

FEATURE

Building financial freedom

FAITH TALK

Many hands make love work

MY STORY

A caring heart and a helping hand

Smart money

When financial stress hits, help is at hand

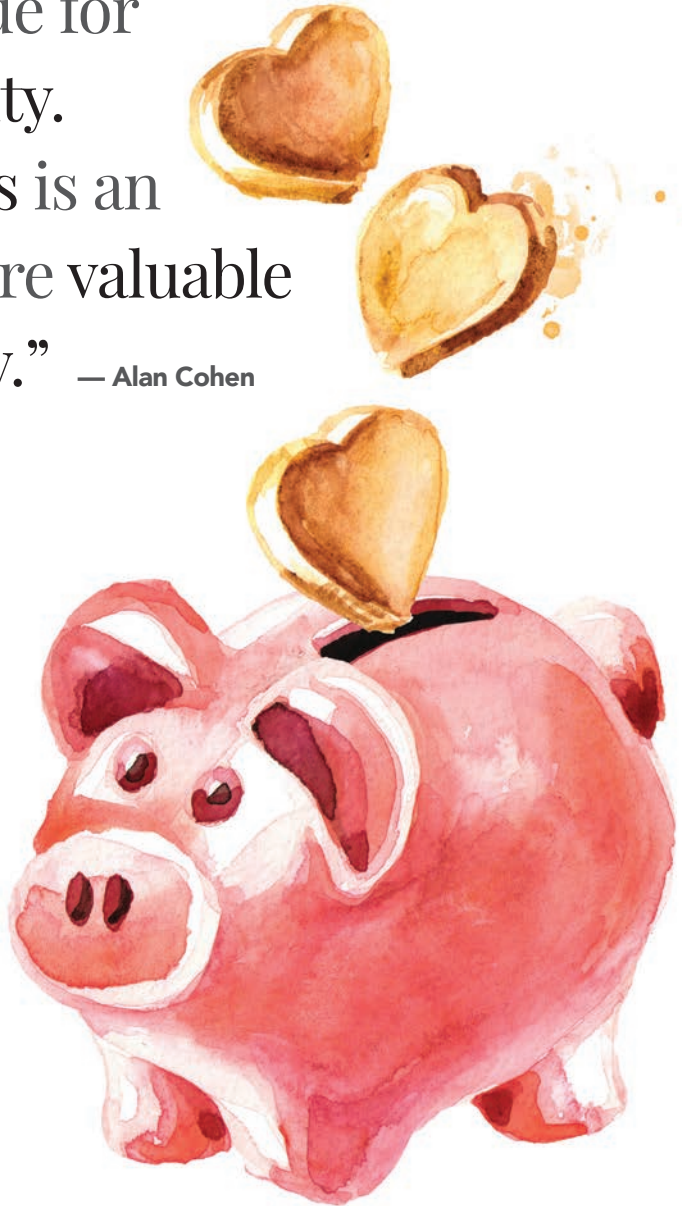


SALVOS

MAGAZINE



“Money is but
one venue for
generosity.
Kindness is an
even more valuable
currency.” — Alan Cohen





The Salvation Army is about giving hope where it's needed most.

What is The Salvation Army?

The Salvation Army, an international movement, is an evangelical part of the universal Christian Church.

Vision Statement

Wherever there is hardship or injustice, Salvos will live, love and fight alongside others to transform Australia one life at a time with the love of Jesus.

Mission Statement

The Salvation Army is a Christian movement dedicated to sharing the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice



The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders, past, present, and future. We value and include people of all cultures, languages, abilities, sexual orientations, gender identities, gender expressions, and intersex status. We are committed to providing programs that are fully inclusive. We are committed to the safety and well-being of people of all ages, particularly children.

Salvos Magazine

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Many hands make love work



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A caring heart and a helping hand

Working towards financial freedom

Are you feeling anxious about money? Rising interest rates, higher rents and mortgages, and budgets stretched by the increasing costs of utilities, petrol and groceries are placing many families under financial stress.

