, we really appreciated them.  
Work hard and have a great year at school!

Yoroshiku onegai moushiagemasu (Best Regards)  
[SQNLDR S](#)

### Aviator in Sinai

FLTLT F

I'm currently deployed alongside several dozen soldiers from the New Zealand Army on Operation Farad, New Zealand's long-standing contribution to the Multinational Force and Observers (MFO) mission in the Sinai. The MFO supervises the implementation of the security provisions of the Egyptian-Israeli Treaty of Peace, a commitment New Zealand has supported for decades.

Life in the Sinai is very different to other Air Force deployments I've been on. Even when we deploy without an aircraft, it's usually because we are contributing to a partner nation's air domain effort. Here, as the sole aviator deployed from New Zealand, I'll take this opportunity to keep my air-mindedness active and share some experiences with you the best, and nerdiest, way any aviator can: through

the Royal New Zealand Air Force (RNZAF) characteristics that keep us aloft.

**Reach** in the RNZAF is about overcoming geographical isolation. Here in the Sinai, it's about understanding the operating environment and the opportunities and challenges it presents; something entirely new to me. While we operate under strict rules, we're also surrounded by unique experiences rich in cultural diversity and natural beauty. From sporting and cultural events to hiking the dust-covered trail up Mount Sinai, I'm able to immerse myself in the many morale and welfare activities offered, while also actively contributing to creating a safe environment through our operational planning efforts.

From the 'high ground' **perspective**, I'm fortunate to have a broad view of the mission. I work directly with the Force Commander as part of the

headquarters staff, which gives me insight into both the everyday and long-term operational picture. I've also been privileged to travel with the Force Commander across both camps and to visit with many of the contributing contingents and units. I enjoy seeing each team master its responsibilities; there is such an incredible breadth of experience on this mission. Working as part of the small headquarters team has broadened my personal and professional knowledge, giving me the opportunity to learn from a wide array of experts from a diverse group of nations.

While I could talk about our readiness and **speed** to respond to time-sensitive situations, I'd rather share something else: we're strongly encouraged, and well equipped, to work on our fitness here! The gyms are excellent, the perimeter roads offer a challenging

running track, and our contingent joins other MFO members for group workouts three times a week. There's no shortage of opportunities for me to work on my running speed.

Over the past few months, I've watched my fellow New Zealand colleagues work incredibly hard to deliver exceptional training to the wider MFO community. In military terms, their **precision** and professionalism have been key to enabling mission success. From effective patrol techniques to vehicle safety and integration training and everything in between, the Force Training Team provides instruction that's efficient, comprehensive, and genuinely valued across the mission, and my New Zealander colleagues are a big part of that success.

Just like any air mission, there is a **dependency** on a centre of gravity. And while contingents have their own command structure and operate in various locations across the Sinai, which can sometimes make the mission feel decentralised, we are all connected by the same purpose that drives the MFO mission: maintaining a safe and secure environment.

Though not related to the physical **fragility** and **impermanence** of an aircraft, these characteristics still pose challenges here in the Sinai. Like in any operational environment, we have a responsibility to look after our surroundings and practice environmental stewardship to protect the peninsula's unique biodiversity and safeguard the wellbeing of all MFO members. Learning to operate in an arid climate, such as proper vehicle maintenance to disciplined use of water and electricity, is what allows this mission to endure. I am honoured to contribute to such a legacy. It reflects New Zealand's—and all contributing nations'—commitment not only to peace and security, but to supporting a region where the environment, infrastructure, and operating conditions can be remarkably delicate.

I bet you were wondering how I'd work **'payload'** into this! There's certainly a lot of 'weight and type' involved in operating in a multinational



Contingent members watching the sunrise to Mt Sinai on Waitangi Day

# News from Sinai

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



*Maintaining Medical Skills through Training*

environment, and it gives me yet another chance to brag about my colleagues. Our cooperative efforts to improve the mission's effectiveness and outputs are part of what have kept

**flexibility!** Working in a multinational environment comes with its own set of challenges, but I've always believed that patience is the perfect partner to flexibility. Things will get done, just not

this mission enduring for so long. I also hope to pick up new skills from those around me, including the opportunity to join a patrol, a task outside my usual responsibilities, and contribute to the 'Observe, Verify, Report' mission of the MFO.

And finally,

always when or how you expect. Staying patient and adaptable is key to keeping operations flying smoothly.

Overall, I'm really enjoying my deployment with my Army colleagues. They've been incredibly welcoming and have made me feel right at home here in the desert. We work, exercise, and eat together, and we even had a contingent walk up Mt Sinai as a Waitangi Day activity. It was a wonderful and challenging hike, and an opportunity to better understand the austere environment we operate in. I'm grateful for this experience and the opportunity to learn, live, and work in the Sinai!



