



Central Coast NSW Legacy 75th Anniversary

CESSNOCK

LAKE
MACQUARIE

HAWKESBURY

Kulnura

Wyee Point

Wyee

Crangan Bay

Doyalson

Warriervale

Wyong

Iggarah

The Entrance

Bateau Bay

Ourimbah

Somersby

Calga

Gosford

Erina

Terong

Woy Woy

Bouddi

Patonga

HORNSBY

THE
HILLS
SHIRE

NORTHERN
BEACHES

Front cover photo courtesy of
Mark Hardcastle

0 5 10 20 Kms



PREFACE

We have produced this publication to highlight the history of Central Coast Legacy (originally known as Brisbane Water Legacy) over the last 75 years.

President Robert (Bob) Lowry has written the distinguished story of Central Coast Legacy at 75, 1951-2026. This story traces the extensive development of Central Coast Legacy over the years looking after widows, widowers, children and dependents with disabilities. Bob mentions in

this story several outstanding Legatees and their contributions.

After Bob Lowry’s story we have published stories from individual Legatees both still serving or now retired, Legacy staff, and Legacy beneficiaries. These stories explain in more personal detail, the important role that Legacy has had over the years looking after their beneficiaries on the Central Coast.

Legatee David Ferry – Editor

CONTENTS

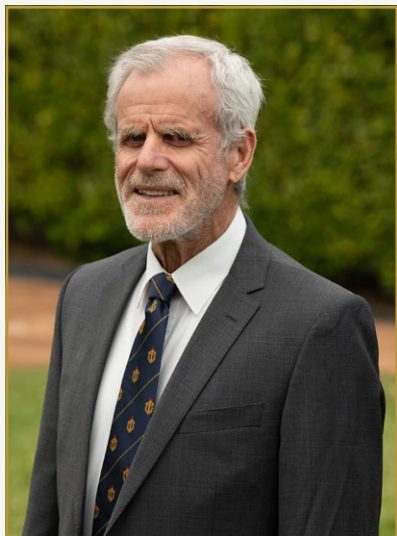
Preface.....	1	Past Presidents of Central Coast NSW Legacy.....	21
1951-2026: The Story of Central Coast Nsw Legacy at 75		Remembering Legacy	
Foreword	2	Legatee Anne Taylor.....	22
Introduction	2	Legatee Kathy Patterson	22
Facilities	4	Legacy Junior	23
Masons Parade – Self-care Accommodation.....	4	Legatee Tony Morton OAM.....	24
The Office and Hall.....	6	Legatee Cheryl Smith.....	25
Norah Head and Wyoming Aged Care Facilities	6	Legatee David Ferry	25
Umina Self-Care Units.....	7	Legatee Chris Wilson.....	26
Masons Parade Sale.....	7	Legatee Elizabeth Ward	26
Widows / Laurel Clubs.....	7	Heather Wilby.....	27
Vietnam Veterans Keith Payne VC Hostel	8	Jessica Stoker.....	28
Torch Bearers	8	Kate.....	28
Annual Conferences	9	Legatee Michael Hickey OAM.....	29
Chatterbox	9	Legatee Mark Gattenhof	30
Staff	10	Ruth Condon.....	31
Legatees	12	Peter Lawley, OAM	31
Scholarship Program	14	Toukley Torchbearers for Legacy – Sue Hartas	32
Legatee Jenni Bouchier.....	15	Toukley Torchbearers – Legatee David Ferry	33
Benefits	16	Legatee David Ferry	33
Funding	17	Legatee Patrick Gallagher	35
Conclusion	20	Legatee Josh Dawe	35

Editorial Committee <i>Editor</i> – David Ferry 0401 715 184 <i>Members</i> – Mark Gattenhof, David Harris	Legacy Executive President Bob Lowry 0407 911 390 Vice President Anne Taylor 0410 702 846	Legacy Village 104 / 1 Shortland Street, Point Frederick NSW 2250 Phone (02) 4323 4977 Email legacy@cclegacy.com.au
---	--	--

1951-2026: THE STORY OF CENTRAL COAST NSW LEGACY AT 75

Foreword

Legacy has served veterans' families on the Central Coast since the formation of Sydney Legacy in 1926. However, it was only after WWII that the number of both Legatees and actual



and potential beneficiaries on the Central Coast justified the granting of a Charter in 1951 for the establishment of the Club we know today.

Time and the lack of readily available archival material did not allow us the luxury of producing a comprehensive history to commemorate the Club's 75 years of service. Consequently, we have presented the story of Legacy's service in the form of a brief overview of its evolution, organization, facilities, and activities, complemented by photographs and historical and contemporary pen pictures of what Legacy has meant to a wide range of Legatees, staff, and beneficiaries.

Even this brief account of Central Coast Legacy's story cannot fail to inspire respect for the energy, commitment, and dedication of our forebears in serving the families of veterans. In the early post-World War II years they concentrated on the education and welfare of the children and orphans of veterans who had been killed on active service or had given their health or died prematurely as a consequence of their service. With the passage of time the number of children decreased but the number of widows grew exponentially forcing Legacy to adapt. And the future brings its own challenges that we must not ignore.

Legacy on the Central Coast could not have achieved what it has without the support of the wider Legacy movement, the three tiers

of Australian government, the Central Coast community, and the untold number of Legatees who have done the legwork over the decades for which we extend our heartfelt thanks.

On behalf of all Central Coast Legatees past and present I would like to thank the editor of *Chatterbox* and all the Legatees, staff, beneficiaries, and the publisher who have contributed to this commemorative 75th anniversary edition of *Chatterbox*.

Bob Lowry – *President, Central Coast NSW Legacy*

Introduction

During WWI and immediately thereafter the families of deceased veterans and the seriously wounded were assisted by family, friends, churches, members of their former units, the fledgling RSL, and other community members.

Legacy was formed by veterans five years after the end of WWI initially to promote mutual support among veteran businesses and employment of veterans but soon switched its focus to the care of war widows and orphans and the children of veterans who had given their health such that they were unable to fully support their families.

The formation of Melbourne Legacy in 1923 was inspired by the Remembrance Club in Hobart formed by Major General Sir John Gellibrand KCB, DSO and bar, in 1923. The formation of Sydney and Newcastle clubs followed in 1926 and 1932 respectively. Sydney Legacy initially recruited Contactors in country areas, including on the Central Coast, to direct potential beneficiaries to whichever club was closest.

The outbreak and aftermath of WWII brought the prospect of a rapid increase in potential Wards prompting the major city clubs to decentralise and expand the number of regional clubs. In response Sydney Legacy withdrew its northern perimeter to the Hawkesbury River transferring responsibility to the Newcastle Club in 1948. In the same year Newcastle formed a Contact Group at Gosford

to incorporate individual Contactors. By 1950 the combined population of Gosford and Wyong Shires had risen to 35,000 (not counting the Aboriginal population that doubled that number) and the number of Legatees and Wards had grown sufficiently to justify the formation of a club on the Central Coast.

Consequently, a Charter sponsored by Newcastle, agreed by Sydney Legacy, and approved by the Legacy Co-ordinating Council was granted for the formation of Brisbane Water (NSW) Legacy, operating, for tax purposes, as the Brisbane Water (NSW) Legacy War Orphans Fund, covering the Central Coast on 29 June 1951. By September 1993, Brisbane Water (NSW) Legacy had absorbed the War Orphans Fund and Nursing Home companies formed previously. And, in October 2017 it was registered as the Brisbane Water (NSW) Legacy Club retaining this name until March 2024 when it was renamed Central Coast NSW Legacy (CCL) to better reflect geographic reality and avoid confusion with the Brisbane Club. The boundaries of the CCL have remained virtually unchanged since its formation in 1951.

In the early days the Legatees were relatively young, energetic and actively committed to engaging the child wards in sport and social activities and supporting their education and health care. However, over time the number of child wards declined after peaking at 285 in 1969. Meanwhile the number of widows would grow exponentially, peaking at 3,949 in 2002. By then there had been a steep decline in WWI widows and the peaking of WWII widows leading to a secular decline that left the Club with 460



BRISBANE WATER (NSW) LEGACY MEMBERS	
1951 - 1952	
Cassell, T.H.B.	Paul, J.A.
Caton, R.H.	Pinn, K.
Duncan, C.G.	Pounteney, R.
Evans, R.W.	Prentice, D.A.
Ferry, P.	Raine, J.
Francis, C.	Ross, W.A.
Frewin, E.G.	Shaw, G.
Griffith, G.W.	Small, F.
Harden, R.	Spence, O.
Hickey, E.V.	Tarrant, W.
Hutchinson, H.	Tisdale, A.
Ingram, W.K.	Trask, D.G.
Ironmonger, E.H.	Vaughan, R.
Johnston, G.M.	Walker, D.J.
Johns, A.E.	Walter, E.A.
McElhone, J.	Wigg, R.J.
Noble, S.H.	Winning, J.
Paul, A.B.	Wylie, J.



(widows 410, children 20, and disabled 28) in May 2026 and this number is projected to decline even further. However, recent policy changes might stabilise beneficiary numbers at around 300. See the graphs at the end of this story for more details.

Meanwhile, as numbers grew after the formation of the Club in 1951 more permanent facilities were needed for administration, activities, and welfare.

Facilities

After administering the Club under makeshift arrangements at the Brisbane Water District Club (BWDC) in Shortland Street and conducting children's activities at the Central Coast Youth Club, Legacy House was built in Donnison Street, Gosford, and opened by the Governor of NSW Lieutenant General Sir John Northcott KCMG, KCVO, CBE, KStJ in July 1956. It comprised a Main Hall and office, a kitchen and library and external games area.

The electrification of the railway to Gosford was completed in 1954 allowing commuters greater access to Sydney and attracted WWI military retirees and their families to move to the relatively cheaper seaside accommodation of the Central Coast. Consequently, the number of widows and children had increased from 84 and 69 respectively in 1951-52 to 348 and 126 in 1960 and many of the widows were lonely, and some needed financial assistance, or could not maintain their own homes.

Masons Parade – Self-care Accommodation

Until the late 1950s the main focus of Legacy had been on the care of war orphans and the children of those who had given their health in war. Thereafter, more attention began to focus on supporting aging widows, prompting consideration of how best to support those who needed assistance with housing. The 1951 National Conference recorded that a survey had found that around 10 percent of widows nationally were 'unsatisfactorily housed'.

However, apart from the housing of orphans and children and other ad hoc measures, Legacy remained divided on what support should be provided. The

1950 National Conference recorded that Legacy Clubs had failed to provide 'definitive proposals' for 'moribund funds' allocated to Service Canteens, and the 1951 Conference recorded that a combined approach by the RSL, Legacy, and the War Widows Guild had failed to gain Australian Government support for concessions on deposits and interests rates for widows applying for War Service Homes, or rental assistance.

The 1960 National Legacy Conference in Newcastle had considered the matter but concluded that housing was a State and Federal government responsibility and that other organisations, like the RSL, were already engaged in this field. Nevertheless, Legacy would continue providing financial and direct assistance with maintenance and rent where that was essential and within the financial capacity of Clubs.

However, the demography of the Central Coast was different in that prior to WWII it had essentially been a thinly populated rural community with several small towns and villages of mostly holiday shacks along its extensive shorelines. After the War it gradually attracted more permanent residents, especially retirees and those looking for cheaper housing and the electrification of the railway to Gosford in 1954 helped accelerate this process.

Consequently, after extensive consideration the Club decided that some self-care accommodation was needed to help Beneficiaries living in sub-standard housing and unable to maintain their properties, or meet the rents demanded especially over holiday periods.

The Club was eligible for the two for one Pound subsidy, to a set maximum, for the construction of aged care facilities built by charities under the 1954 Aged Persons Homes Act as amended in 1958. In a first for Legacy, the Club decided to initiate



the building of a self-care housing development for widows over 60 who were financially unable to maintain their own homes or to rent suitable housing. The project commenced with the purchase of five contiguous blocks of land (2 acres) on Masons Parade, Gosford, in 1962.

Building commenced in early 1963 and the Club acquainted the National Legacy Conference in Hobart in November 1963 of its reasons for proceeding with the project. While other clubs acknowledged the special circumstances experienced on the Central Coast, they did not agree that such measures be adopted by Legacy more broadly.

The Commonwealth Government subsidy, frantic fund raising by Legatees and Torch Bearers, and the gift of the abandoned Brisbane Water District Club by the Gosford Returned Sailors and Soldiers Trustee Company - that was immediately sold, and generous gifts from Sydney, Hunter and Orange Legacy clubs, along with loans from several other clubs, provided enough funding to proceed with a 30 rather than the initially conceived 15 self-care unit project in Masons Parade. As building proceeded Legatees also visited district Rotary, Lions, Apex and RSL clubs seeking additional funds to furnish the units. Their efforts were generously rewarded.

