

FEATURE

Making ends meet

FAITH TALK

Golden opportunity

MY STORY

Courage in the midst of grief

Looking out for others

Taking the extra step to make a difference



SALVOS

MAGAZINE



*All the beautiful sentiments in the world
weigh less than a single lovely action.*

James Russell Lowell





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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Taking the first step

Cooking a barbie for the neighbourhood, putting out a table of donated bread or lighting scented candles to welcome people into a warm community space – do these simple actions change the world? No, but they could help to change the world for those involved.

It's a challenge to know what we can do to help in a world of so much need. Perhaps the key is to step out of our comfort zones and see how we can make a difference to those around us. Have you often thought about volunteering but never done it? Would you like to donate food to a community pantry? Do you have skills you're sure could be useful? Step out and see what you can do! As James Burns writes in our Faith Talk, it could be as simple as brightening someone's day with a bunch of daffodils.

This issue of *Salvos Magazine* gives us a taste of some of the ways The Salvation Army is stepping out to make a difference in the communities they serve.

Faye Michelson
Assistant Editor

A Day in the Life of ... Major Narelle Jacobsen

Meet Salvo officer (pastor) Narelle Jacobsen, the Community Development Officer at The Well at St Kilda Chapel. A place of sanctuary and inclusion, The Well invites people of all backgrounds and ages to experience community and care through a variety of activities, fellowship and relationship.

Can you give us an overview of your role?

My main role is being a connector. The Well is the hub where other Salvation Army services in our area can invite those who access their services to connect. My role also entails helping communities identify projects and enact them.

The Well is a home away from home for the lonely and isolated. I oversee a range of activities from gardening and woodwork projects to reflection stations, Sunday worship gathering, and offering a listening ear. The Well is a place where people can feel loved, accepted and have a sense of belonging.

What does a workday typically involve for you?

Each day is different; however, here's what a typical Friday might look like:

It starts with a bread collection from the local Woolworths. I then pick up a volunteer on my way to The Well. When we arrive, we set up The Well, creating a warm and welcoming atmosphere by starting the gas log fire, lighting some scented candles, turning on the urn and putting the welcome sign out the front.

The gardening and maintenance volunteers will begin their various tasks and there's often a chat around the fire and out in the garden. We'll also prepare the

'We Care' packs of food, toiletries and basic needs for the day.

The pantry (blessing box) out the front will be filled with food, and a table will be set up to display the bread for the community to help themselves. Once the administration volunteer team comes in, I set tasks for them, while responding to emails and calls throughout the day.

From late morning, community folk drop in for a coffee or lunch. We heat prepared home-cooked meals for them and sit and connect over our meal, providing a listening ear and friendship. At the end of the day, I debrief with the team and share in a time of prayer.

What's the most challenging part of your work?

Sometimes not being able to meet the needs of the people reaching out for help; or not having enough manpower, that is, volunteers to do the work that needs to be done. Trying to stretch myself in many different directions; resourcing what I need and having the financial means to meet all that is needed.

What's the most rewarding part of your work?

Journeying alongside people and seeing their lives being transformed through the love of Jesus and finding connection in our community. Also, creating a sense



Salvo officer Narelle Jacobsen, of The Well at St Kilda Chapel.

of family and seeing how our volunteer and community members support one another.

How do you connect with The Salvation Army mission of caring for people?

I am responding to people’s needs as they phone seeking assistance. We are also caring for people through the ‘We Care’ packs, which also contain an invitation to connect at The Well. Testimonies from those we care for speak for themselves.

“Thank you so much for my basket of goodies. I just had a mandarin that was bursting with flavour. Thank you for blessing me in all the nourishing ways you do. God knew what he was doing

when he directed me to The Well.”
– Fefe

“Thank you again. It was beyond amazing! You have helped me heaps.”
– Gemma

“Thank you so much. This day has been beautiful for me. I’ll definitely be back Friday and the first Sunday of every month. I feel so connected.”
– Saffire-Rose



Scan here for more on the need for community.

Making ends meet

Beware of buy now pay later loans in times of hardship

WORDS Holly Reed and Pallavi Singhal

With inflation on the rise and cost-of-living pressures affecting more and more households, many Australians are finding it difficult to make ends meet. When bills pile up and the fridge needs restocking, there may be a temptation to take on a small loan from a buy now pay later (BNPL) lender to get through.