*The sunrise at Mt Sinai*

# FOREIGN CORRESPONDENCE

*News from  
Bahrain*

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

## Kiwi Style

It's approaching the halfway mark for a couple of us, and it's been an exciting and rewarding deployment thus far.

The Senior National Officer and I attended the Japanese National Day celebration at the Gulf Convention Centre, along with what felt like half of CMF and 500 other people. It was a genuinely impressive evening that gave us a real taste of Japanese culture. The food was incredible, the atmosphere was warm and formal at the same time, and the hosts made a clear effort to showcase the depth of Japan's relationship with Bahrain. We were also given an insight into several initiatives Japan is working on to strengthen regional ties. It was a thoughtful and well organised event that highlighted the value of cultural diplomacy.

With our own national day (Waitangi Day) approaching, it was New Zealand's turn to give the cultural brief during the Morning Update Brief. As



*Japanese National Day*



*Rooftop Kiwi Style BBQ*

with most national days at CMF, the meaning behind it was not widely known outside our own contingent, so the brief gave us a chance to explain the significance of the Treaty of Waitangi, why the day held importance for New Zealand, and how it shaped our national identity. We kept the explanation simple and genuine, focusing on both the historical context and what the day represented for modern Aotearoa New Zealand.

After the working week was completed, we organised a rooftop BBQ at our apartment building, teaming up with the Australians as a nod to their own National day, and invited CMF personnel to join us. The afternoon was friendly, informal, and a welcome break from routine. Sharing a bit of home with everyone created a sense of connection and offered a brief reminder of Aotearoa in the middle of Bahrain. The SNO even claimed it was a time-honoured tradition to eat dry wheat-bix covered in marmite or vegemite. Not everyone was impressed with this delicacy.

One of the biggest adjustments on this deployment has been adapting to a much slower pace of work than what I am used to at home. I came in expecting a steady workload and the usual tempo that comes with small, tight NZDF teams (much like our NZ team here). Back home, if something needs doing, you either fix it yourself or track down the person who can, and often you actually know who that person is. There is no room for tasks to sit idle, and no one has the luxury of saying it belongs to someone else.

Here, the environment is completely

## News from Bahrain

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



*Wheatbix Enjoyment*

different. The US system is enormous, and most tasks genuinely do belong to someone else. The challenge is figuring out who that person is. It can

take several conversations just to confirm the correct office, and even then, the issue might need to move through two or three additional people

before anything happens. What would be resolved in a day in New Zealand can take a week (or more!) here, purely because of the size and structure of the organisation.

This slower pace has tested my patience and forced me to change how I work. Progress relies far more on building relationships than on technical ability. Once people know you and understand why you are pushing for something, things start to move more easily. I have had to get better at influencing quietly, nudging things along, and celebrating small wins. It has been a genuine lesson in persistence and in learning to work within a very different system without losing momentum.



*Flag Photo*

# FOREIGN CORRESPONDENCE

## News from Middle East

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

### Heading

#### LCPL W

February officially marks the half-way mark of my deployment to Op Troy. This deployment to Op TROY is my first experience operating abroad and my first opportunity to collaborate directly with partner nations.

Prior to arrival, I anticipated a steep learning curve—new protocols, cultural considerations, and the challenge of establishing professional credibility as one of the more junior members of the team. Being embedded into another nations cell has come with both technical challenges and many opportunities to learn from very skilled professionals.

This deployment has had challenges. Coordinating across time zones, navigating procedural differences, and presenting updates to senior multinational leadership has required adaptability. However, the challenges have been what has made it memorable to date.

Despite a busy tempo I have been presented with countless opportunities to further myself professionally, one opportunity was attending an USAF leadership course, giving me the opportunity to form relationships with



Visiting Malls and sightseeing

yet another coalition force, learn from them, and collect a few more patches.

As an Op TROY team, we have also had the opportunity to get out and

explore a bit, some highlights have been introducing CPL's B and M to mall rollercoasters and cruising around the



Traditional can of Argentina Beefloaf



## News from Middle East

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

Palm courtesy of our social club.

Another highlight from the Op Troy team was our fearless leader introducing us to his death row meal on Christmas Day. Rumour has it Argentina Beefloaf is a Christmas tradition for our SNO, between him and the OPSO there was none left for anyone else!

This first deployment has been a formative professional experience. It has strengthened my ability to lead within my area of responsibility, to operate effectively in a joint and multinational environment, and to communicate across cultures. The biggest cultural bridge being what is considered luxury accommodation to us Army pers and what the air force consider it to be...

So far Op TROY has been both demanding and rewarding, and hopefully the next three months will be just as eventful.