On 4 July 1964 the first 20 units were officially opened by the Governor and Administrator of the Commonwealth Lieutenant General Sir Eric Woodward KCMG, KCVO, CB, CBE, DSO, KStJ. Unfortunately, the 1,000 guests at the opening were treated to a downpour that turned the newly laid lawns into a quagmire. Nevertheless, it was 'a wonderful achievement' and the largest Legacy residential complex of its type in Australia.

Another 12 units were officially opened on 8 June 1968 by the President of Sydney Legacy, Legatee J.A. Newton, followed by 10 more units opened by the Governor Sir Roden Cutler VC, AK, KCMG, KCVO, CBE on 18 November 1972. On 10 June 1978 four more units were opened by Sir Daniel Aarons Kt, OBE, MC and bar, Past President of Sydney Legacy, who had distinguished service as an officer of the 16th Battalion in WWI and was a member of the National Legacy Coordinating Committee for 25 years.

In 1983 eight self-care cottages were added to a vacant block donated by Mrs Senez, a Legacy supporter, bringing to 64 the number of self-care



units built on Masons Parade. This addition was only made possible because the block of land between the Senez block and Legacy Hall came up for sale after initial plans for the cottages had been rejected. These acquisitions brought to seven the number of blocks under the Masons Parade title.

In 1986 the York Street block, that remained on a separate title, on the southeastern side of Masons Parade was purchased and the building of nine self-care units was completed the following year. The plan was to sell the units to widows wanting to join the Masons Parade village but who were not eligible to do so. However, sales were slow, and units sold at cost ending any residual enthusiasm for this form of development.





Then in 1997 the last piece of the Masons Parade block, the Cottage, was purchased as a holiday home open to Beneficiaries across Australia, but usage was such that in 2014 it was converted to a private rental.

With the passage of time not all the units at Masons Parade could be filled by Beneficiaries, so a memorandum of understanding was signed with the Department of Housing in 2006 to rent surplus units to their clients. The following year a lift was installed to the upper units of Masons Parade to facilitate access for aging occupants and a laundry was also installed on the top floor for their convenience.

The village was renovated and refurbished periodically, and new facilities were built over time. This included development of the gardens, upgrading security, refurbishing the residents meeting room to include dining and kitchen facilities, and upgrading the catering facilities in Legacy Hall.



The Office and Hall

Meanwhile, Legacy House in Donnison Street had become too small for the growing number of Beneficiaries and activities. So, on 16

August 1975 a new administrative office built at Masons Parade was officially opened by the oldest and longest serving Legatee, H.A. Hutchinson (President 1958-59), and construction of Legacy Hall with a kitchen equipped for local emergency evacuation purposes had commenced. The move enabled much easier bus travel and more parking and greater access to the Club's major accommodation facility.

Norah Head and Wyoming Aged Care Facilities

As the years rolled on some Beneficiaries needed increasing levels of care so, after five years of planning, the 80 bed Legacy Nursing Home was built in Wyoming and officially opened by Sir Daniel Aarons on 12 October 1982. An additional eight suites were added in 2007. The initial project was made possible by a \$640,000 Commonwealth grant, and donations of \$150,000 and \$25,000 by the Sydney and Taree Legacy Clubs respectively as well as Club funds.



Norah Head



Wyoming

In 1987, it was decided that intermediate accommodation was required for beneficiaries needing additional care but not in need of nursing home care. Consequently, a 40-unit Legacy Hostel was built on 1.1 hectares of leased Crown Land at

Norah Head and opened by Legatee Les McCarthy (President 1977-78) on 25 February 1989. The community hall at this facility also became the meeting place for the Toukley Widows Club and the Toukley Torch Bearers. More than half the cost was covered by a Commonwealth grant. Ten new units were added in 2005.

In 2008 the two aged care facilities were renamed Legacy Aged Care – Wyoming and Norah Head respectively reflecting the diverse level of care provided by both facilities.

During the Presidency of Legatee Michael Hickey (2013-15) the Club produced a strategic plan for the years 2014-20 which led the Club to dispose of its Aged Care facilities at Wyoming and Norah Head in 2015. Both facilities continued to be run professionally and profitably and retain their national and state accreditation up to the sale to Aurum Pty Ltd.

The erosion of government subsidies and increasing competition for residents threatened the long-term financial viability of these facilities. Consequently, retaining them would have undermined Legacy's ability to provide for the welfare of all beneficiaries. Great care was taken to ensure continuity of all 112 staff and the welfare of all occupants through this process.

Legatee Hickey was awarded the OAM in 2020 in recognition of his long and devoted service to Legacy and guiding the Club through this difficult process.

Umina Self-Care Units

In 2001 four units were purchased from the War Widows Guild in Umina as affordable self-care housing for Beneficiaries. These units were sold in 2014 as surplus to requirements.

Masons Parade Sale

In 2017 the Club established a Village Development Committee to consider further development of the Masons Parade Village. After some delay, in September 2021, the Club submitted a request for development of a seven-story apartment block including the Legacy office and hall on half of the village block with the other half to be sold to help finance the project. It was to operate under the NSW Retirement Village Act.

However, slow approval processes, Covid-19 (March 2020-December 2021), and soaring building costs risked the Club becoming asset rich and cash poor. Consequently, the decision to sell the entire block minus York Street was approved by the Club in September 2023. This leaves the nine units in York Street supplemented by 12 units on long-term leases next door in Shortland Street along with office accommodation in the same building. The last residents and the office were relocated by the end of April 2026.

Widows / Laurel Clubs

The wives of Legatees, the mothers of child Wards, and other Beneficiaries were very active in organising activities, catering, and fundraising from Legacy's earliest days and had formed a Mothers' Club in Gosford in 1952 and other clubs emerged over time. However, as the child wards left the nest, and the widows aged, the focus of these clubs increasingly shifted to social activities. This was reflected in the change of name to Widows Clubs by 1971.



The Toukley Widows Club was formed in 1974 and attracted around 60 members to its initial meetings.



The Entrance Long Jetty Widows Club was formed in 1975 and is now known as the Entrance Long Jetty Widows Social Club.

These three clubs had an average total of about 500 attendees at their 1979-80 meetings.

The Woy Woy Ettalong Widows Club was formed in 1985 and is now known as the Sunflower Widows Social Club. The addition of this club brought total membership to 641 by June 1986.



The Laurel Widows Club was formed in 1991 to cater for the younger widows, particularly for those who still had children. This club and the Brisbane Water Widows Club melded as the Gosford club in 2021 and is now known as the Wattle Widows Social Club.

Another Younger Widows Club, for those born after 1934 and seeking a more active program, was formed in 2009 and split their meetings between Mason Parade and The Ary, Toukley. They are now known as the Rosemary Widows Social Club that meets at the Ary.

The Poppy Social Club was initiated in 2020 to cater for widows who still worked or had other activities during the working week, but it was suspended almost immediately due to lack of attendees. It was revived briefly in September 2024 but was again frozen in late 2025 for the same reason.

The first meeting of all widows clubs executives was held at Legacy House on the 25 February 1991. Four members of each club attended along with their Legatee Liaison Officers and some other Legatees. Speakers included the Sydney Legacy Welfare Officer and their Honorary Solicitor. Another such conference was held in 1994.

Six clubs were still active and self-managed in 2006-07 and had annual gatherings to discuss common issues and resolved to have another meeting next year. This subsequent meeting found that finding office bearers for the clubs was

becoming increasingly difficult. Offers of outside help were given but not taken up until 2009-10.

In 2010-11 Beverly Xyngis (replaced by Letitia Binns in 2013-14) was appointed widow club liaison officer to assist with management and activities, and the management arrangements were simplified.

In 2014-15 more combined events and activities were initiated as widow club numbers declined and their ability to organise external activities waned. All their activities are now organized by Legatees and Staff and total attendance across all clubs is less than 80 per month. Nevertheless, these social activities and outings are still greatly appreciated by all participants.

Vietnam Veterans Keith Payne VC Hostel

In 1990 it was agreed that The Vietnam Veterans Keith Payne VC Hostel would be built at Noraville. It was officially opened by the Governor of NSW Rear Admiral Peter Sinclair AO on 11 March 1992. The Commonwealth Government contributed \$1.3 million, CCL and Sydney Legacy contributed \$700,000 and \$600,000 respectively and the Vietnam Veterans \$160,000.

The Club was represented on the Board of Directors and performed some administrative functions for the Hostel until 2007 when it withdrew from all further responsibility for this facility.

Torch Bearers

The Torch Bearers for Legacy were formed in Sydney in October 1945 by women who had previously played a major role in war time fund raising. Many other groups quickly emerged including two on the Central Coast - The Entrance and Woy Woy - before Brisbane Water Legacy was granted a Charter in 1951.

The Entrance group failed to gain momentum until BW(NSW)L was formed but even so was short lived. However, The Woy Woy Torch Bearers were tireless supporters of Legacy until they were disbanded in the late 1960s and were the only group to provide a donation to the Club in its first year of operation. Another short-lived Group was formed in Wyong some time later.

Gosford Torch Bearers was formed in 1952 and mostly comprised of the wives of Legatees. The



annual Torch Bearers Ball held at the Florida Hotel in Terrigal in the early 1960's was its main fund-raising event. This group was disbanded in 2010 after over 50 years of service to Legacy due to the aging of its members – average age 86.

Toukley Torch Bearers were formed in March 1985. They were very active and successful fund raisers. One of their dynamic past presidents, Kathy Marvell, was awarded the OAM in 1997 for 'Service to the community of Wyong and surrounding districts', including her dedication to the veteran community and the Torch Bearers.

There is no record of the total amounts raised by all incarnations of the Torch Bearers on the Central Coast, but the Toukley Group raised over \$1.6 million in its most recent incarnation 1985-2022 and the Gosford Group over \$204,000 between 1995 and 2010. A conservative estimate would be that in all their various incarnations they raised well over \$2 million since the initial Groups were formed in the late 1940's and probably much more.

The Torch Bearers won the Seniors Week award for voluntary community service in 2005-06 and were unrelentingly self-sufficient requiring little active support. Aside from funding they also played an invaluable role in promoting the service of Legacy within the community.

Annual Conferences

The Club hosted the 53rd Annual National Conference of Legacy and the official dinner at the Central Coast Leagues Club on 22 October 1981. It was opened by the Governor of NSW Air Marshal Sir James Rowland AC, KBE, DFC, AFC and the theme was Caring for the Ageing Widow. One hundred and fifty Central Coast school

children attended the official opening, and two junior Legatees gave opening addresses. Lee Smith, a blind girl in her late teens, and brilliant musician cared for by Legacy since infancy, spoke of her Lions Club organised trip to Japan and 20-year-old Peter Ryan spoke of his crewing of the replica Endeavour duplicating Sir Francis Drake's circumnavigation of the world.

Registration and the welcome cocktail party were held at Masons Parade and the farewell barbeque was held at the Gosford showground, both events being organised and catered for by the Legatees and their wives, the Torch Bearers, and visiting Legatees assisted at the latter event.

The 250 guests for the cocktail party arrived at Masons parade at 1800 hours just as 110 mm of rain deluged the street and grounds making conversation and a formal wine tasting impossible. So, the bedraggled guests were left to consume the wine generously donated by Wyndham Estates at Branxton, without the benefit of the vigneron's elucidation, ending in a very happy night of fellowship and good cheer.

In October 1995 CCL again hosted the 67th Legacy National Conference with the theme being 'Reinforcing the Legacy Image'. A never-ending concern.

Chatterbox

The first edition of the periodical *Chatterbox* was published in December 1990 as a record of the Club's work and events. It was distributed widely within the Club and the community to promote the role and purpose of Legacy. Mrs Joan Jenkins



LEGACY CHATTERBOX

LEGACY BULLETIN OF
BRISBANE WATER (N.S.W.) LEGACY

REGISTERED BY AUSTRALIA POST PUBLICATION No. NAW 351

INAUGURAL
ISSUE

Legacy Complex, Masons Parade, Gosford
P.O. BOX 1252 GOSFORD SOUTH 2250
PHONE (043) 23 4977 FAX: (043) 23 4458

PRESIDENT: S. J. BROWN
VICE PRESIDENTS: T. W. JACKMAN
K. D. SARTIN
PUBLICATION CO-ORDINATOR: W. R. ROSE
(043) 88 4878 a.h.

VOLUME 1 No. 1.

SEASON'S GREETINGS

A Christmas overflowing with
The best this season brings.
Wishing you a New Year, too.
That's bright in every way.
With extra special happiness
On each and every day.