However, before risking debt by entering into a contract with an unregulated lender, it's important to consider the nature of these schemes and your capacity to meet the repayments. The Salvation Army's financial counselling service, Moneycare, is seeing more and more people reaching out for help to manage BNPL debts.

“

People do what they need to do to survive and that includes accessing more credit.

”

“We now see people come to us who may have 10 or more BNPL products,” says Moneycare's Kristen Hartnett. “People do what they need to do to survive and that includes accessing more credit. At some point, this load becomes too heavy and we are grateful that they reach out to us.”

This was the case for 59-year-old Joe* who came to Moneycare after taking out a small loan to pay for food, which quickly blew out to a significant debt. Living in shared accommodation, and with multiple health issues, Joe was already in financial hardship when he was granted a BNPL loan for \$250.

For the first few months, Joe was unable to pay anything back. When he was able to make small repayments, the late payment fees of \$101 a month had already built up, and even after the principal was paid he was left owing \$1244.60.

Joe's Moneycare financial counsellor contacted the BNPL lender, providing evidence of Joe's financial hardship, and managed to have the debt waived. Joe was also supported with financial counselling support and advice, including accessing the Salvos' emergency relief service.

CHANGING CIRCUMSTANCES

“Often, people who come to us who have accessed BNPL services do it just to get by,” says Kristen. “They use it to meet everyday living expenses and are often driven to that point by a combination of factors, such as a reduced income and high housing costs.”

When health issues resulted in 52-year-old Glennis* being hospitalised and needing rehabilitation, she was forced out of employment and onto government payments. Finding it difficult to cover rent, living expenses and food for her



family, she entered into a range of BNPL contracts, which plunged her into debt.

Feeling “stressed, overwhelmed and embarrassed”, Glennis sought the help of Moneycare when things became too much.

“My Moneycare financial counsellor has been able to get discounts on some of my debts, along with extension in time frames on monthly payments,” she says.

Her financial counsellor also referred her to the Salvos’ emergency relief, for food, fuel and financial support, and Glennis now has advice for anyone considering taking up the option of BNPL loans.

“Really think twice before signing up. I had a good job and income, but times can change at the drop of a hat, and the next thing you know you are in severe financial hardship and relying on assistance from charities and family, if you have any.”

SPIRALLING DEBT

Kristen has seen this scenario play out so many times for community members coming to Moneycare stressed and overwhelmed by spiralling debt.

“BNPL has made massive inroads into the market,” she says. “People are increasingly comfortable accessing it, but we increasingly see it cause harm to those who connect with us. People often borrow to pay other debts – it becomes very cyclical.”

With these products becoming easier to access at a range of stores including supermarkets, BNPL can seem like the quickest and easiest solution for people to get what they need when they need it. Many prefer to go it alone rather than reaching out to a charity for help in getting through a rough patch.

Kristen says there are a range of options to protect people from facing a debt spiral, and speaking to a Moneycare financial counsellor is a great place to start.

“The first thing we let someone connecting with us know is we’re a free and confidential service. We partner with people to make their own decisions. This provides agency and self-determination,” she says.

Moneycare financial counsellors can assist clients with payment plans, advocate on their behalf to lenders and utility providers to waive or reduce debts, link clients with other support services, and help with budgeting.

CALL FOR BNPL REGULATION

“By virtue of how it’s marketed and perceived, a lot of people don’t even see BNPL schemes as debt,” says Kristen. “Our concern is it’s so easy to access credit that is unregulated – there’s no checks or balances. They have



their own codes of conduct, and BNPL sits very differently to credit card debt in its legalities and regulations.”

“

Our concern is it’s so easy to access credit that is unregulated – there’s no checks or balances.

”

More than 100 organisations, including The Salvation Army, have signed an open letter urging the Federal Government to make BNPL products safer in order to protect people from debts they can’t afford.

“The BNPL and wage advance industry is growing rapidly as the cost of living surges, with more people using these products to pay for essentials,” the open letter states.

“BNPL and wage advance products are unregulated credit products, using a loophole in our credit laws to bypass basic consumer protections – like assessing someone’s ability to repay or having hardship process.

“The open letter calls on Parliament to close these gaps.”

**Names and some details changed to protect privacy*



Scan here for more information on Salvation Army Financial Services

Lismore marks six months of recovery



Captains Philip and Donna Sutcliffe (right) at the fun day with Tony Meston (Pastor, Generation Go), Stephen Cooper (Pastor, Crossroads Church) and Alan Kirchen (Pastor, Arise Church).