*The Mall roller coaster*

**N**ew Zealand has a history of contributing to international efforts to resolve conflict. The NZ Defence Force (NZDF) is a valued international coalition partner committed to peace and security, and regularly works alongside international partners on operations and exercises throughout the world.

It is in New Zealand's interests to play a leadership role in the South Pacific, acting in concert with our neighbours, helping to maintain stability, enhance regional security capabilities, and promote good governance and economic and social development.

The NZ Defence Force supports a number of major operations around the world. Currently there are personnel deployed on operations and UN missions in various countries, including the Middle East, Sinai, South Korea, South Sudan, Japan and Antarctica (summer season only).

New Zealand service personnel are also currently in the United Kingdom and Europe to help train Ukraine soldiers as part of an international effort to support Ukraine as they continue to defend themselves against Russia.

At any time there are many other Defence Force personnel on other overseas activities and military exercises.

# FOREIGN CORRESPONDENCE

## News from Korea

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

### LAW AT THE LINE

#### FLTLT O'B

Serving as a legal advisor to the United Nations Command (UNC) in South Korea means working at the intersection of international law and military operations in one of the most geopolitically sensitive regions in the world. UNC is a U.S.-led, multinational headquarters that brings together personnel from 18 member states, each contributing their own expertise to a mission that has endured since 1953. As a legal advisor from New Zealand, I've been able to offer a perspective shaped by our long-standing commitment to international law and enduring involvement on the Korean Peninsula.

A core part of my role involves reviewing reports from the United Nations Command Military Armistice Commission (UNCMAC) Special

Investigation Teams, which examine incidents that may constitute breaches of the Korean Armistice Agreement. These investigations can cover a wide range of events such as unauthorised crossings of the Military Demarcation Line (MDL) which separates the two

Koreas, construction within the Demilitarized Zone (DMZ), weapons-related incidents, and anything else that might affect the stability of the armistice. Each report requires a legal review to advise on whether the Armistice's provisions have been violated and what actions UNC should take in response. This work contributes to preventing escalation and ensuring that all parties remain accountable to the agreement that



Two-tone JSA



Conference Row



CDE Certificate

# FOREIGN CORRESPONDENCE

## News from Korea

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

has maintained a fragile peace for more than seventy years.

One of the more unique opportunities I experienced was providing a legal brief to UNC personnel working in the Joint Security Area (JSA) and maintaining communication with their KPA (Korean People's Army) counterparts. The JSA is the only point where North Korean and UNC forces stand face-to-face, and it remains one of the most recognisable symbols of the Korean conflict. The contrast between the bright blue conference buildings on the southern side and the faded blue on the northern side is striking, an almost literal illustration of the gap between the two Koreas. After my brief I was able to walk through the buildings that straddle the MDL which offered a tangible reminder of the history, tension, and responsibility that defines the area. Delivering a brief in

that environment was career highlight that I won't soon forget.

I was also fortunate enough to be invited to attend the U.S. Collateral Damage Estimate (CDE) course. On this course I learned how to calculate CDE in various operational scenarios which is an integral part of the targeting cycle. Aside from snagging a huge challenge coin for top of course, it was also a great opportunity to learn how our partner forces work and make some new mates along the way.

Life on OP MONITOR also provides a small window into what life is like on the peninsula. Working out of Camp Humphreys which is essentially an American town transplanted into Korea, means navigating a blend of cultures. Driving on the right and adapting to a more relaxed approach to speed limits are small sacrifices to make in

exchange for the chance to enjoy local food like Korean BBQ and Dakgalbi, alongside U.S. staples such as Texas Roadhouse. One of the real perks of this role has been getting to put my international law background to use alongside a fantastic group of Kiwi colleagues. There's something pretty special about doing that in a place as fascinating and layered as South Korea, it's beautiful, busy, and never dull. It's the kind of environment that keeps you on your toes and makes the work feel worthwhile.

Being a lawyer at UNC is ultimately about supporting stability in a region where small incidents can have significant consequences. The work blends legal considerations with operational awareness, historical context, and multinational collaboration, and it's been a privilege to contribute to that effort.



*Footprints on the blue bridge*

# DSO'S CORNER



**Y**ou never know how strong you are... until being strong is the only option you have."

I came across this quote the other day and thought how appropriate it is — appropriate for so many reasons and for so many situations we find ourselves in. I'm sure many of you can identify with this, not only in everyday life but especially when facing the deployment journey.

Personally, I can think of a number of situations, both at work and at home, where this saying has proven true. Whether it's family bereavements, natural disasters, moving house, financial pressures, or difficult work situations — we have managed and survived the challenges thrown our way. True, we haven't always done these things alone. There have been many helping hands along the way. But the reality is, we are often stronger than we think.