THE PRESIDENT'S MESSAGE

During this festive season, it is unlikely that I shall be able to meet and join with you in your celebrations. This is because the Repat. are giving me a new hip as a Christmas present and I will be in Royal North Shore Hospital for the first half of December. My thoughts will be with you and with all the Legacy family. The Future of Legacy has been a focal point of discussion for many years and was finally resolved at the National Conference of Legacy recently. The Legacy Foundation of N.S.W. has been incorporated and will shortly be given a Charter from our National body which will enable our Club to choose an auxiliary workforce (the members of which are members of the foundation) and will provide a repository for our assets if there are no Legatees left to complete our task of caring for the widows and orphans of our departed comrades. Then, if there are no more wars and no more Legacy widows at some time far into the future, our assets can benefit the local community. On the 75th anniversary of the landing at Gallipoli this year, one of our Legatees (Bill Hall) accompanied the old veterans and some junior Legacy wards on the pilgrimage to Gallipoli and brought them home safe and sound.

1990 also saw two of our junior Legacy wards, Cameron, aged 14 and Simon, aged 15, tour North and South America, thanks to the kind generosity of John Waddell and his friends. Highlights included 80 km of hiking in southern Chile, two days of hiking in Hawaii and a visit to Iguazu Falls on the Brazil-Argentina border. They also stayed with private families in Chile and Argentina. In addition to John Waddell supervising, another supervisor of the tour was Jim Priest who was on the 1985 Africa tour as a Legacy ward himself. Jim is now a policeman and used his holidays to help with the five junior Legacy wards on the tour. Legatees do not thank each other for their work but I know that you would wish me to acknowledge the tireless devotion and effort that our Legatees donate to Legacy year after year. They work quietly without reward, without publicity and often without thanks, despite their advancing years. I am very proud to be their President for this year.

Rhona, my wife, joins me in wishing all of you and your families a Merry Christmas and a Happy New Year.

Stan Brown

gardener/maintenance man, Joe Hill, was employed at Masons Parade in 1967 along with an assistant added later. In 1978 Legatee Darrell Tibbets was employed as the Administrative Officer.

In 1993, with both Legatees and Beneficiaries aging and the latter needing more visits to check on their welfare a Field Officer was appointed to assist with visits to widows. Another part-time field officer was added in 1995.



In 1995 the first CEO, Dallas Mulhall, was appointed. He was replaced by Kevin West in 1999 - having been administrative officer since 1994, and by Peter Lawley in 2010. Peter

was the editor for the first five years followed by Legatees Eric Flood, later Max Davis, and David Ferry. In the early 2000's 4,000 copies were printed for Beneficiaries and supporters.

Predating *Chatterbox*, an in-house Bulletin had been published monthly after Board meetings and circulated to Legatees and other Clubs.

Staff

In the early years the Club was totally run by the Legatees with support from the wives of Legatees and Wards. In 1963 Mrs M. MacMaster was employed as a full-time administrative clerk at the Legacy House Office in Donnison Street. A

served in that capacity until 2025 when he was replaced by Heather Wilby as General Manager.

The Administrative Team welcomed a number of employees from 2000, to assist the Board of Directors, Legatees, CEO and welfare team, especially maintaining the beneficiary database and files.

In 2004-05 CCL had a Welfare Manager, Trish Clark, replaced by Garry Chambers; three full-time field officers - Michael Parsons, Jo-Ann Grady, and Kaye Boddy; and a part-time field officer, Vicki Elliot. Another part-time field officer, Rowan Pope was added in 2005-06 to support the increasing number of ageing Beneficiaries and dependents.

In 2007-08 The Team Leader Administration,



Donna Hungerford, resigned and was replaced by Heather Wilby as Team Leader Administration and Welfare Support with two assistants. In 2009 the welfare team was strengthened by an additional welfare officer, Sharon Groom.

With the sale of the four Umina self-care units and the two aged care facilities in 2014 and 2015 respectively the staff was reduced to a multi-skilled team of 12 (CEO, Executive Support and Village Manager, four welfare officers, two maintenance officers, and four administrative staff). Their main focus was Welfare support, Village operations, and supporting Legatees.

The staff also took on the role of catering for functions in the Legacy Hall, including decorating and set up of the hall, full kitchen and meal preparation, as well as bar duties. These functions got better over time, with different themed events held such as Mother's Day and Christmas events, 'Fun Days' with our family beneficiaries, movie days with the residents, and monthly Members meetings. The staff were also 'keen entertainers' and subsequently put on a few shows at these events, proudly reproducing scenes from Alice in Wonderland, Twelve Days of Christmas, and their last production mimicked performing musicians from the 1950's and 60's.

In 2018 the staff were recognised as finalists in Gosford Erina Business Chamber awards for Excellence in small Business. Then in 2019, Legacy, largely due to the staff, was recognised as the winner of the Excellence in Social Enterprises Award by the Gosford Erina Business Chamber.

Peter Lawley, CEO 2010 to 2025, was a highly valued member of the Legacy team. He started his career

as a Management trainee at Gosford Hospital in 1980 and worked for 30 years in the retirement, aged care, and hospital sector, including in the highest senior executive positions. Along the way he acquired qualifications in Accounting, a Bachelor of Health Science (Management), and in Transformational Leadership at RMIT.

With this experience he became a very valuable asset improving the management of the Club, its aged care facilities, the Masons Parade village, and in developing and guiding the staff in their responsibilities. He produced the strategic plan that helped guide the decision to dispose of the aged care facilities and had a comprehensive role in assisting the Board in the sale of these and later the sale of Masons Parade.

His competence in this field was acknowledged in 2012 when he was appointed to a representative role on the Legacy Australia aged-care committee. In 2016 he was also appointed to the Legacy Australia National Advocacy Committee, and in 2018 he was appointed Acting CEO of Legacy Australia for six months.

His service to Legacy on the Central Coast was formally recognised by the award of an OAM in 2023. He was farewelled at both a Club function and at the 2025 President's Handover Lunch in

recognition of his service to the national Legacy family.

In our 75th year, we now have a small team of 6, with Heather Wilby as General Manager, ably supported by Shane Gough - Company Accountant, Maree Brown - Executive Support, Welfare Officers Michael Parsons and Jessica Stoker, and Colin Bullard - who has a dual role of Maintenance Officer and Bus Driver.



Legatees

When the Club was inaugurated in 1951 it had 36 Legatees. This number increased to 123 by 1995 before declining to around 36 again in 2026. As the numbers declined the 1993 Annual National Legacy Conference amended the criteria for the induction of Legatees to embrace ADF personnel who did not have operational overseas service and former Legacy wards. The first two women were accepted as Legatees in 1994 and fellow citizens committed to the cause have been accepted in more recent years.

Many Legatees have given extraordinary service especially in the early days when everything was organised and administered by the Legatees themselves. They organised and managed major building projects as discussed above as well as continuing their core function supporting the beneficiaries of Legacy.

It is perhaps unfair to list individuals due to the absence of comprehensive historical sources and that Presidents only served a one year term up until 2006 although some served two non-consecutive terms before that time. However, some examples will suffice. Legatee George Trask was County Chief Clerk and Chief Executive Servant of Brisbane Water County Council. He was the Club's inaugural Secretary, President in 1956-57, Treasurer and fund raiser thereafter, and was awarded the OAM in 1980 for his service to local government and the community.

The first steps of the Masons Parade development were taken during the presidency of Legatee K.C.

Hutton and Legatee Syd Noble, president 1957-58 and 1971-72, chaired the Building Committee, while Legatee A.G. Noble, a former member of the BWD Club, chaired the Finance Committee for the building of Masons Parade.

Legatee J. McCarthy was the acknowledged instigator of the Nursing Home project and chaired the Committee that produced the feasibility study. He also found the building site in Wyoming.

Legatee Les McCarthy, president 1960-61 and 1977-78, and the longest serving Legatee, later opened the Legacy Hostel.

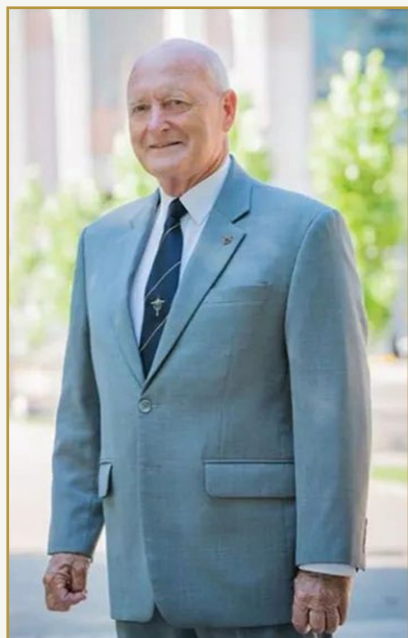
Mrs Rae Humphries, wife of Legatee Ted Humphries, President 1963-64, worked tirelessly over several months preparing for the 1981 National Legacy Conference and was hostess and convenor of social activities for visiting Legatee ladies.

Legatee Michael Hickey was a national serviceman and is a Vietnam Veteran. He joined Orange Legacy Club (notably in the Blayney Region) in 1992. Since moving to the Central Coast in 2010 has remained an active member of the RSL, Rotary, the Terrigal Surf Club as well as Legacy.

He was a member of the Board of CCL 2010-24 and presided over the final years of the aged care facilities and their sale and was awarded the OAM in 2020 for his service to veterans and the community and his many other services to the Club and is still serving.

Legatee Rick Cranna was a national serviceman and is a Vietnam Veteran. His father was also a Legatee and Rick joined Legacy in 1970, the first Vietnam veteran to do so. He moved frequently





during his career and was a member of eleven Legacy clubs including as Vice President of Goulburn 1993 and a Director with Orange 1989-90, before moving to the Central Coast in 2007 from Adelaide where he had been a member for the previous nine years.

Here he became Vice President 2008-10 and President 2010-12. He was then elevated to Treasurer and Vice-Chair of Legacy Australia 2015-17 and then Chair 2017-21 and remains an active member of the Club and was awarded the OAM in 2018 for services to veterans' families.

Legatee Elizabeth Ward was a very active member of Central Coast Legacy from 2011 until 2025 when she accepted reserve membership. She served on the Board from 2012 until 2020, was Vice President 2013-15, President 2015-17, and was at various times a member of the Finance, Family Welfare, Legatee Welfare, Pensions, Scholarship and Personnel committees, chaired many of them, and often sat on more than one Committee at the same time.

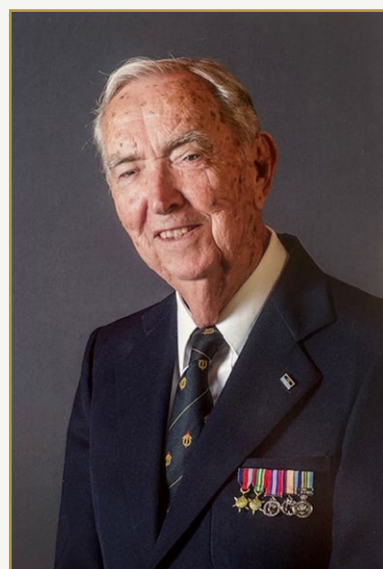
Elizabeth also held the position of National Adviser for Welfare and Wellbeing programs for Legacy Australia and made many significant

contributions to several wider Federal Government initiatives relating to Defence families.

In 2021, Legacy Australia endorsed a proposal for a national evaluation of all programs and services offered by Legacy to be undertaken by Elizabeth. This was a mammoth task entailing a survey of all Legacy Clubs around Australia on a wide range of issues to obtain a detailed understanding of the range of programs and services offered by clubs and the beneficiary groups to which they were offered. The evaluation concluded with a 200+page report and a series of recommendations, many of which are at last being addressed by Legacy Australia as part of the Legacy 2030 'Towards One Legacy' agenda.

Legatee Eric Flood was the last WWII veteran to serve as a Legatee with the Club. He died suddenly on 28 April 2025 just four months short of his 100th birthday, still an active member of the Scholarship and Pensions Committees, former Chair for five years, and regular attendee at monthly meetings.

He joined Legacy in 1969 and was an active member of several clubs in the Sydney basin before moving to the Central Coast in 1998. He was the motivating force behind adoption of the Scholarship program in 2001 and was Chair of *Chatterbox* for six



years. He was awarded the OAM in 2024 for his service to veterans' and their families, particularly through Legacy.

Legatee Tony Morton is a retired Army officer and Vietnam Veteran. He was a Legacy ward and joined Legacy in 1990 after retiring from the Australian Army and served on the Board of Canberra Legacy from 1993 until 2003 when he moved to the Central Coast. He has been a member of this Club ever since serving on the Board in various roles since his arrival, except for one year. He was President twice (2004-05 and 2012-13) and has been Finance Director since 2018. In 2023 he was awarded an OAM for his service to Legacy and its Beneficiaries.