Every day the Salvos help people struggling to make ends meet. But as well as immediate practical assistance, there is help at hand to build long-term financial freedom. The Salvation Army Moneycare free financial counselling service has helped thousands of people who have found themselves on the brink of poverty, often due to circumstances beyond their control.

In this issue of *Salvos Magazine*, read suggestions from our Moneycare financial counsellors on how to manage your money and find out how financial counselling could help you.

There's no better time than right now to start working on your financial security.

Faye Michelson **Assistant Editor**

Facing financial stress

With rents and mortgages continuing to rise, and budgets stretched due to increasing costs of power, petrol and groceries, more of us than ever are under financial stress.

WORDS Naomi Singlehurst

This Anti-Poverty Week 2022 (16-22 October), Salvation Army Moneycare financial counsellor Jeanette Jagtfelt says it is essential to seek help early if in financial stress, because without support we may be closer to poverty than we know. Forty-two per cent of Australian families say they are worse off financially than this time last year and 32 per cent expect to be worse off by this time next year.

“

Circumstances can change so quickly. It may be a lost job, mental health or a relationship breakup.

”

In her mid-20s, with twin baby girls, Sarah* found herself bombarded by debt collectors, while struggling to pay off a loan her ex-husband had taken out to cover his old debts and a new car. Earlier in the relationship he had pressured Sarah to add her name and part-time income to the loan application. When the marriage turned violent, Sarah left, but her husband kept the car.

Her husband soon stopped contributing to the loan repayments and by the time Sarah's friend brought her to see Salvation Army Moneycare financial counsellor Jeanette

Jagtfelt, she was deeply distressed – financially and emotionally.

Jeanette explains that financial counselling involves helping people who have found themselves in financial stress, often due to circumstances beyond their control.

“Circumstances can change so quickly. People don't realise how quickly,” she says. “It may be a lost job or not enough hours, mental health or a relationship breakup.”

In Sarah's case, Jeanette was able to stop the harassing calls and negotiate with the financial organisation to take Sarah's name off the loan.

FIRST PORT OF CALL

Jeanette says it is important to contact Moneycare before crisis point. “Don't wait until you get a foreclosure letter,” she says. “In times of severe financial stress people often become overwhelmed and feel too ashamed to talk about their struggles.

“Often we are the last port of call, instead of the first, because talking about money struggles can feel shameful and embarrassing. As financial counsellors, we try to ease that. It is confidential, it's non-judgmental and it's a free service. That's what we're here for. We can explain what rights people have available.

“Reaching out early can avoid a lot of heartache. It means more options and we can give support and referrals early on. It might be stopping the debts, putting them on hold, or stopping debt collectors chasing them,” she adds.



Salvation Army Moneycare financial counsellor Jeanette Jagtfelt says it is important to seek help early if you find yourself in financial stress.

CARE IN TOUGH TIMES

As well as working from her base in the Newcastle (NSW) area, Jeanette says she has been privileged to spend time working in the NSW disaster recovery centres located on the South Coast after the Black Summer bushfires and the floods in the Hawkesbury and Northern Rivers regions.

“In disaster recovery, you see such difficult and painful situations. Until I went to those areas, I didn’t fully realise the impact of natural disasters. The people were so grateful to be supported and heard. I felt so fortunate to be the one who gets to distribute the donated funds,” she says.

While there are many sad stories, Jeanette also sees great hope grow, declaring that the highlight of her role is seeing people more empowered, even after their first session.

“Although we sometimes can’t give community members the options they were hoping

for, they feel more in control, and they feel heard and that they don’t have to carry the burden alone. Often when people first come to us, they’re genuinely sad and without hope. However, by the time they leave, generally they feel that some hope has returned and the stigma and shame about coming to talk to someone about their circumstances has eased.

“We understand that it takes courage to come and talk to us early – it’s so important. There doesn’t have to be a major reason. Even if you want a simple financial health check, come anyway!”

**Name has been changed for privacy.*



Scan here for details on Salvation Army Financial Services.

Building financial freedom

There is no better time than right now to start working on your financial security.