Several weeks ago, I had the pleasure of attending the Family Day in Wellington for those connected to upcoming deployments. These gatherings have been held over a number of years and always present a common theme — understandably nervous families and loved ones,

eager to gather the best possible information to prepare for the months ahead.

While we place huge value on the Welfare presentations — filled with practical information and helpful advice — one of the greatest benefits is the opportunity for Deployment Service Officers to meet families and begin building relationships.

Establishing those connections early allows us to offer understanding and support in the months to come.

From experience, we know that those who attend pre-deployment briefings manage the deployment journey better. They understand how to navigate the system, know who the support personnel are, and most importantly, have a greater sense of peace of mind when they wave their loved ones goodbye.

It was clear at the end of the day that families felt reassured. There were smiles, words of gratitude, and a sense of empowerment from the information shared — and there was a lot of it. Over lunch, new connections were forming. People in similar situations were meeting one another, building friendships, and naturally creating their own support networks.

This takes me back to my own deployment in 2010 to Afghanistan, when I left my husband and our 8-

year-old, 4-year-old, and 18-month-old behind. Attending the family briefings together gave us a strong sense of belonging — a feeling that we were part of a wider family who would help make the experience easier for all of us.

During that deployment, the Christchurch earthquakes occurred. Communication was disrupted for a number of families. From where I was deployed, knowing that support systems were in place allowed me to focus on my role with confidence, trusting that my family would be supported during such a difficult time.

On that same rotation, we also experienced our first fatality. It was an incredibly trying time, both for those deployed and for the families at home, especially as communication was temporarily shut down. As the news reached the media back home, we were reassured that welfare teams were doing everything possible to support our loved ones. My family deeply appreciated the efforts of everyone involved.

Knowing these support networks are in place provides invaluable peace of mind. There are many people working behind the scenes — including those at Joint Force Headquarters — who place a huge priority on your wellbeing. While we can't always guarantee we'll call at a convenient hour, please know we will call if necessary.

As deployments continue, I strongly encourage families to attend the briefings. You may feel confident, you may have done this before — but you never know what might be around the corner. Rest assured, we are always here to assist.

Because sometimes, you never truly know how strong you are — until being strong is the only option you have.

# 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 deployments March 2022





# INTERNATIONAL WOMEN'S DAY SUNDAY 8 MARCH

## 2026 Theme: 'Give to Gain'

When we give, we gain.

Together, let's help forge gender equality through abundant giving.

The IWD 2026 Give To Gain Campaign encourages a mindset of generosity and collaboration.

Give To Gain emphasizes the power of reciprocity and support. When people, organizations, and communities give generously, opportunities and support for women increase. Giving is not a subtraction, it's intentional multiplication. When women thrive, we all rise.

Whether through donations, knowledge, resources, infrastructure, visibility, advocacy, education, training, mentoring, or time, contributing to women's advancement helps create a more supportive and interconnected world.

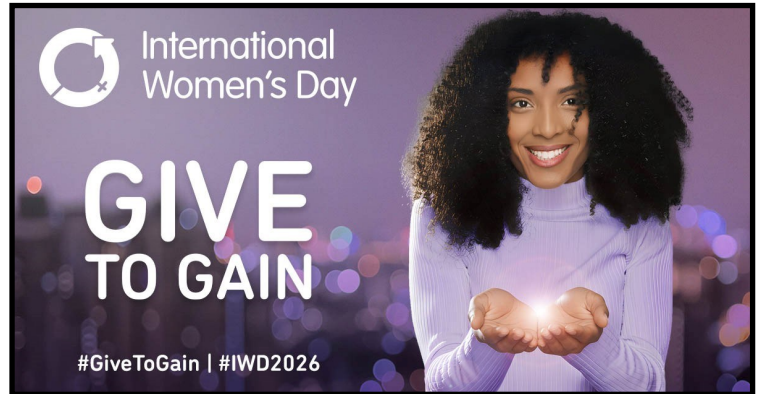
What will you Give to Gain gender equality?

Give to Gain is a worldwide call to contribute

We can all give our support to gain advancement for women and girls.

As individuals, giving support means calling out stereotypes, challenging discrimination, questioning bias, celebrating women's success, and more.

Sharing our knowledge and encouragement with others is also key.



Source: [internationalwomensday.com](http://internationalwomensday.com)

## St Patrick's Day 17 March 2024

**Significance:** Feast day of Saint Patrick commemoration of the arrival of Christianity in Ireland

**About:**

Saint Patrick's Day or the Feast of Saint Patrick is a cultural and religious celebration held on 17 March, the traditional death date of Saint Patrick, the foremost patron saint of Ireland.