Scholarship Program

Historically Legacy has provided grants to assist junior beneficiaries with educational expenses including school and tertiary education fees, and basic needs on a means tested basis. However, as the number of junior beneficiaries declined the Club initiated a scholarship scheme to mark the 50th Anniversary of the Club and to broaden the eligibility criteria to applicants whose parents or forebears had operational service or three years continuous military service whether or not they were beneficiaries of Legacy. This would also signal Legacy's appreciation of the support rendered over the years by the broader Central Coast community.

The Vietnam War Veterans Trust, soon renamed The Australian Veterans' Assistance Trust (AVCAT), managed the program on a cost recovery basis. In 2021, however, the Club assumed management of the scholarship program to streamline management and fund more Central Coast applicants.

A digital marketing company was engaged to assist in promoting the Scholarship Program and proved to be very successful. By 2026 the annual rate of applications was around 30, up from two or three in the



Alana Maxwell



Paul James Bensley

Brisbane (NSW) Water Legacy Club



Scholarships

The 50 Legacy Clubs of Australia are an organisation of volunteers who since 1923 have cared for the widows and children of ex-service personnel who died in wars and conflicts or who died thereafter.

Brisbane Water (NSW) Legacy Club has cared for those within the Shires of Gosford and Wyong for the past 50 years with the generous financial support of their communities. To thank the latter the club has established 3 Scholarships annually to assist local students through the 3 years of first degree courses at Universities in New South Wales.

Each Scholarship will be worth \$3,500 annually tax free and continuation will depend on satisfactory progress.

Applications open on the 18th August and close on the 31st October 2001 for scholarships at the start of the 2002 academic year.

ELIGIBILITY	SELECTION
An applicant for the Scholarship must: • be a permanent resident of Gosford or Wyong Shire for 2 years immediately before application; • be a child of a person who served in a unit of the Australian Defence Force in or near Vietnam between 1961-1972;** • be under 25 at the time of application unless exceptional circumstances exist; • show that they are planning to enter next year in the first year of a full time degree course at a University within New South Wales; • be eligible on the assets and income grounds for a continuous educational benefit under Youth Allowance.	Selection will be based on weighting of 60% for the financial needs and 40% for educational merit. The scholarships are to be administered by the Australian Vietnam War Veterans Trust in Sydney on behalf of the Brisbane Water (NSW) Legacy Club. Their contact details are: PO BOX K978, HAYMARKET NSW 1240 Voice mail 1800 620 361, tele 02 9281 7077, FAX 02 9281 9164 or Email wt@accsoft.com.au





early years of the program.

Since its inception in 2001, the Scholarship Program has provided financial support to 84 young people, including eight in 2026-2027 as well as a further three who are funded under the Bikers of Military Ancestry and Service (BOMAS) Kickstart Program. BOMAS has been a generous donor to CCL in recent years and in 2026 requested that some of their funds be applied to scholarships. Total expenditure on scholarships, both tertiary and VET, since 2001 is \$939,300.

Legatee Jenni Bouchier

When Legacy began the scholarship program, it provided grants to assist beneficiaries with educational expenses including school and tertiary fees on a needs basis. As the number of juniors declined, a scholarship scheme was adopted to broaden the eligibility criteria of applicants to include descendants of Veterans.

Until recently, scholarships were awarded to university students, but this was extended to applicants undertaking Vocational and Educational Training (VET) courses with the first such award made in 2020. Selection for a tertiary or VET scholarship is based on a weighting of 40% for financial need, 40% for educational merit and 20% deservedness.

Many of our scholarship recipients have gone on to lead successful and fulfilling careers.

One notable success story belongs to Leslie Andrew, a scholarship recipient in 2007:

"I was fortunate to receive a scholarship from Brisbane Water (NSW) Legacy in 2007 to support my completion of my undergraduate degree. This scholarship enabled me to keep my part-time pharmacist assistant role at a minimum, so I could focus on my bachelor program.

I enjoyed my undergraduate degree, and it kindled my passion for public policy, governance, environmentalism and social issues, and I picked up skills in communication, research and analysis. I also managed to pick-up a smattering of Japanese, after studying the language for two units. I graduated with a Bachelor of Arts in Communication (Social Inquiry)



at the University of Technology, Sydney in 2009.

After the scholarship, I commenced a Bachelor of Arts (Honours) in Communications, graduating from this second program in 2010. My thesis was a case study analysis of community-led environmental initiatives, plastic bag and bottled water bans, kindling state government public policy.

Alongside my honours program, I commenced working at various internships and entry-level positions. Over the following two years I worked in International Programmes in the Federal Court of Australia, Greenpeace Australia-Pacific, Nature Conservation Council of NSW and as an intensive English-language tutor at a very remote Aboriginal community, called Waruwi, in the Northern Territory.

I found my calling, when I landed a position in the 2012 graduate program at the Australian Government Department of Climate Change and Energy Efficiency. I have stayed in climate change public policy at the federal government level since.

Over the last 13 years I have worked in emissions reduction, climate science, climate change adaptation and international negotiations. Alongside working full-time, I completed by Masters of Environmental Management and Development (Climate Change) from the Australian National University, graduating the top of my cohort and receiving the Tiri Tiri Prize. I also co-authored two scientific journal articles on climate risk assessment and co-developed a climate risk assessment process that is being used across Australia. Subsequently, I am a recognised expert in public sector climate risk and disclosure.

I have progressed through the public service hierarchy and am now the Director of the Commonwealth Climate Disclosure initiative, at the Department of Finance. In this role, I am responsible for the design and implementation of an initiative to facilitate the transparent communication of

climate action taken by Commonwealth entities and companies. This initiative is truly world-leading, and I am regularly asked to share my experience, including as keynote presenter at conferences and with countries and international organisations.

In addition to my role at the Department of Finance, I am also on the Roster of Experts with the United Nations Framework Convention on Climate Change. I have been part of multilateral expert teams assessing the climate change policies of Austria and New Zealand.

What's next? I hope to continue to build my expertise in climate change policy and motivate

further action on climate change within Australia and internationally.

The scholarship helped kick-start my career, as I was able to have greater focus on my studies when I was building my foundational skills in my profession, rather than working. Thank you to everyone involved in the scholarship program, and I hope you can continue to support other students into the future."



Benefits

One important function of Legacy is to assist adult beneficiaries get the pension, compensation, and other financial emoluments they are eligible for from all levels of government and other relevant providers. On a means tested basis Legacy then assists filling any gaps in support and provide an inclusive social environment in which they can participate and socialise. Legacy also ensures that their children or orphans receive the assistance and mentoring they might need to attain the education and training opportunities they seek to launch their careers and promote their community interests.

When the Club was established in 1951 girls were taught physical culture and elocution while the boys pursued physical culture, carpentry, hobbies,

and sport. Some of the mothers formed a Mothers Club that prepared a 6 pm meal every Wednesday night for the children who lived out of Gosford. Buses transported the out of towners and Legatees took carloads to nearer suburbs. In addition, the mothers travelled by district buses on special passes to attend Thursday meetings at Legacy House.

In the early years apart from funding the education and welfare of the children a large part of the support provided to the families was for sustenance, medical, and dental needs much of which was provided at reduced rates or pro bono by relevant Legatees or community providers and Sydney Legacy. Much other support was provided by Legatees as the need arose with issues such as home maintenance or transport. Interest free loans were also approved for major expenses such as connection to the sewerage system or house maintenance.

As beneficiaries aged, they needed a greater range of assistance culminating in the implementation of the Legacy Assist Program in 2000. This assistance was like that provided to DVA Gold Card recipients. Such assistance included dental grants and loans and a Transport Assistance Program was added in 2005.



In the late 1980's and early 1990's a total of 22 Legacy Wards from the Newcastle and Central Coast benefited from a number of overseas adventure holidays. The scheme was organised by Dr John Waddell and funded by him and two other colleagues. Others were sent on adventure camps in NSW and WA and on Kokoda treks.

Many other activities were organised such as sports, Christmas picnics, the Sydney Easter Show, Luna Park, light aircraft flights, visits to RAAF

Base Williamstown, RAN ship visits, the QANTAS Flight Simulator, and the Sydney Observatory. Juniors participated in several Busselton Summer camps conducted by the SAS for Legacy kids and the Outward Bound School in NSW. A group of special needs beneficiaries were also taken on bus trips to Canberra and the Blue Mountains and the Zig Zag Railway.

Many functions and outings were also arranged for widows such as Mother's Day and Christmas lunches, attendance at horse races, and novelty events such as Legacy Lympics, and Legacy Empire Games where drug testing was unnecessary as it was assumed that all participants were users, and a few participated in the Legacy Centennial Torch Relay in 2023.

The Covid-19 Pandemic of 2020-2022 and the restrictions imposed to hinder its spread curtailed direct contact, but telephone calls kept staff and Legatees in touch with Beneficiaries and groceries and wellbeing support continued. As Covid faded normal business continued with, for example, in addition to countless other referrals, 47 submissions for DVA entitlements were made in 2022-25, of which 33 were accepted. This success was achieved under the dedicated leadership of

Legatee Cheryl Smith who has led the Pensions Committee since 2012.

Funding

Over the years, funding for day-to-day operations, programs supporting our Beneficiaries, capital works projects, purchase of vehicles and the scholarship program, amongst many other costs, came from several sources. These included Commonwealth

Government grants, generous donations from other NSW Legacy Clubs, local RSL Sub-Branches, the Chapman Trust, other local clubs, public donations and a number of very generous bequests (some exceeding \$1 million), fund raising activities and an investment portfolio.

On establishing the autonomous Club in 1951, initial funding was provided by Newcastle Legacy, our mother club, with £250, the Gosford District Citrus Festival with £150, and Mr AI Chapman

with £100. Other donations followed from various organisations including the Gosford, Woy Woy, The Entrance and Wyong RSL Clubs and the Gosford Golf Club. Sale of Badges, a Legacy Golf Day and the first Legacy Ball together raised a further £1,100. Total income for that first year was £2,517 with expenditure of £1,570, leaving a surplus of £947.

Torch Bearers Groups in Gosford and Woy Woy and later Toukley were formed and were active in fund raising over the years with total funds raised exceeding \$2 million.

The Legacy Village in Masons Parade, Administrative Office and Community Hall, and York Street apartments, constructed between 1962 and 1975, were funded from our own accumulated funds, a Commonwealth Grant of some \$120,000, the Tuggerah Lakes Memorial Club with contributions of \$4,000 and \$5,000. Other donations were received from the Gosford RSL Club and many RSL Sub-Branches. Other funds were gifted from Sydney Legacy (\$20,000), Hunter Legacy (\$2,000) and Orange Legacy (\$3,500). Loans were also received from Taree, Lachlan, Newcastle, Canberra, Queanbeyan, Hunter, Goulburn and Orange Legacy Clubs, all paid off in the 1970's. With 100% occupancy, the Village was functioning exceptionally well, and finances were accumulating from the rental income, increased Badge Sales and the efforts of the Torch Bearer Groups.

As mentioned elsewhere, the Wyoming Nursing Home construction was funded by a Federal Government building subsidy of \$640,000, gifts of \$150,000 from Sydney Legacy and \$25,000 from Taree Legacy, augmented by our own funds. The Norah Head Hostel was constructed for \$1,550,342 with a Federal Government grant of \$828,000 augmented by Club funds.

During the following years extensions to the Wyoming Nursing Home and Norah Head Hostel, along with upgrades and renovations at Masons Parade were completed out of accumulated revenue.

The Vietnam Veterans Keith Payne VC Hostel was built at Noraville with \$700,000 of Club funds, Sydney Legacy grant of \$350,000 and a loan of \$250,000.