WORDS Naomi Singlehurst

In these times of high inflation, rising interest rates and international uncertainty, even if you feel trapped and overwhelmed by your financial situation, there is hope. The Salvation Army Moneycare free financial counselling service has a range of resources as well as individual counselling available.

TIP 1: SAVING IS IMPORTANT

For many of us, saving money is really hard and doesn't come naturally. While living on a tight budget can make saving difficult, people on small incomes can still save effectively.

Moneycare's free ebook, *You're the Boss: Money Wisdom for Life*, offers sections on money wellbeing, money management, creating new habits, setting up systems, decision-making and more. It also has a range of activities and tips to encourage you to begin the process of saving money or increase your level of saving.

TIP 2: SETTING UP SYSTEMS

A key to successful money management, systems are methods of filing, paying bills on time, creating basic money plans (budgets), saving, planning for Christmas and holidays, meal planning and more. There are many systems to help pay bills, budget and save, including automatic transfer and direct debit, Centrepay, payroll deductions, multiple (low or no fee) bank accounts, or even separate envelopes and cash.

If fun activities are important to you, you can still enjoy the security and order of systems while putting some 'play' time and money into your budget. Why not set aside time in

your weekly calendar and budget for your favourite hobby or an unexpected coffee with a friend?

TIP 3: A RECIPE FOR SUCCESS

There are plenty of enjoyable alternatives to eating out in expensive restaurants and cafes or buying takeaway food. Why not try meeting for a picnic instead of a cafe, or have friends around for a potluck meal instead of going out for dinner? Why not replace your takeaway coffee treat with a thermos and enjoy a stroll in the park?

“

For many of us, saving money is really hard and doesn't come naturally.

”

When it comes to family meals, if time and convenience are your concerns, why not focus on simple meal themes like 'Taco Tuesday' as part of a weekly plan, or make a big batch of a favourite recipe on the weekend to cover some mid-week meals?

There are over 30,000 products in most supermarkets and that's a lot to tempt us! Supermarkets try to entice us to spend more by their store layout, advertising and packaging. Here are some tips to reduce your supermarket spend:

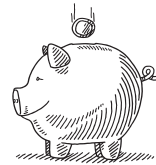


- Plan your meals for at least the coming week and avoid extra trips to the supermarket.
- Shopping with a list is the most effective way to control food costs.
- Shopping on your own (or online) may help you stay focused and stick to your list.
- Supermarkets put the products that make the largest profit margin at eye level. The bargains are found high and low.
- Buying fruit and vegetables in season is cheaper. Consider joining a community garden, shopping at your local farmers' market or buying from local farms. Imperfect fruit and vegetables may not look great, but are cheaper and taste just as good.
- To help avoid impulse buying it is better not to shop for food when you're hungry.

TIP 4: WORKING TO DELETE DEBT

Debt can affect relationships, health, feelings of self-worth and stress levels. For peace of

mind it is important to start clearing debt and being careful not to take on more. Debt repayment can feel overwhelming, but avoiding dealing with your debts – credit cards, personal loans, buy now pay later, utilities, fines, school fees and unpaid taxes – only compounds problems and charges.



If you're having difficulty repaying debts, it is important to inform the organisations you owe money to about your situation. Ask if they have a hardship team and enquire about the possibility of an affordable repayment program with no – or reduced – interest.

There are laws to protect you when you sign for a loan or when you owe money, and for more information you can contact a free Moneycare counsellor. You can also contact the independent ombudsman – usually the Australian Financial Complaints Authority (AFCA). ▶



TIP 5: STAYING ALERT ONLINE

Shopping online can potentially save time and money, while browsing store social media accounts is just harmless fun – right? Not necessarily!

Before you tap ‘add to cart’, remember that marketers, retailers and social media organisations work hard to target your shopping habits and interests. Even if you are not planning to buy anything, up pops an appealing ad on your phone, email or social media feed, matching your recent online searches.

While online shopping can be convenient, it can also lead to a range of problems and dangers, including cybersecurity issues and scams, as well as impulse buying, overspending, poor-quality purchases, high interest on credit repayments, and more.