Saint Patrick's Day was made an official Christian feast day in the early 17th Century and commemorates Saint Patrick and the arrival of Christianity in Ireland, and celebrates the heritage and culture of the Irish in general. Celebrations generally involve public parades and festivals, cèilithe (a traditional Scottish or Irish social gathering), and the wearing of green attire or shamrocks. Historically, the restrictions on eating and drinking alcohol were lifted for the day, which has encouraged and propagated the holiday's tradition of alcohol consumption.



*According to legend, Saint Patrick used the three-leaved shamrock to explain the Holy Trinity to Irish pagans*

# ST PATRICKS DAY

## The Kind-Hearted Leprechaun: A Heartwarming St Patrick's Day Tale

Finn was a little leprechaun who lived in a magical forest. He was known for his love for gold, which he collected and guarded with great care. He spent most of his days counting his gold coins, polishing them and arranging them in neat piles.

One day, as Finn was strolling through the forest, he heard the sound of children's laughter. He followed the sound and saw a group of children playing with sticks and stones. They looked happy, but Finn noticed that they didn't have any toys to play with.

Finn felt sorry for the children and decided to share some of his gold with them. He knew that he couldn't give them all his gold, but he picked a few shiny coins from his stash and approached the children.

"Here, children, take these gold coins and buy yourselves some toys," Finn said, holding out the coins.

The children were overjoyed and thanked Finn for his generosity. They used the gold coins to buy toys and played with Finn all day long.

As Finn played with the children, he felt a warm glow in his heart and realised that sharing his gold had brought him more joy than keeping it all to himself. He realized that there was more to life than just accumulating wealth.

From that day on, Finn made it a habit to share some of his gold with others. He would visit the children often, bringing them new toys and games. He also shared his gold with his leprechaun friends, who were surprised by his generosity.

As time passed, Finn became known for his kindness and generosity. He had many friends and he felt happy and content with his life.

Finn had learned that the real treasure in life was not gold but the joy that came from sharing it with others. And so, he continued to share his gold, spreading happiness and kindness wherever he went.

**Moral of the story:** Sharing brings happiness.

The Leprechaun is said to be a mythical creature from Irish folklore. They are typically described as short, red-haired faeries dressed entirely in green suits and often a clover accent. It is believed by many that leprechauns are mischievous beings, "practical jokers" one may add. Legend has it that if captured by a human, they often grant three wishes in exchange for their freedom. But be aware not to get tricked into asking for a fourth, or else you will lose them all! Get to the end of the rainbow, and there is where you will find your leprechaun protecting its pot of gold.



## 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)

# WILL MORTGAGE INTEREST RATES RISE?

*Recently, several major lenders nudged their longer-term fixed rates upward, even as short-term rates stayed flat.*

Interest rate cycles are a lot like the weather: everyone talks about them, most people complain about them, and almost nobody can do anything to change them.

The local financial environment has reached a fascinating crossroads. After a period of relative relief for mortgage interest rates, the conversation has shifted. The low-rate vacation many hoped would last forever is starting to look more like a brief weekend getaway.

The Reserve Bank of New Zealand (RBNZ) is responsible for setting interest rates via the Official Cash Rate ([OCR](#)). The latest data suggests New Zealand inflation remains a stubborn guest that simply refuses to leave the party, even after the music has stopped. For homeowners, this means the era of set and forget



## Will Mortgage Rates Go Up This Year?

This is the question on every homeowner's mind. To understand the answer, we must look at the wholesale markets. Even if the RBNZ keeps the OCR steady, retail banks often adjust their pricing based on international funding costs and their own internal profit targets.

*Recently, several major lenders nudged their longer-term fixed rates upward, even as short-term rates stayed flat.*

Economist's opinions are currently split. Which is nothing new. Predicting interest rates is a bit like trying to predict which way a wet soap bar will fly when you squeeze it. You know it's going somewhere, but the

trajectory is rarely what you expected. Economists have a long, proud history of being perfectly confident and almost entirely wrong simultaneously.

## Why Is Mortgage Debt Such a High Risk Right Now?

The sheer scale of debt in the New Zealand economy is staggering. As of late 2025, total housing debt reached approximately \$388.5 billion, representing 64 percent of all non-government debt. This means our collective financial well-being is more sensitive to interest rate movements than ever before. In fact, total debt is now nearly 1.5 times the size of the entire national economy.

When rates rise even by a small margin, the impact on a \$500,000 or \$800,000 mortgage is substantial. A one percent increase on a \$500,000 loan adds roughly \$5,000 a year in interest costs. That is a lot of money to hand over to a bank just for the privilege of existing in a house you technically don't own yet. This also removes that money from the economy, as the



homeowner cannot spend it as they please, or if they wish, even invest it for the future. Amplifying the risks, property values have been generally stagnant for several years. In many locations they're well down from post-pandemic highs. In the past, surging house prices did the heavy lifting for your net worth using borrowed money, which felt like a winning ticket you didn't even have to work for. With values now flat or falling, the "get rich quick" button on your property has been disconnected, meaning you can no longer rely on market luck to build equity. You now must build wealth the old-fashioned way: by steadily repaying the loan.