In 2001 a 4 Unit complex at Calypta Road Umina was purchased from the War Widows Guild for \$188,000, expanding our low-cost units for widows, again from accumulated funds. These were sold in 2014 for \$590,000, being beyond their economic life

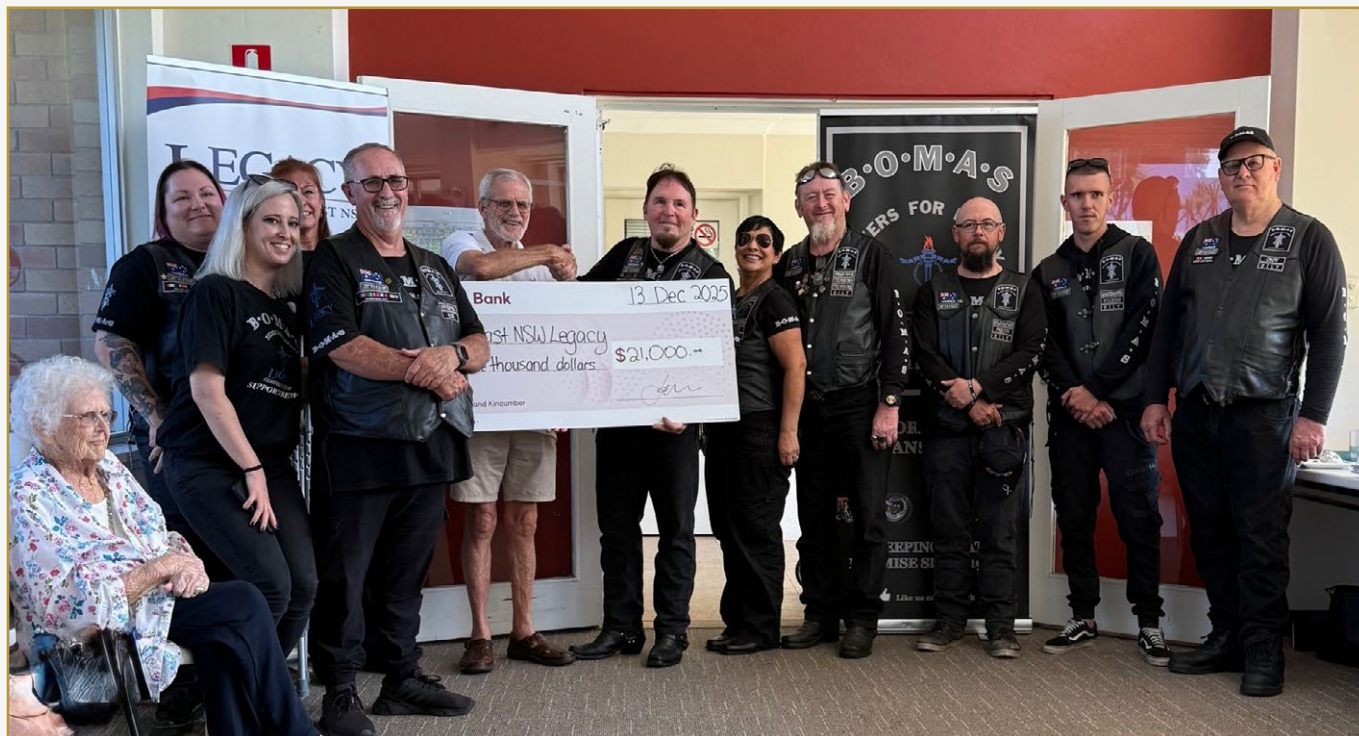
and were unattractive to our widows resulting in high vacancy rates.

During the late 90's and early 2000's, with full occupancy of the Masons Parade Village, York Street Apartments and both Age Care facilities at Wyoming and Norah Head, annual income was exceeding expenditure such that in FY 2003/04 net profit was more than one million dollars. Funds were accumulating at a reasonable rate and in 2003 a formal Investment Committee was established as a Board sub-committee and Westpac Financial Services was selected to provide advice and management of the Investment Portfolio. From an initial portfolio value of \$4,800,000 in March of 2004, with prudent investment management and healthy annual profits, the value grew to \$17,000,000 by 2019, providing solid annual income to meet operational expenditure in support of our Beneficiaries. However, by 2014, profit from the two Aged Care facilities had declined to the extent that continued operation was not viable and both properties were sold realising a profit of \$4,000,000.

In 2001 a \$500,000 Scholarship Investment portfolio was established to provide University scholarships for local students. A further \$100,000 was invested in April 2008 because of the impacts of the World Financial Crisis and to bring the fund balance back to its original value. In April 2017 a further \$100,000 was added from a private donation and in February 2026 an additional \$1,000,000 was added increasing the balance to just over \$2,000,000 in order to provide income for an additional number of annual scholarships.

The Chapman Trust has been one of our longest and largest sources of regular income over many years. The Trust was established over 50 years ago on the deaths of Mr Alfred Ingram Chapman and his wife Ella Hope Chapman with biannual Trust distributions to 11 Central Coast organisations and charities including Central Coast Legacy. From available records, over \$3,000,000 has been received since 2012.

Annual fund raising from Legacy Badge Week, Legacy Golf Days at both Gosford and Toukley Golf Clubs as well as the Morisset Dog Show provided substantial funds in the early years but receipts from these activities declined substantially just prior to Covid and have all been discontinued or reduced in recent years. November 2017 saw the first donation support from the Motorcycle group, Sons of ANZAC, recently replaced by the



Foreground Old Masons Pde Village with 2026 new accommodation in background

breakaway group B.O.M.A.S SMC with an annual fund-raising ride culminating at the Ourimbah RSL, a regular Legacy supporter, providing money for the annual Food Hamper program and additional scholarships as outlined above.

The proposed redevelopment of the Legacy Village, Office and Hall was abandoned in 2023 due to the substantial increase in building costs making the project unviable. The Masons Parade site was sold, retaining the York Street property, realising sufficient funds to continue providing widow accommodation through a leasing of units in a brand-new apartment complex immediately next door to the existing village, including an office and Legatee meeting spaces. The residual funds have been added to the existing investment portfolio to replace operating income previously provided from Aged Care and Accommodation facilities. This will guarantee security

of income for continuation of Legacy support to dependants of deceased Veterans and Veterans families on the Central Coast, well into the future.

Conclusion

This outline of Central Coast Legacy's journey clearly demonstrates the perspicacity, energy, and determination of its volunteer Legatees to promote the welfare of the families of veterans who have given their lives or health in the service of their country. They adapted to the changing characteristics and needs of those families by building and disposing of assets as required to meet specific needs and safeguard their capacity to service the changing needs of the entire cohort of beneficiaries.

In the late 1930's Legacy began to grapple with the prospect of declining numbers, but WWII presented them with a much different and greater challenge. However, Legacy has been working on that postponed challenge now for several years and

has resolved it by scrapping the requirement for spouses to have had operational service and opened enrolment to the families of anyone who has served for one day or more in the Australian Defence Force. The scope of that change remains unclear as Legacy has yet to define eligibility for the families of Reservists.

Nevertheless, the Club will chart its future course on the basis of Census and Department of Veteran's Affairs data, and historical trends. Given no large scale or prolonged inter-state conflict involving Australia it is likely that our beneficiaries will stem primarily from the younger families of veterans who have given their health or whose spouses have died or given their health later in life. The current guesstimate is that beneficiary numbers will hover around 300.

Historically, not all those eligible for Legacy benefits have chosen to enrol but Legacy's challenge is to ensure that all potential beneficiaries are aware of what Legacy offers so that they can make an informed decision.



PAST PRESIDENTS OF CENTRAL COAST NSW LEGACY

1951-52 R W EVANS *
 1952-53 E V HICKEY *
 1953-54 J R WINNING *
 1954-55 J A PAUL *
 1956-57 R M VAUGHAN *
 1957-58 S H NOBLE *
 1958-59 H A HUTCHINSON *
 1959-60 O F WALPOLE *
 1960-61 L J MCCARTHY *
 1961-62 K C HUTTON *
 1962-63 R W EDDY *
 1963-64 E H HUMPHRIES *
 1964-65 R P SKY *
 1965-66 R G TAYLOR *
 1966-67 J W D FAGAN *
 1967-68 H M ANDREWS *
 1968-69 G J HUNTER *
 1969-70 W GRAY *
 1970-71 V E AVELING *
 1971-72 S H NOBLE *
 1972-73 D N CROOKES *
 1973-74 K YEO *
 1974-75 B J NOBLE *
 1975-76 R W DIBBEN *
 1976-77 D J TIBBETTS *
 1977-78 L J MCCARTHY *
 1978-79 G M JOHNSTON *
 1979-80 E PYE *
 1980-81 C G WALLACE *
 1981-82 J G H COWPER *
 1982-83 J A DUNWOODIE *
 1983-84 J D PRATT *
 1984-85 W H S HALL *
 1985-86 H B CRAIG *
 1986-87 S J BROWN *
 1987-88 R M HOOD *
 1988-89 A W F ROFE *
 1989-90 G M TEMPLETON *

1990-91 S J BROWN *
 1991-92 T W JACKMAN *
 1992-93 E S SWINBOURNE *
 1993-94 J A MATTHEW
 1994-95 J B WEBSTER *
 1995-96 J G H COWPER *
 1996-97 A B PERRIMAN *
 1997-98 G M TEMPLETON *
 1998-99 D GRAYDEN *
 1999-00 D D WEIR *
 2000-01 R B BRAILEY *
 2001-02 A J SAINSBURY *
 2002-03 B R HEPWORTH *
 2003-04 D M FOSTER *
 2004-05 A J MORTON
 2005-06 J H SNARE
 2006-07 J H SNARE
 2007-08 C J WILSON
 2008-09 P H WINCHESTER
 2009-10 P H WINCHESTER
 2010-11 R G CRANNA
 2011-12 R G CRANNA
 2012-13 A J MORTON
 2013-14 M E HICKEY
 2014-15 M E HICKEY
 2015-16 E L WARD
 2016-17 E L WARD
 2017-18 F L M DAVIS *
 2018-19 F L M DAVIS *
 2019-20 A J GEORGE
 2020-21 A J GEORGE
 2021-22 A J GEORGE
 2022-23 P J GALLAGHER
 2023-24 P J GALLAGHER
 2024-25 P J GALLAGHER
 2025-26 R W LOWRY

* Deceased

REMEMBERING LEGACY

Legatee Anne Taylor

I have been asked – “why did you join Legacy?” I think it was written in my DNA is the short answer. My Grandfather, John O’dell was a First World War Veteran serving in the Light Horse Field Ambulance in the Middle East campaign.



My Father Ross was a veteran of the Second World War and served in Borneo. My Husband Peter had service in both the Vietnam and Malaya campaigns. When I retired, I knew I would join this exemplary Australian charity to support the families of our Veterans and our Allied Veteran families.

However, my first association with Legacy goes back to my childhood growing up in a small town called Warialda in north-west NSW where Mum and Dad owned a retail business. Dad was President of the local Legacy Club for over 20 years, and Mum was President of Torchbearers for a similar time. Many meetings for both Legacy and Torchies were conducted around our dining table or down at the Royal Hotel as they never had a dedicated office as such. On many occasions I would wake in the middle of the night to hear the mix-master going full pelt in the kitchen in preparation for the Legacy street stall the next day. My school holidays were spent volunteering at the Legacy Op shop which was a huge fund raiser for them and quite entrepreneurial for the 1960’s (probably explains my dedication to pre-loved op shops!!). This small town ran many innovative fund-raising events to support Legacy which enabled the local club to build and furnish units for Legacy widows.

When Mum and Dad retired to Noraville in 1988, Dad transferred to Central Coast NSW Legacy (formally Brisbane Water NSW Legacy) and was an active Legatee until entering the Legacy Hostel

at Norah Head in 2001 after the death of his wife, Nance. He was treated like royalty in that facility due to his long Legacy service and our family will be forever grateful for the unwavering love and support he received there.

I find great joy in my role with Central Coast Legacy with the wonderful families we care for, ensuring their wellbeing and socialization. My fellow Legatees are great mates, and I enjoy the camaraderie it also brings to my life as we all sing from the same “hymn sheet” in our care of our Veteran Beneficiaries who have given so much to this Nation. The Legacy promise of 1923 lives on.



Ross and Nance Clark. Ross was President of the RSL Sub-branch. Nance was a Life Member of Torchbearers for Legacy.

Legatee Kathy Patterson

My father was a WW1 veteran but was killed in a road accident in 1942, leaving a wife, 3 teenage children and myself, a 4 month old baby. Then my brother was part of Bomber Command and was killed in



1944. With both the men in our family gone, my mother and I moved to the Central Coast after the war, and it was during the late 40's that we became involved in Brisbane Water Legacy. Initially we were involved with Newcastle Legacy with camps and trips and then in the early 50's, Brisbane Water Legacy was established. We had weekly meetings in a hall in Broadview Avenue in Gosford, with elocution and PE classes. This was followed by the first Legacy building in Donnison Street where after school activities were held.

Legatees were returned servicemen and supported all the widows and Junior Legatees in so many ways. They were there to assist the widows and to help them to ensure that their children were cared for and thrived. When Legacy built the first units of the Legacy Village in Masons Parade Gosford, my mother moved into somewhere she could call home.

I know that without Legacy's support, my life and my mother's life would have been very different.

This is why when I retired, I decided to try to give back to the organisation that had done so much for my mother and myself, Brisbane Water Legacy.

Now I live in the Legacy Village, and I have been a Legatee for the last 10 years, proudly supporting Brisbane Water Legacy and now Central Coast Legacy.