For many more tips on working towards financial freedom, Moneycare’s *Be the*

Boss is a free series of 15 short videos and action plans to help you take control of your finances. The series is designed to help you get on top of your money for good by working out what’s important to you, what changes you need to make and how to turn good intentions into actions.

As well as Moneycare’s free financial resources for advice on budgeting, saving and managing loans, the Salvos offer housing and homelessness support, and support for survivors of family and domestic violence.

Visit salvationarmy.org.au/need-help/financial-assistance or call 1800 722 363 to speak to a financial counsellor.



Scan here for details on Salvation Army Financial Services.

Tassie Salvos leader helping to fight famine

Tasmanian Divisional Commander Captain Kim Haworth joined influential women across the Australian Church in Canberra last month to advocate for the world's most vulnerable people.

The fourth annual Micah Women Leaders Delegation brought together 37 female leaders representing 14 denominations, including Micah's Coalition of Aid and Development members.

They were in Canberra to advocate for the Help Fight Famine Campaign. Launched by Micah Australia this year, the campaign is calling on the Australian Government to contribute \$150 million to prevent famine in five at-risk countries.

"It's such a privilege to live, love and fight alongside others wherever there is hardship or injustice," Kim said. "Partnering with the Micah WLN to shine a light on the current unprecedented global hunger crisis beyond our shores is crucial and a moral imperative!

"Loving our neighbours as Jesus commands means we cannot ignore the heart-breaking truth that 50 million people are on the brink of starvation right now. I'm so grateful to represent The Salvation Army in this important campaign."

More than 40 meetings with Members of Parliament expressed the concern of churches and development agencies that delaying action would cost the lives of the world's poorest people in Somalia, Ethiopia, Yemen, South Sudan and Afghanistan.

The Fight Famine Campaign is driven by the unprecedented increase in acute food insecurity faced by 345 million people worldwide.



Tasmania Divisional Commander Captain Kim Haworth was part of a 37-strong group of female Christian leaders who gathered at Parliament House in Canberra last month.

Recently, the UN announced that Somalia was facing famine by the end of the year.

"Conflict, COVID, climate shocks and the war in Ukraine have converged to create the perfect storm for an unprecedented crisis," said Carly Smith, senior lobbyist for Micah Australia.

"Our prayer as women leaders is to steward to the voices of those facing this crisis well. It is an honour to be able to bring this voice to Parliament on behalf of our brothers and sisters around the world, and we believe it is a biblical call to do so. There is something so powerful about Christian women leaders bringing this message to our nation's leaders."

Micah Australia is a coalition of Christian international development agencies under the leadership of Reverend Tim Costello. It empowers Australian Christians to advocate for the most urgent global justice issues facing the world today. – **Anne Simpson**

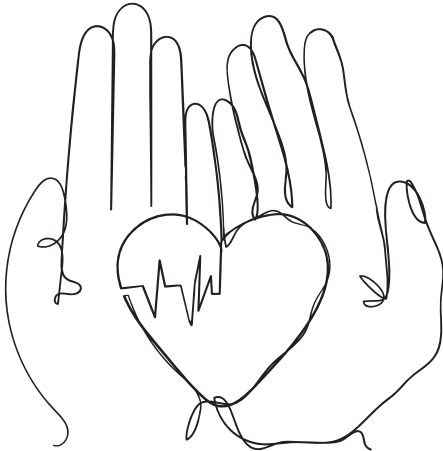
Many hands make love work

God has the whole world in his hands, but he needs your hand to help spread his love.

WORDS James Burns

We often talk about 'hands' in everyday expressions. This thought came to me when I read a sentence containing seven comforting words, but more of that later.

So we talk about giving someone a hand, something getting out of hand, having our hands full, trying our hand at, experiencing something first-hand, washing our hands of, and in good hands, to name a few. No doubt you can think of many others.



When we sell a second-hand item, we call it retro, vintage or pre-loved. I like that last one, for it reminds me that the Bible tells us that even before we were born, God knew us, loved us and wanted the best for us.

Psalms 139, verse 16 says, "You saw me before I was born. Every day of my life was recorded in your book. Every moment was laid out before a single day had passed" (NLT).