### How Do I Prepare for Higher Interest Rates?

Self-reliance is the best security against economic volatility. If you are worried about rates rising, the most effective action is to reduce the principal of your loan as fast as possible.

Here are four practical steps to take if you suspect rates are on the way up:

#### 1. Simulate a higher rate now.

If your current rate is 5.2 percent but you fear it might hit 6.5 percent, increase your automatic payments to the 6.5 percent level today. This does two things: it builds a "buffer" by paying down the principal faster, and it trains your household budget to survive on less discretionary income.

#### 2. Use offset accounts.

If you have savings sitting in a low-interest account, moving them into an offset account can save you thousands. By "offsetting" the balance of your mortgage, you stop paying interest on that portion of the debt while keeping your cash accessible for emergencies.

#### 3. Refinance your debt.

[Refinancing](#) is the process of transferring your existing home loan from one bank to another. When you [refinance](#), you're essentially repaying your existing loan, then taking out a

new loan at a different bank. The best time to evaluate the pros and cons of refinancing is towards the end of your current loan's fixed rate term, otherwise you'll likely have to pay [break fees](#).

#### 4. Restructure.

While your mortgage rate is important, it's not the only thing to consider. Mortgage [restructuring](#) is the process of rearranging your home loan into a winning combination of fixed and floating interest rates, setting the right term or terms for fixed portions of the loan, and ensuring appropriate loan repayment amounts are set. The usual aim of restructuring is to save you thousands in interest repayments and repay your mortgage many years quicker than any standard term given to you by the bank.

Given market dynamics, more people are looking for professional help in the form of mortgage advice ("mortgage broking"), including with our lending team here at Become Wealth.

*One reason why is banks are hungry and fighting for new business, offering \$10,000 or more for people to switch mortgage lending between banks.*

Many banks are promoting substantial [cashback offers](#) to support new customers, which can make refinancing a great option. Often the cash back is in the form of a one percent offer. In other words, some lenders (banks) will pay you one percent of your existing mortgage balance to shift it to them. For example: \$9,000 in cash for a \$900,000 loan. This usually more than covers any paperwork costs of shifting the home loan.

### Should I Fix My Mortgage for One Year Or Five Years? Or, Something Else?



This is the classic borrower's dilemma. Nowadays, many people opt for shorter terms, typically one or two years, to maintain flexibility. However, the "right" answer varies dependant on your personal tolerance for lending risk, aims for the future, and overall financial situation.

If you value certainty above all else and a rate hike would break your budget, a longer loan term provides a ceiling to your costs. If you believe the current inflationary spike is temporary, a shorter term allows you to capture lower rates sooner if they eventually drop. Other matters can factor in to your decision making, too, such as a desire to sell a property within a couple of years.

Just remember: banks are very good at the sums. Banks are not charities. If they are offering you a five-year rate that looks "cheap," it is usually because their highly paid analysts think rates will be even lower during that period.



## Does the Official Cash Rate (OCR) Really Matter To Me?

While the OCR is a significant benchmark, it is not the only factor. New Zealand banks borrow a large portion of their funds from overseas. This means if interest rates rise in the United States or Europe, our local mortgage rates can go up even if our own Reserve Bank does nothing.

## What Are The Current Mortgage Trends?

The current trend is one of cautious stabilisation. There are signs home values have begun to edge higher in many locations. However, the market is far from overheating. This creates a negotiable environment where borrowers have more power than they did during the frantic years of 2021 and 2022.

Additionally, roughly 68 percent of fixed-rate loans are due to reprice this year. This creates a massive "repricing pipeline" that will determine the direction of retail spending for the rest of the year.

If these households roll onto higher rates, we can expect to see a cooling effect on the wider economy.



## The Bottom Line: What You Can Do If Mortgage Interest Rates Rise

Financial literacy is not about knowing every detail of upcoming interest rate announcements. It is about

understanding the relationship between your income, your expenses, your debt, your assets, and your time. Professional competency in managing a mortgage means looking at your loan as a tool to be mastered, not a burden to be endured.

Take a proactive stance to shift from being a victim of the economy to being the architect of your own financial future. This mindset of self-reliance is what separates those who build wealth from those who simply manage debt.