Legacy Junior

I was born in England in 1945, the second of 4 siblings. Both our father and mother were in uniform during WWII, father in the RAF and mother a WAAF. After discharge from the RAF father wanted to return to his career and profession as a Geophysicist and sought employment with an Oil Exploration company in the USA. We subsequently migrated to the US in 1948. After 10 years of constantly moving, following the oil fields, and with a desire for more stability, father found employment with the Australian

Commonwealth Bureau of Mineral Resources based in Melbourne. In 1958 we migrated to Australia going to live in the bay-side suburb of Seaford near Frankston, south of Melbourne at the gateway to the Mornington Peninsula.

Only 2 years after arriving in Australia my father died suddenly, leaving a widow and 4 children, 3 in High School and our youngest brother in his second year Primary School, in a new country and with no local family support. It was at this time that we first became aware of Legacy with my mother enrolled as a Legacy Widow with Melbourne Legacy and we children Legacy Wards, as we were called at that time. I remember our first Legatee was a WWII veteran and our local Chemist in Frankston, Legatee Graeme Weideman, also a well known AFL (VFL in those days) football player and subsequently Victorian Member of Parliament representing the Liberal Party. Our local GP was also a Veteran of WWII, and as there wasn't the government welfare support or Medicare as there is today, I'm fairly sure that we received considerable discounts on both our doctor's and chemist bills. I remember my mother receiving a birthday card and handkerchief for her birthday every year from our Legatee.

Another Legatee, Ozzie Cox and WWII veteran, was the local wood and fuel merchant who used to supply 2 tons of Box Wood and a ton of Mallee Roots each winter for our open fire. It was left to my older brother and me to chop the wood to suitable size for burning. It was also Legatee Cox who gave me my first school holiday job at his



wood yard and railway siding, bagging 100 Weight (cwt.) Briquette bags from a railway hopper, the hardest and dirtiest work I have ever done in my life! For that he paid me 30 Shillings per week for the 2 weeks, not bad money for a 16 year old in those days, but well earned. As an aside, Ozzie Cox was still alive, living in Frankston and attended my mother's funeral in 2009. My son, then age 41, having heard about Legatee Cox and my first ever job, specially asked to meet him after the funeral. Both seemed pleased with the meeting. Sadly, Ozzie has since passed away.

The support and activities for Legacy Wards (Juniors) was marvellous, with many outings offered, such as picnic days, trips to the beach for country children, and various camps throughout the year. With school study, sport, the school cadets and my local involvement with swimming and the Frankston Lifesaving Club, I didn't have time for many Legacy activities but I do remember the annual visit to Luna Park in St Kilda. It was an incredible day where some 3,000 Legacy Wards were bused and trained into Melbourne from all over Victoria for a day of amusement. The whole Park was reserved for Legacy for the day with all rides and as much food and lollies one could eat totally free, all provided by Legacy.

These are but my main memories of Legacy support to our family during the 1960's. I can confidently say that had it not been for Legacy and the support for our family, my older brother and I, in particular, may never have been able to remain at school, both subsequently going on to tertiary education successfully completing engineering degrees, myself through the Royal Military College, Duntroon and following Adelaide University.

I subsequently went on to have a 27-year career in the Australia Army. On retirement from the Army in 1990 I immediately became a Legatee with Canberra Legacy, serving on the Board of Directors from 1993 until transferring to the then Brisbane Water (NSW) Legacy Club in 2003. But for a one-year break, I have served on the Board of Central Coast Legacy from late 2003 to today, filling a number of positions including two times as President. I have been the Finance Director since 2018. My motivation is to continue to support the families of deceased veterans and those that have given their health, as our family was supported so many years ago.

Tony Morton

Legatee Tony Morton OAM

My first association with Legacy was in 1960 when our father died suddenly, leaving a widow and 4 children. Melbourne Legacy enrolled our mother and we children became Legacy Wards (Juniors) as our father had served in the RAF during WW2. We had wonderful support from Legacy which I have never forgotten.

The support and activities for Legacy Wards was marvelous, with many outings offered, such as picnic days, trips to the beach for the country children, and various camps throughout the year. With school study, sport, the school cadets and my local involvement with swimming and the Frankston Lifesaving Club, I didn't have time for many Legacy activities, but I do remember the annual visit to Luna Park in St Kilda. It was an incredible day where some 3000 Legacy Wards were bused and trained into Melbourne from all over Victoria for a day of amusement. The whole park was reserved for Legacy for the day with all rides and as much food and Lollie's one could eat totally free, all provided by Legacy.

These are but my main memories of Legacy support to our family during the 1960's. I can confidently say that had it not been for Legacy and the support for our family, my older brother and I, in particular, may never have been able to remain at school, both subsequently going onto tertiary education successfully completing engineering degrees, myself through the Royal Military College, Duntroon and following, a 27-year military career in the Australian Army.

On retirement from the Army in 1990, I immediately became a Legatee with Canberra Legacy, then transferred to the then Brisbane Water (NSW) Legacy Club in 2003.

My motivation is to continue to support families of deceased veterans and those that have given their health, just as our family was so many years ago.



Legatee Cheryl Smith

I became interested in Legacy as both my parents served in the Air Force during WW2 and my grandfather in the Army in WW1. Mum was a Mechanic on Aircraft Engines and dad served at Meruke, and Biak Island New Guinea.



Whereas grandfather served and was wounded twice on the Western Front in France. Legacy was a great support to my mother who became vice president of The Entrance Long Jetty Widows Club in about 2009 for a few years before she died. In 2011 Mum introduced me to her Legatee Jim Butt who proposed me to become a Legatee and became my mentor.

My first duties in the early days were as liaison Legatee for Toukley Widows Club. This lasted for several years. In 2012 I became a member of the then Brisbane Waters Legacy Board. At the same time for quite a few years I was the liaison/representative for our Nora Head Care Facility, reporting to the Board until the facility was sold. Also had a list of widows to visit as all Legatees did before covid.

I did the training and became a pension Advocate early after joining and then progressed to the Chair position in 2012, again reporting to the Board. During my time in pensions, I have trained and mentored several new Pension Advocates.

As a long-term member of the Advocacy Committee, I oversee our beneficiaries enrolments and the training of new Legatees for the enrolling process. I have also mentored several new Legatees during their probation over my years in Legacy. Last year I joined the Membership Committee.

On completion of my training as an Advocate, I joined the Central Coast Community of Practice (CCCP). During my time with the CCCP I assisted in organising several conferences for our area and the north coast. At present I am a member of the National Advocacy working group and represent CC Legacy on the Central Coast Veteran and Family Hub Advisory Group.

I get a great deal of satisfaction working for Legacy and seeing the support we are able to give

to our beneficiaries. Particularly in the assistance our Pension Committee can give them in gaining financial independence.

Legatee David Ferry



In 1956 I was eight years old and attending Erina Heights Primary School. I can remember my father talking to Mum about the start of Brisbane Water Legacy at Gosford where he had just become a Legatee.

When I was older Dad told me more about what Legacy did for War Widows and children left without fathers who were sad casualties of WWII. During WWII Dad was a Pilot Officer in the RAAF flying Bombers in the Pacific campaign, fighting the Japanese. After the war he became a Chemist and opened his first Pharmacy at Long Jetty on the Central Coast.

Dad had joined the newly formed 'The Entrance/Long Jetty RSL Club', built overlooking the Tuggerah Lakes between the Entrance and Long Jetty. Dad with members of the RSL club helped raise the inaugural amount of funds to start the beginning of Brisbane Water Legacy.

Dad and his great RSL and Legacy friend, Bill Johnson raised many thousands of dollars for Legacy from Friday night bingo games and raffles held at The Entrance carnival area. They had a large tent with a stage and seating and attracted many locals and visitors to the Friday night event. I can remember going along and helping Bill and Dad on Friday nights.

Back in the late fifties and early sixties The Entrance and Long Jetty were thriving shopping centres, the era of 'Shopping Mall' had not yet arrived. The Entrance was particularly popular with many visitors coming up for the weekend from Sydney, either staying in Caravan Parks or rented properties – the whole area thrived on weekends.

Soon Brisbane Water Legacy was really establishing itself with talk about building a Legacy village on the Gosford waterfront and

Legacy nursing homes situated around the Central Coast. More influential businessmen, doctors and politicians from Gosford and the Central Coast joined Legacy and the foundation of an investment fund began.

My family had moved to a beautiful house and property at Wamberal surrounded by a magnificent garden and lawns. The house originally belonged to the Agricultural officer for the area, where he controlled the local citrus orchards which abounded in the area at the time.

Dad had started looking after Legacy Wards and I can really remember the great times my brother and I had growing up with these children, who all became great friends of the family for many years later. Mum and Dad regularly invited them to our house at Wamberal on weekends for a BBQ, game of lawn cricket or badminton. During the Summer months we all went down to Wamberal Lake and the beach for a swim when they visited the house.

One family that I can remember very well were the Salmon brothers, Keith and Ray. Dad eventually sponsored Keith, helping him to become an Accountant. When he graduated, one of his clients was Dad. My brother and I grew up with both these boys, and they were just like brothers. Dad looked after other families as well with one of the family's sons, Rex Alexander, joining the Army Reserve with me. Rex and his wife Sue are very good friends of mine today with Rex always remembering my Father's help through Legacy.

Legatee Chris Wilson

I was recently asked how it came about that I joined Legacy and I jokingly replied that I not so much joined but was "Press-Ganged". In 2000 I had retired from QANTAS as a 747 Captain and was looking for something to occupy my time.



My first contact with Legacy came when I was attending the 2003 Gosford ANZAC Service and March. I was approached by another Navy Veteran who noticed my Navy Wings, medal and tie. This was a very worthy gentleman named John Matthew (Commodore RAN retired and Brisbane Water

Legacy President). We soon realized we had many things in common as regards our Naval services and mutual friends.

During our conversation he mentioned Legacy and that it might be an organisation that would interest me. The end result was an invitation to lunch at a Legacy meeting which I attended.

The rest as they say, is history. I was 'signed up' and became a Legatee on 7th September 2003. My first job was to help organise and run the Clubs social activities. Little did I know that I would be doing this on and off for a very long time. Promotion came thick and fast after that. In 2005 when John Snare became President, he invited me to join the Board of Directors which I accepted.

At that time Legacy was operating an Aged Care Facility at Wyoming and an Aged Care Hostel at Norah Head. I was appointed Director in charge of these facilities – very interesting times! Finally in October 2007 I was appointed Legacy President, an office I held until October 2008. Since then, I have continued my association with the Club and have enjoyed my involvement immensely.

Legatee Elizabeth Ward

After he retired my husband Michael went to his desk to continue to write essays and articles.

The opening sentence of one reads, "Veterans are different from you the non combatant..."

This statement of the lived experience is what sets service members apart and can be described as an "exclusive militarism."

Military families too share in their own special "militarism" of lived experience. As the saying goes, "They also serve who stand and wait."

That is one of the reasons why I felt at home at Brisbane Water Legacy Club and as I settled in, I began to focus on what my contributions could be.

I chose three advocacy policy priorities; War Widow's pensions, education pathways for



Legacy Juniors and support for the Carers of our beneficiaries with special needs.



The first priority included concurrently benefits for all other Legacy widows which expanded access to allied health care and where needed support for energy payments.

I received support to pursue each of these intentions and I began by recognising the liability assumed by pensions officers.

Files were taken from the back shed, reviewed and stored under lock and key. At the time there were three of us on the committee; Legatee Carolyn Nunn, the late Legatee Eric Flood and me.

Legatee Nunn and I travelled to Sydney to undertake the first of a series of formal training courses.

Today all Pensions Officers are trained and highly skilled advocates.

Education support for Legacy Juniors recognised that learning comprises more than sitting at a desk. The budget was expanded to include finances for extracurricular activities including local and overseas excursions, holiday camps and for some participation in the junior Kokoda Trek.

Brisbane Water has a well-established scholarships programme for tertiary education and this was expanded to include traineeships at TAFE and selected specialised online courses.

I consider the education pathways programme to be the Club's "jewel in the crown."

At some stage, our Legacy widows were Carers for an ill and ailing veteran and for their dependent children. Some of these have special needs and the Advocacy Committee acknowledged the need for respite care support for these Carers.

Brisbane Water Legacy Club and now Central Coast Legacy Club has provided services and support for over 75 years.

As much as we value our current Legatees and Staff, we owe much to the Club's founders and to their diligence and careful custodianship.

A Legacy Club with a proud Legacy.