In God's eyes, there is nothing second-hand about us; we're all one-off, unique individuals. Handmade by God, you might say.

When I thought back to the COVID-19 pandemic, I remembered that we were encouraged to wash our hands regularly and avoid shaking hands with people. How we missed that simple physical contact that we had probably previously taken for granted!

How comforting then to read of God's promise to us: "For I hold you by your right hand – I, the Lord your God. And I say to you, 'Don't be afraid. I am here to help you'" (Isaiah chapter 41, verse 13 NLT).

If today you need reassurance or strength to deal with life, then reach out and take hold of the hand that God offers you.

Oh, I nearly forgot about those seven words, which read, "You can offer a hand to hold." Extend your hand today to someone who you sense needs it. You may be exactly what they have been praying for.

James Burns is a freelance writer from the Dunstable Salvos in the United Kingdom



Scan here for more
on finding meaning.



A caring heart and a helping hand

Seeing the whole person, not just their situation

Karen is a financial counsellor with Salvos Moneycare in Toowoomba, supporting community members who ask for help regarding their financial situation.

Salvos Magazine: Can you give us an overview of your role?

Karen: My role involves being a caring, non-judgmental and impartial listener, providing a safe place for community members to talk about their financial challenges. I encourage them make informed decisions, and connect them with community agencies and Salvation Army programs to holistically support them in their personal and financial wellbeing.

In addition, my job entails identifying system issues within the financial sector that may exploit, unfairly treat or put vulnerable community members at risk. I collect data and case studies to submit to regulatory bodies to help them raise awareness with the government and courts to change legislation and/or penalise offending financial institutions.

SM: What's the first thing you do when you arrive at work (even if that's at home!)?

K: The first thing I do is set up and prepare for the day. If my schedule involves seeing new clients, I make sure I'm familiar with their situation from information provided by them when the appointment was made. I prepare Salvation Army intake documents and a welcome folder, including possible referral contact details.

When I'm seeing an existing client, I carefully review their case file to ensure I'm prepared

for whatever needs to be discussed.

SM: What can a typical day involve for you?

K: Typical days involve listening to community members from a variety of backgrounds and helping them move through their financial difficulties. I sometimes communicate on their behalf with their creditors, discussing the appropriate course of action to support them.

On some occasions I facilitate the Salvos' award-winning *You're the Boss* financial literacy program, in response to local community agencies inviting me to speak to their clientele in groups, as well as participating in online webinars and attending courses to sharpen my knowledge and keep up with any changes in the credit or financial world.

I also attend interagency meetings and community events to raise awareness of how financial counselling can assist community members and support events including Homelessness Week, NAIDOC Week and Anti-Poverty Week.

SM: What's the most challenging part of your work?

K: I'm challenged when I feel the frustration and pain my clients experience as they share their concerns in our sessions. Finding ways to process the outcome for the best care of the client is challenging, and I also have to keep in mind my personal self-care wellbeing.

SM: What's the most rewarding?

K: I love to see that flicker of hope when farewelling a community member after

their first session – the change in their physical posture, the tearful thank you, the warm smile of gratitude because they were listened to and realise they are not alone.

SM: How has COVID-19 affected how you work?

K: COVID-19 has helped me to refine my skills in using technology more effectively, as well as improving my counselling skills over the phone.

One of the greatest changes was regular weekly contact with the entire Moneycare team, everyone touching base to show support and help with our mental wellness, getting to know each other and having a laugh together.

SM: How has the work changed over the years you have been doing it?

K: Working collaboratively has been the most powerful evolution – communicating with financial institutions, utility companies and telcos to form effective hardship policies, and liaising with regulatory bodies and governments to change legislation and penalise poor practices.

We also team up with local agencies in response to natural disasters, working to form a holistic approach to community needs, and learning from situations to prepare for and improve quality of service in any future events.

SM: How do you see your work achieving the mission of the Salvos to transform lives?

K: When I work with community members seeking assistance I am committed to seeing the whole person, not just their situation, and demonstrating kindness and acceptance when talking with them.