For a complementary initial chat – which could include tailoring your mortgage to your personal financial position and determining whether it's worth breaking your fixed term to shop around mortgage providers – please [get in touch with one of our mortgage advisers](#) (mortgage brokers). With thousands of dollars at stake, what have you got to lose?

*The information contained in this publication is general in nature and is not intended to be financial advice that is specific to your personal circumstances. Before making any financial decisions, you should consult a professional financial adviser.*

*Nothing in this publication is, or should be taken as, an offer, invitation or recommendation to buy, sell or retain a regulated financial product. No responsibility is accepted for any loss caused as a result of any person relying on any information in this publication. This publication is for the use of persons in New Zealand only.*

*Copyright in this publication is owned by [Become Wealth](#) Limited. It has been reproduced here with permission. You must not reproduce or distribute content from this publication or any part of it without prior permission.*

### 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](mailto:hello@become.nz). There are no costs involved until an adviser has established your specific needs.

---

# VETERANS' AFFAIRS NEW ZEALAND

**V**eterans' 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.

## Check your eligibility now

You may be eligible for support from Veterans' Affairs.

The easiest way to check is online at

**[www.veteransaffairs.mil.nz/eligibility](http://www.veteransaffairs.mil.nz/eligibility)**

It only takes a few minutes to check.

We don't collect any information  
or check any HR records.



Or contact us at:

0800 483 8372 (Freephone NZ)

[veteransaffairs.mil.nz/contact-us](http://veteransaffairs.mil.nz/contact-us)

[veterans@nzdf.mil.nz](mailto:veterans@nzdf.mil.nz)

And stay in touch with us at:

[veteransaffairs.mil.nz/newsletter](http://veteransaffairs.mil.nz/newsletter)

[facebook.com/NZVeteransAffairs](https://facebook.com/NZVeteransAffairs)

**[veteransaffairs.mil.nz/eligibility](http://veteransaffairs.mil.nz/eligibility)**

## YOUR WELLBEING

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

# BUILDING CHILDREN'S RESILIENCE

## BEYOND BLUE

Each time a baby **FALLS DOWN AND GETS BACK UP** when they are learning to walk, they are demonstrating resilience.



**W**e are all born with an innate sense of resilience, but it's also a skill parents can foster in their children to build life-long emotional strength and awareness.

When we talk about resilience, we're

describing a person's ability to cope with ups and downs and bounce back from the challenges that life can throw at us.

Resilience is a combination of both characteristics we're born with and the environment we grow up in, including our support networks. Not just about being 'tough' or the 'strong, silent type',

resilience is about emotional strength and awareness and a positive sense of self.

While we can't change our genetics, there are lots of ways we can help children and young people become more resilient.

You can help build resilience in your children by:

- >> focusing on their strengths and skills, and providing them with plenty of opportunities to succeed
- >> helping kids to think positively and see that challenges can be overcome
- >> showing affection and compassion—give plenty of hugs
- >> setting clear, realistic boundaries for children's behaviour and model these expectations within the family
- >> being an active listener and letting them know you care and are there for them if they need someone to talk to
- >> demonstrating how to listen to and respect the opinions of others, even if you don't agree with them

# Building children's resilience to help them cope with life's ups and downs.

- >> allowing children to practice making decisions for themselves and the wider family, which provides a challenge and helps them develop age-appropriate autonomy
- >> making everyone in the family responsible for different tasks—even very young kids can help with things like tidying up
- >> encouraging the whole family to get actively involved in the community and have regular contact with friends, neighbours, teachers and activity groups.

While it is natural for us to want to protect our children from negative experiences, it's important not to shield them completely from life's challenges.

Focus on demonstrating skills such as conflict resolution and accountability. When there is a disagreement, show your kids how to reach a compromise and, if you make a mistake, own it and show your children how they can learn from their mistakes.

Working through difficulties and problems (with adult support when needed) gives kids a chance to learn about themselves, develop resilience, and grow as people.

[www.healthyfamiliesbeyondblue.org.au](http://www.healthyfamiliesbeyondblue.org.au)



## Three Good Things

This exercise might seem too simple, but Three Good Things has been found to be extremely powerful in increasing your daily levels of happiness.

What is the "Three Good Things" or "What Went Well" exercise?

Basically, it is a gratitude exercise you formulate as a daily habit. It works like this:

1. Every night, just before you go to bed, sit down for a while and look back at your day.
2. Think of three things that went well for you during the day.
3. Write them down and reflect on them.

The Three Good Things don't have to be grand to be counted, e.g. winning Lotto, getting a pay rise or promotion at work, passing an exam. Just three simple things would be enough.