Heather Wilby



I was employed as the receptionist in January 2000. Having very little knowledge about Legacy as a charitable organisation, I certainly learnt very quickly about our organisation, and how we support our beneficiaries. At that time, our Legacy Village was at 100%

occupancy, and I found myself talking to many residents on a daily basis. What struck me is the stories they had, and I eagerly listened to each and every story. I used to say it felt like I had 70 grandmothers to learn from, a lovely feeling.

I have had the opportunity to meet and learn from our Legatees. In the earlier years, many Legatees had served in World War II, however, as the years go, our Legacy Club welcomed Legatees who had served in later wars such as Korea, Malaya, Vietnam, Gulf, Iraq, Afghanistan. Their stories were extraordinary.

Having exposure to the veteran and ex-service community certainly assisted me personally when my younger brother accepted a position with the Australian Defence Force, specifically with the Royal Australian Air Force. He has now completed three tours overseas to Afghanistan and Iraq. Today, he remains with the ADF in Canberra, whilst raising his own family. My family and I are so very proud of him.

My roles within Legacy have changed over the years, beginning with receptionist, moving through to administration, then onto executive support and managing the accommodation units we offer to our beneficiaries. Today, I am proud to be the General Manager of this organisation.

Being a long-term staff member has made me really appreciate exactly what our veterans and their families went through, and continue to go

through on a daily basis. It has made me a better person.

Our veterans, our beneficiaries, our Legatees and our staff may come and go, however, our core values remain true as they were in 1923 – supporting our veterans' families.

Congratulations to all who have made our Legacy Club what it is today, from our past Legatees, our past beneficiaries and our past staff. It is also with great pride that as a long term Central Coast resident, I am very proud of our community, and its continued support, from the early 1940s, to today, and I know they will continue to support us into the future.

It has been an absolute honour to be part of Central Coast NSW Legacy for the past 26 years, an organisation I am very proud to be a part of and truly admire our ADF personnel and their families for what they do for us.

Jessica Stoker

I started my employment with Central Coast NSW Legacy as an 18 year old novice, only being employed to temporarily cover for an employee taking maternity leave, I now have the honour to have worked at this incredible organisation for half my life, having recently celebrated my 18th anniversary!



Legacy has been part of my life since I can remember, as my mother was the Care Manager for some 25 years at our former Legacy Hostel, Norah Head. I have many memories of Legacy growing up, I feel as though Legacy has always been my family.

I have since been able to witness our Juniors grow up with Legacy as their family, supporting them through education and developing lifelong relationships through social events and camps. It is inspiring to see these Juniors become the successful young adults they are now.

As a Welfare Officer, I have developed many valuable connections over the years. Being welcomed into the homes of our Enrolled

Beneficiaries, learning all about their lives and what has shaped them into the people they have become. Hearing their stories and cherished memories, listening to their troubles and working together to find a resolve. Watching strong friendships develop at our regular social gatherings or even singing along to the entertainment at our Legacy Luncheons or special events is a highlight.

I have also developed such integral relationships with fellow staff members and Legatees, past and present. Navigating hardships together, providing unwavering support during this time. It is these relationships that serve as a testament to my strength, loyalty, and commitment to Central coast NSW Legacy and our Beneficiaries.

After 18 years, I can say with certainty that being part of Legacy has been a privilege. And it is a privilege I carry with pride.

Kate

When I was in Year 11, I was given an extraordinary opportunity through Legacy—an opportunity that shaped my life in ways I could never have imagined. I travelled to Africa, Asia, and the Arabian Gulf. For a teenager who had grown up with limited means and without one parent, this was more than a holiday. It was a journey that opened my eyes to the world—and to myself.

I experienced cultures and ways of life so different from my own. I learned what simplicity truly looks like, and how vastly people's day to day realities can differ. I also realised, often in small moments—like being grateful for a shower floor that doesn't collapse, or a toilet that flushes—just how privileged I really was. And this was at a time when booking a flight or a hotel room wasn't just a quick click online. It took effort, courage, and trust.

That trip helped me develop a strong sense of independence and self-reliance, and it gave me lifelong friendships. Even today, when those memories come up in conversation, I am reminded of how lucky I was to have such a remarkable experience at such a young age.

But that trip was only one part of what Legacy did for me.

When my mother was supporting three daughters through University, Legacy stepped in again. Every year they provided my textbooks—often more than \$500 worth back in 1997. Today, that would be worth well over a thousand dollars. At the time, I

was living on just \$200 a week to pay rent and every other expense. Having my entire booklist covered wasn't just helpful—it was the difference between struggle and possibility. It allowed me to focus on my studies and trust that I had what I needed to succeed.

Because of that support, I completed my Bachelor of Science at 21, majoring in Marine Science and Sustainable Resource Management. I went on to run my own business, and ten years later I completed my Diploma of Education to become a teacher.

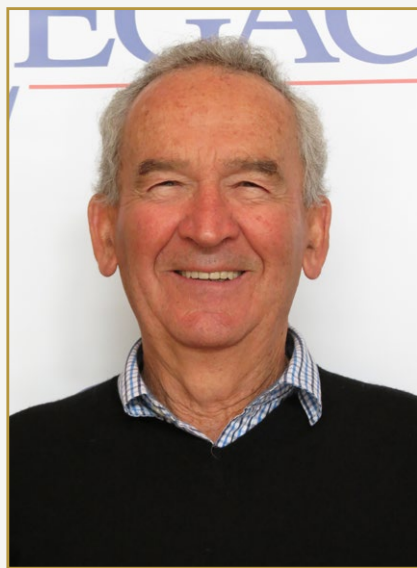
Since then, I have become a Highly Accomplished Teacher—something achieved by only about 0.25% of teachers. Today, I am the Teacher in Charge at the YMCA's Y School, supporting disengaged youth who need additional guidance and care. It is work that I love and work that matters.

And none of this—none of it—would have been possible without Legacy.

Legacy gave me more than financial support. They gave me opportunity, belief, and a hand up at moments when it mattered most. Their impact has shaped not just my life, but the lives of the young people I now support every day.

To Legacy—thank you. Your hard work, your dedication, and your generosity are not forgotten. They live on in the lives of every young person you have helped, including mine.

Legatee Michael Hickey OAM



Well hello everyone. What an opportunity this is to share with you just some of my memories and experiences that I have enjoyed here on the Central Coast with Legacy.

My goodness, my role in Legacy over the last 33 years (18

here on the Coast) has always been “to be part of a team with similar ideals” quietly going about the business of upholding our forefathers wishes.

I've been honoured to be involved in all facets of membership with Central Coast Legacy. How could I not have memories to cherish and to share, though just how to correlate them is my challenge, and, as well, how to portray them.

My journey to share will be like a set of windscreen wipers, “back and forth” as memories flash back in.

It was quite daunting coming from a small town and district to a massive organisation and walking into our hall here on the Central Coast.

Being introduced to “a full house” of members thinking I'll never remember all their names. “Mate” was handy then, as only members were male ex-servicemen. Being told our arc of responsibilities took in 2,346 widows along with our Special Needs and Youth support. Just what an organisation!

How about Wreaths – It was certainly an honour to lay one on behalf of Legacy at Gosford; The Entrance; Canton Beach; Ettalong; Terrigal and Norah Head.

Our past and present CEO's have put up with me with a smile especially when a late call tells them I've forgotten to pick up the Wreath once again! However, that was always sorted, and they were left somewhere for me to pick up!

Seeing our office being transformed from time to time, for the better, reminds me of many things. My first visit to the front counter and looking over at all these staff and then that walk down the corridor to “wherever”. Sitting in that tiny room with Garry Chambers (Welfare Manager) to seeing how later just one wall being taken out proved a blessing to our Pensions/Scholarship Committee Members. The boardroom was also restructured for the better. Coming in through the back door of our Office left me with that special feeling of trust and support.

Back a bit though, such great memories of Fred Luxford. He was respected and admired for his friendship and financial advice and sense of humour. Like Adam Gilchrist he was always “on the ball”. Goodness I remember helping Mrs Luxford up those steep stairs next to our office for our Christmas party. It was difficult for her, but she managed it - she was such a Lady. One treasured Legatee to remember is Juliet Barker who kick started a special edition Cookbook. We even had our own respected Legacy Chaplain Father Max Sainsbury.

CTV cameras were installed throughout the village. A necessary instalment to help protect our lovely ladies. They jokingly said it made them ensure that their hair styles looked the best. To think that once for a short while we had a Social Co-ordinator, Letitia who was allocated time to help spoil our ladies.

There are memories of our two Aged Care facilities at Wyoming and Norah Head which housed the best of residents with around 109 staff, under the auspices of BWL. Also seeing major developments at great costs carried out on both, as well as being involved in the sale of both facilities to Aurrum is a memory to cherish. Also to remember we had four units at Umina that were so useful but were also sold successfully after they had served their purpose.

As for our Legacy bus and drivers, there were none better. Goodness me it took our lovely passengers to the most exciting places and to so many functions ensuring good roll ups at all of our Widows Clubs and Torch Bearers monthly meeting. I still remember celebrating The Entrance/ Long Jetty's 40th Birthday party with dear Win Sawyers. As for me asking Bonnie Cleery, a spritely centenarian, could I help her off the bus at Toukley she said, "thank you Michael but I can manage"! Additionally, any excursion up to the Reptile Park was always guaranteed to be an enjoyable day out.

From our Specific Care Centre at Norah Head, there were special bus trips taken at times with dementia patients and these were times that were cherished by all. Finishing off on bus matters brings memories of the odd occasion when a "passenger" took the wrong bus after a function!

Tony Morton's Golf Days were rewarding, sometimes very wet but never boring. It was funny hiding behind a tree prior to a ball landing. We were the judges as to who landed the ball closest to the hole.

After giving an address at Gosford on Remembrance Day and feeling pleased with my research only to be chipped by an old Digger reminding me that I did not mention the Air Force in my address. I did my best. Please be assured it was an enormous privilege to address various functions including school students' assemblies.

My attendance at Change Overs, Conferences and Forums here in NSW as well as Queensland and Victoria representing our Legacy Club with our CEO Peter Lawley and other Legacy members was time spent that I felt was never wasted.

As for COVID, back in 2021-22, we all remember what happened then. Our staff were heroes to so many, along with all fellow Legatees who assisted wherever, whenever, and when allowed.

Here we go: what about badge week! End of August early September year after year. So much preparation involved to having trays of badges, to tables full at supermarkets, relying on so many volunteers and to being proud to be a Legatee and knowing what we were striving for.



Many may remember our village residents banding together lending their torches to our Wyoming Care Unit complex after they endured a horrendous storm, causing major disruptions, power out waiting for a generator to kick in.

We had a particularly good and trusting association with Port Macquarie Legacy, combining to develop and share a new computer database as well as adopting the Vital Call system back in 2010 which then moved very successfully to the Tunstall Healthcare System. This ensured more security for the widows and demonstrated our support.

I could go on but where would I stop, and I think I have over stepped the word limit allowed.

Best wishes and kind regards.

Legatee Mark Gattenhof

On the 11th November 2006 I attended the Remembrance Day Service at the Gosford War Memorial. The main address was given by Legatee John Snare, President of Brisbane Water Legacy. As with most guest speakers, John gave a good address and I heard him speak about BWL and how they always welcomed new members. I was impressed by this and decided to make inquiries. John and his wife, Janine, called in to see me one

evening on their way to a function, with the result that I was booked for an interview on 16th January 2007 with Legatees John Matthew, Tony Morton, and Denis Foster. I must have done OK at the interview as I was accepted into the ranks. A photo appeared on page 4 of *Chatterbox* No. 50, April 2007 of two then new Legatees, Russell Swinden and me. We were joined soon after by another new chum, Legatee Max Davis and the three of us became good mates. Sadly, Russ and Max have passed on and I am the sole survivor of what we sometimes called *The Three Amigos*.



Ruth Condon

Congratulations to Central Coast Legacy on this Milestone!

In 1995 I was introduced to Toukley Legacy Widows by the lovely Legatee Juliet Barker.



It wasn't long before I became involved with the Toukley Torch Bearers for Legacy which was very active at that time. I made so many friends.

Good memories but as always age catches up. As Ruby Colenutt says; we are the only two still standing from those originals.

Legatees come and go but all are always so helpful as are the staff. Nothing's too much trouble. I have always enjoyed the monthly meetings and bus trips and look forward to the special celebrations arranged such as Mother's Day, Race Day, Christmas Parties and those unexpected bags of goodies given every so often. Legacy Holiday House at Moss Vale is another wonderful thing given to us by Legacy. 10 days of pampering, outings each day and a chance to meet with other Widows from around the State.

We all appreciate it and feel very lucky.

Peter Lawley, OAM

My first recollection of Legacy was through the new buildings in 1964 on the Gosford waterfront, with my late father Eric (a WW2 Veteran) taking a photo of my brother and myself on the fountain in the grounds. I also then recall visiting Legacy House in Donnison Street Gosford for some events, one I think was the annual 'cat show' or perhaps likely some Torchbearers fundraising fete's.