Often when someone divulges their financial dilemma they mention their faith and I am always open to discuss, encourage or



Karen, financial counsellor with Salvos Moneycare, Toowoomba, Qld.

connect them with those who can guide them in their faith pathways, including Salvo officers (pastors).

SM: Is there anything else you would like to add?

K: Self-care is a bit of a buzzword in the community sector, and I believe the same care and kindness extended to our clients must be extended to ourselves and our teams. We need to take time to uplift and encourage, listen to each other and exchange ideas. Our clients show us every day that facing vulnerability takes courage, and walking a mile with someone until they have regained their strength and momentum to flourish again is so rewarding.



Scan here for more information on Salvation Army Financial Services.

Zucchini slice (gluten-free)



Ingredients

2 large zucchinis, 1 cup grated cheese, 1 cup diced bacon, 2 sprigs parsley, 2 spring onions, 6 eggs, 1 chicken stock cube (gluten-free), ¼ tsp salt, ½ cup oil, 1 cup gluten-free self-raising flour

Method

- Grate the zucchini and cheese into one bowl.
- Cook the bacon in a frypan and add to the mix.
- Chop the parsley and spring onions and add to the mix. Crack the eggs in and stir.
- Add the chicken stock cube, salt, oil and gluten-free flour then stir all together.
- Pour into a rectangular baking tray and bake for 40 minutes at 180°C until cooked in the middle and brown on top. Cut into slices and serve warm.

This Australian recipe is part of a collection compiled by Salvation Army staff, personnel and volunteers to celebrate cultural diversity within the Salvos and in our communities.

Quick quiz

1. Which country's banknotes are vertical instead of horizontal?
2. Which disciple of Jesus was a tax collector?
3. In what year did Australia issue its first series of decimal banknotes?
4. What animal appears on an Australian five cent coin?
5. Can you finish this saying "Early to bed and early to rise makes a man ..."
6. The Australian 50 cent coin, introduced in 1966, was what shape?



Bible byte

"And do not forget to do good and to share with others, for with such sacrifices God is pleased."

Hebrews chapter 13, verse 16
New International Version

Tum-Tum

On which page of this week's *Salvos Magazine* is Tum-Tum hiding?



Wordsearch

Words are hidden horizontally, vertically, diagonally, forwards and backwards. Enjoy!

N	L	I	N	A	W	C	Z	T	C	A	S	H	C	B	B	Q	A
K	P	G	E	N	E	R	O	S	I	T	Y	S	P	E	N	D	I
S	O	D	I	D	T	M	I	N	T	S	T	N	E	C	F	T	K
E	V	D	X	T	I	D	E	R	C	Y	E	N	O	M	K	N	S
S	E	A	Q	Z	S	W	N	K	M	L	L	C	T	M	A	K	L
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I	J	L	N	T	S	N	O	I	T	A	N	O	D	B	H	L	O

- | | |
|------------|------------|
| Accountant | Expenses |
| Bankruptcy | Finances |
| Bills | Generosity |
| Budget | Goals |
| Cash | Income |
| Cents | Investment |
| Coins | Mint |
| Credit | Money |
| Currency | Piggybank |
| Debit | Poverty |
| Debt | Savings |
| Deposit | Spend |
| Dollar | Wealth |
| Donations | Withdrawal |

HAVE A LAUGH

- When does it rain money?**
When there is 'change' in the weather.
- Why did the robber take a bath before he stole from the bank?**
He wanted to make a clean getaway.
- Why can't you borrow money from a leprechaun?**
Because they're always a little short.



DID YOU KNOW?

- The song 'Money, Money, Money' by ABBA was originally entitled 'Been and Gone and Done It'.**
- Discontinued one- and two-cent coins were melted down to create the bronze medals awarded in the Sydney Olympics of 2000.**
- The total amount of money in a game of Monopoly is \$20,580.**

Answers: 1. Switzerland 2. Matthew 3. 1966
4. Echidna 5. Healthy, Wealthy and Wise 6. Round
Turn-Turn: is hiding underneath
the 50c piece on page 14.



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