Initially it may take quite a long time to think up three good things. Eventually, however, you will start to see the small good things in your life that light up like tiny sparkles. This could be a feeling of love or wellbeing when someone checked to find out how you were doing, or it could be a token of appreciation someone gave you at work, or it could be a shared time of talk and laughter at dinner time with your family. It might be a moment when you saw a fabulous flower in full bloom or a rainbow, or a cute puppy. Don't limit yourself; the possibilities are endless and are special to you.

There are just three conditions for this exercise:

1. **Writing down**—it is vital as it helps you to focus on the events in a structured way.
2. **Reflecting on what you did**—is essential as it adds to your sense of perceived control and well-being.
3. **Timing is significant**—either do it every day for one week or try it once a week for six weeks.

See how you go.

# PERSONAL MESSAGES



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

The next edition deadline is **23 MARCH 2026** at 4.00pm.

Please email your DSOs: [community.deployment@nzdf.mil.nz](mailto:community.deployment@nzdf.mil.nz).

## From Home

**Dear Wildstyle,**

Hope the DJing gig is good and you are expressing yourself?

As you know, am no Lego master builder, but I am doing well so far.

The two story couch is empty without you.

Looking forward to

connecting with you and building the Lego set back again.

Emmett.

## From In-Theatre

*Sadly, we have only received one message for this space this month.*

*We appreciate that technology keeps us connected more so now than ever before, but sending a personal message is still a great way to keep connected.*

*How about recognising a birthday, an anniversary or just reaching out to that special someone who is left at home and keeping things ticking over? Or to that person who is represented by crossings off on a calendar until homecoming. Makes a great keepsake for the future.*



We can't help everyone, but everyone can help someone.

Ronald Reagan

Spilling coffee is the adult equivalent to losing a balloon.



Anonymous



When life throws you a rainy day, play in the puddles.

Pooh Bear

# ALL THE DIFFERENCE IN THE WORLD



Every Sunday morning I take a light jog around a park near my home. There's a lake located in one corner of the park. Each time I jog by this lake, I see the same elderly woman sitting at the water's edge with a small metal cage sitting beside her.

This past Sunday my curiosity got the best of me, so I stopped jogging and walked over to her. As I got closer, I realized that the metal cage was in fact a small trap. There were three turtles, unharmed, slowly walking around the base of the trap. She had a fourth turtle in her lap that she was carefully scrubbing with a spongy brush.

"Hello," I said. "I see you here every Sunday morning. If you don't mind my nosiness, I'd love to know what you're doing with these turtles."

She smiled. "I'm cleaning off their shells," she replied. "Anything on a turtle's shell, like algae or scum, reduces the turtle's ability to absorb heat and impedes its ability to swim. It can also corrode and weaken the shell over time."

"Wow! That's really nice of you!" I exclaimed.

She went on: "I spend a couple of hours each Sunday morning, relaxing by this lake and helping these little guys out. It's my own strange way of making a difference."

"But don't most freshwater turtles live their whole lives with algae and scum hanging from their shells?" I asked.

"Yep, sadly, they do," she replied.

I scratched my head. "Well then, don't you think your time could be better spent? I mean, I think your efforts are kind and all, but there are fresh water turtles living in lakes all around the world. And 99% of these turtles don't have kind people like you to help them clean off their shells. So, no offense... but how exactly are your localized efforts here truly making a difference?"

The woman giggled aloud. She then looked down at the turtle in her lap, scrubbed off the last piece of algae from its shell, and said, "Sweetie, if this little guy could talk, he'd tell you I just made all the difference in the world."

**The moral:** You can change the world – maybe not all at once, but one person, one animal, and one good deed at a time. Wake up every morning and pretend like what you do makes a difference. It does.

Source: [www.marcandangel.com](http://www.marcandangel.com)

New Zealand Daylight Saving Time Ends  
at 2.00am on ...

**Sunday  
4 April 2026**



**So before you go to bed on Saturday night, remember to move your clocks back one hour for an extra hour of sleep and to enjoy that extra hour of light in the morning.**

# Caring for Yourself

Deployments for those left at home are not always easy.  
Caring for yourself is crucial!

Try this check list:

- ® Remember that the better I care for myself, the better I will be able to meet my children's needs.
- ® Make sure I am getting enough rest.
- ® Make sure I maintain good nutrition.
- ® Make sure I am getting enough exercise.
- ® Join in NZDF family activities and briefings.
- ® Join a club, start a new hobby.
- ® Talk with others in like situations.
- ® Reach out to old and new friends and relatives.
- ® Try to find time for myself.
- ® Try to do something I have never done before. Cook a new recipe or learn a new sport.
- ® Learn ways I can become independent.
- ® Reward myself for doing a good job.
- ® Remind myself during stressful times that the situation is temporary.
- ® Seek help if needed. Contact the Deployment Services Officers, Psychologists, Social Workers, Chaplains or any member of the Welfare Support Team.