As time went on, and being very much a Point Frederick 'kid', I delivered milk to the Legacy units when I worked after school as a 'milko for wilko', collecting the milk from the Milk depot next door to the units on Masons Pde. This milk depot was on the site of the current Ravello units.

Some many years later, and on the passing of my father, my mother Norma became a Legacy War Widow and was supported by the wonderful Sharon Groom. Mum's main involvement was

through the Gosford Social club, and she was also involved as a Torchbearer for Brisbane Water Legacy through the Gosford Group.

I was then fortunate to be appointed as the CEO of Brisbane Water (NSW) Legacy in 2010, following a career in Hospital and Health services management and in 2000 moved into working as CEO of an Ex-services Aged Care and retirement village in Lake Macquarie, eventually becoming part of RSL Care, a large Queensland based organisation.

During that time I worked with many ex-service groups, and the Department of Veterans Affairs' (DVA), where I had involvement with the likes of Dallas Mulhall and Kevin West, both being long term CEO's of Brisbane Water (NSW) Legacy.

My time at Brisbane Water and later Central Coast Legacy is well documented in the December 2025 edition of *Chatterbox*. I was fortunate to be involved in many significant changes at Legacy on the Central Coast in my almost 15 years in the CEO role.

The greatest satisfaction in this role was being able to grow many of our programs, and establishing a strong financial, service based organisation.

My involvement with Legacy nationally was also a wonderful experience, where I was fortunate to meet so many dedicated Legatees.

The greatest enjoyment in my time at Legacy was seeing the smiling faces of our Legacy beneficiaries (and Legatees) as they have left our many social events. This was one of my initial goals to ensure we looked after the social aspects of life for our widows, family members and our disabled beneficiaries and firmly believe we excelled in that area.

Congratulations to all involved with the (now) Central Coast NSW Legacy on achieving 75 years of growth and achievement for all the families of Veterans' on the Central Coast. The forefathers of Legacy on the Central Coast would, I'm certain, be immensely proud of what has been achieved due to their 'Legacy'.

Toukley Torchbearers for Legacy – Sue Hartas

Toukley Torchbearers for Legacy was originally part of Gosford Torchbearers with ladies from Toukley travelling down to Gosford for meetings and events.



Towards the end of 1984, with 5 ladies attending the Gosford Torchbearers meeting and with the enthusiasm and advice from Legatee Stan Brown who was Vice-President at the time, it was thought that a Branch of Torchbearers at Toukley would be a good idea.

38 people attended a meeting on 11 February 1985 held at Toukley RSL. President Bill Hall in the Chair, a Charter was presented to the group.

The inaugural office bearers were:

President: June Milburn

Vice Presidents: Norma Wood & Betty Shepherd

Secretary: Eileen Brown

Treasurer: Betty Morrison

And General Committee: Betty Dobbins, Molly Beers, Gwenda Dixon, Marj Munday and Merle Shanahan.

Next meeting with the need for a Hostel in our district being discussed, particularly with Legatee Stan Brown, a "Hostel Fund" was opened. The money literally rolled in with lots of activities nominated especially for that "Hostel Fund".

Members grew to 70 in the first year.

The usual Torchies activities were organized

and supported, and everyone seemed to enjoy themselves.

Their many activities included Fashion parades, fetes, street stalls, and stalls at various organisations. Our wonderful and talented ladies sold craft items, knitwear, rugs, cakes, jams, and pickles. Kathy Marvel OAM was both a Legatee and a Torchie. Kathy organized many fundraising events in her roll on the Committee, her most successful would have to be the Scottish Games held each year in Toukley.

We ran raffles at both the Harry Moore Memorial Legacy Golf Day and Toukley Ladies Legacy Golf Day, both held at Toukley Golf Club.

The first invitation to the Gosford Cocktail Party in March 1986 for the handing over of monies to Brisbane Waters Legacy. Toukley Torchbearers handed 1 cheque for \$16,600 and a second cheque for \$3,620.00 for the "Hostel Fund".

On 25 July 2018, Emma McBride MP for Dobell addressed Parliament on Toukley Torchbearers and Ourimbah Combined Hospital Auxiliary

Over the 37 years of Toukley Torchbearers for Legacy we raised over \$1.6 million.

In December of 2022, Toukley Torchbearers disbanded due to declining numbers or health problems with many of our members. It was a sad day when we handed our last cheque over to Brisbane Water Legacy.

CONGRATULATIONS ON 75 YEARS OF SERVICE CENTRAL COAST LEGACY.

Toukley Torchbearers – Legatee David Ferry

The Toukley Torchbearers was the last fundraising group to help raise money for Central Coast Legacy over the years before they were disbanded because of ageing amongst their members.

Originally Central Coast Legacy had four Torchbearers groups, Woy Woy, Gosford, The Entrance/Long Jetty and Toukley. They were affectionately known as the 'Torchies' and consisted of Legatee wives, widows of veterans belonging to Legacy and Legacy Wards.

These original torchbearers threw themselves into raising funds for Legacy. Meetings and activities were held in members' homes – BBQs, fashion parades, craft days and demonstrations. They held street stalls and fetes, theatre parties and picnics, bus trips, lamington drives, golf days, collected

aluminium cans and newspapers for re-cycling and started the tradition of selling Legacy Christmas puddings.

Every year Toukley Torchbearers held their own Legacy Golf Day at Toukley Golf Club collecting prizes for the winners from local businesses and companies. Sadly, the Golf Day was discontinued last year. A special mention must be made to Sue Hartas and her team of original Toukley Torchbearers for keeping the Golf Day going.

Even though the Torchbearer groups have now discontinued, they were a very important and historic part of Central Coast Legacy over the years, raising thousands and thousands of dollars. The Torchbearers have now been succeeded by Legacy social groups consisting of our veteran widows and looked after by our Legatees and Legacy staff. They no longer need to raise funds for Legacy.



Legatee David Ferry

Shortly before my retirement I decided to move back from Sydney to the Central Coast where I had grown up. I had been looking after my youngest son Nicholas for over 10 years after my second wife Pauline died of cancer, sadly he was suffering from a mental situation, though now was living in public

housing at Lane Cove being looked after by the local 'DOCS' State Government agency.

I moved into a unit at Terrigal and picked up a job with a 'Centre Link' agency at Gosford, helping people looking for work. Not long after I took on this job, I reached retirement age and decided to retire.

Now that I had retired, my father advised me to take on some volunteer work which he said would be good for me. Army Reserve friends of mine suggested I join the local RSL sub-Branch as they now needed new members with computer skills. Soon I had joined the Terrigal/Wamberal RSL sub-Branch and was quickly asked to take-on the Secretary's position. After nine years helping the sub-Branch grow, particularly the ANZAC Dawn Service at Terrigal, I retired from the Secretary position and went onto the committee.

I had now moved from Terrigal to Copacabana to help my daughter look after my grandsons after school, one of whom was autistic. At Copacabana I rented a unit not far from my daughter's house and spent 3 years enjoying the beach environment with my daughter and grandchildren.

Sadly, it all came to an end when my landlord advised me that his son had developed muscle dystrophy and he was moving him up to my unit to be with the family who lived above my unit. This situation was particularly bad for his son who was diagnosed with a terminal situation with not many months to live.

I started immediately looking for another place to rent without really any notice. The situation at this time was precarious on the Central Coast for renting because of the lack of rental property.

My RSL sub-Branch President, Peter White came to the rescue telling me that Brisbane Water Legacy was now accepting male Veterans to stay in their Legacy Village at Gosford. This started my association with the wonderful Charity of Brisbane Water Legacy which my father had helped to start back in the 1950's.

Soon after my move to Legacy I applied to become a Legatee, following in my father's footsteps. At the same time, I was still the Secretary at the Terrigal/Wamberal RSL sub-Branch, so I tried to divide my time equally between the two organisations.

I settled down in the Legacy Village putting a lot of my belongings into storage. I soon got to know all my fellow residents, with the Legacy staff helping me, especially Heather Wilby. Tony Morton

and Rick Cranna mentored me during my early stages of becoming a Legatee, which I am very grateful for.

It soon became very apparent to me what a wonderful organisation Legacy was, looking after over 1,000 widows throughout the Central Coast. One of our residents Mary Fleming came to see me to ask if my father was Peter Ferry the Chemist at Long Jetty, which I said he was. She quickly said to me, do you remember me David, you delivered prescriptions to me and my husband on your bike. It all came back to me, all those years ago, what a great coincidence to be able to meet up with Mary again – we became very good friends at the village.

There were many other residents at the village I became good friends with, one particularly was Eric Grover who was 98 years old. Eric lived two doors along from me and I often helped him with his computer, which he was still ably using.

Eric was a particularly interesting veteran who served with the Royal Australian Navy during the Second World War, both in the UK and Australia. He was sent to England at the start of the war to learn to become an 'Asdic' operator, which was a new method for hunting enemy submarines. Eric served on a British destroyer which operated out of Hastings in the English Channel. He told me he saw many air battles happening over Hastings during the 'Battle of Britain' and his ship sunk one German U-Boat which he was quite sad about thinking about all the men who perished.

There were many other interesting people in the village with some great stories many of which were recorded in the Legacy magazine *Chatterbox* which was very ably produced by Legatee Max Davis and his team.

Because of my background in Marketing, especially latter in Production Marketing at AMP, Max approached me for some help. I thoroughly enjoyed helping Max and his team, although my secretaries' job at the RSL 'bit' into my time.

From time to time, I ask my son Nicholas to come and stay with me at the Village, with Heather providing him a collapsible bed. Sadly, Nicholas was not faring very well with his mental health which eventually led him to be placed in a rehabilitation centre.

At this time, I met Karen Dryden who had visited the Village with her girlfriend during a weekend BBQ. Karen and I became good friends, although we initially had our ups and downs. Eventually we

sorted things out and Karen became my partner.

Very sadly I received news that my son Nicholas had passed away which caused me much grief. Karen supported me extremely well, along with Peter Lawley and his Legacy staff and of course my RSL and Legacy colleagues – it was a sad time.

Today I have retired from my RSL duties, the last being Secretary of the RSL NSW District Presidents Council. Very sadly Legatee Max Davis passed away, and I was asked to take over Editorship of the *Chatterbox* magazine with the very capable help of Legacy staff member Maree Brown. I am thoroughly enjoying producing the *Chatterbox* magazine and this article I am writing now will be part of the 75th anniversary of Brisbane Water Legacy (now Central Coast Legacy) outlining its wonderful history.

Legatee Patrick Gallagher



I joined Legacy as a non-executive Director in 2020 and became a Legatee in 2021 because I wanted to give something back to my ADF comrades, to their families, and to the community

in recognition of the sacrifice of others and in appreciation of the service of those who nurtured me and provided me with many personal and professional opportunities over the 27 years of my own service.

Since joining what was then Brisbane Water Legacy, now Central Coast Legacy (CCL), I have realised how fortunate I was to have been mentored by, and worked with, many dedicated and very generous Legatees and Staff. The past six years have been for me a singularly rewarding, humbling and highly educational experience, which, on occasion, I found challenging but always enjoyable.

Highlights for me were representing CCL at Legacy Australia Annual General Meetings and other functions, on ANZAC Day, Remembrance

Day and in the Legacy Centenary Torch Relay during my Presidency from 2022-2025. Other particular highlights for me were visiting Centenarian Widows; attending Christmas parties and luncheons for our Beneficiaries and, of course, our own Legatee functions; and, finally, recognising each of the five deserving Central Coast Legacy recipients of Australia Day and Kings Birthday honours over the period 2023-2025.

Legatee Josh Dawe

As a younger veteran I was thinking of getting involved with an ex-service organisation of some kind but didn't know where to start or what was the right fit for me. I had always wanted to do some kind



of charity work so when I came across Legacy and discovered it was an ESO that supported veteran families I thought it worth looking more into.

On attending the first meeting and learning more about the organisation I was overwhelmed by the compassion and dedication that the Legacy family has towards helping young veteran families. Something close to my heart. I say Legacy family because this is exactly what the organisation is and how it has made me feel over the year I have been with them. It's a tight knit group of ladies and men of all ages that not only dedicate their time helping veteran families but to each other as well.

As a busy father of two young children, I like the flexibility Legacy provides to its Legatees (volunteers) allowing me to contribute where I can around my work and family commitments. Most importantly, after learning of Legacy's rich history and seeing firsthand the impact they have supporting the veteran community, I now feel a deep sense of commitment to ensure that the Legacy torch continues burning bright as a beacon for the next generation of veteran families.