The Salvation Army provided catering for a recent community fun day to celebrate six months of progress from the floods that hit Northern NSW earlier this year.

The Salvos' Northern Rivers Corps (church) partnered with three other churches in the city of Lismore to provide a 'Community Recovery Barbecue and Fun Day' six months on from the devastating floods that hit the region.

Corps Officer (pastor) Captain Philip Sutcliffe said about 150 people turned up for the event at Nesbitt Park, which saw the Salvos partner with Crossroads Church, Arise Church and Generation Go.

"It was a day to remember and reflect on the floods and to celebrate how far we have come in this time," Philip said. "We [the Salvos] provided catering for

the event, and many people from the South Lismore community enjoyed the day in between some rain showers.

"As the combined churches, we have made a commitment to continue to be visible in our support to the community in the rebuild phase as this is a long road to recovery. This was our chance to bring a little hope and joy when we are surrounded by lots of despair and heartache."

Philip said The Salvation Army was still working every day to support some 1500 people living in motel rooms or other similar accommodation.

A few days after the barbecue and fun day, Northern Rivers Corps celebrated the reopening of their Family Store in Carrington Street, which has been rebranded under the Salvos Stores brand.

Golden moments

Little acts of kindness brighten our days

WORDS James Burns

The first time I saw them, I did a double take. How long had they been there? Why hadn't I noticed them before? How did they get there?

'They' were daffodils. Well, miniature ones and certainly not 'a golden cloud' – more a clump of daffs on the grass verge on our housing estate. And then, as these things happen, once I had seen them, I started to notice them elsewhere on the estate.

I was curious; how did they get there? Who had planted them? It seems that a group of people who wanted to brighten our town got together to plant the bulbs in the autumn, ready for spring. They wanted to bring colour to the grass verges and some joy as well.

“

**Who knew that such a simple
unselfish act could bring so
much pleasure to others?**

”

As far as I am concerned, they certainly succeeded, for just seeing them certainly brightens my day. Who knew that such a simple unselfish act could bring so much pleasure to others? And it's so much more commendable when we will never know who the people were who spent their own time for the benefit of others.

But the unselfish act by the volunteer gardeners chimes with the advice encouraging us to 'be kind' that is very relevant today when there seems to be so much anger and bad feeling. Much of it is expressed anonymously on social media, where it can do so much damage to the recipient's mental health.



Being kind is neither weak nor new. While on earth, Jesus encouraged his listeners to "Love your neighbour as you love yourself" (Mark chapter 12, verse 31). It was so important that Jesus called it the second greatest commandment. And it's still good advice all these years later.

Now it certainly isn't always easy to do, but how can you 'be kind' today? Try it – it'll grow on you.

James Burns is a freelance writer from The Salvation Army Dunstable Corps (church) in the UK.



Scan here for more on the need for community.



Courage in the midst of grief

The heartache of losing five babies and her husband remains raw, but Chris says her faith in God helps her cope.

WORDS Bill Simpson

Chris Plumridge is a member of The Salvation Army, like four generations before her, and attends Wollongong (NSW) Corps (church). She was born in Hamilton, New Zealand, and moved to Palmerston North with her parents and brother when she was 12.

In November 1989, Chris married Gavin, an identical twin and part-Maori Salvo from Wellington. They began life together at Palmerston North, dreaming of raising a family in a house with a white picket fence.

Their first home didn't come with the white picket fence, and they eventually found that the dream of a family would not be realised either.

After investigating adoption and IVF, there followed seven IVF attempts over seven years. The first two attempts were unsuccessful and the following five resulted in a miscarriage each time.

"Throughout it all," Chris says, "we knew that God was with us and that despite our heartbreak of wanting to be parents, God had plans for our lives. We just had to keep trusting him."

They decided to stop the IVF process and consider "a change of scenery". That took them to Sydney, where Gavin was employed in transport logistics and Chris worked at The Salvation Army's Eastern Territory Headquarters. Today, she is a personal assistant to the Principal at Penrith Anglican College.

UNWAVERING BELIEF

In 2016 Gavin was diagnosed with myelodysplasia syndrome (pre-leukaemia). At the time they were advised it could be many years – if ever – before his condition developed into full-blown leukaemia, but it took only three years for that to happen. In February 2020, Gavin had a bone marrow transplant and returned home after six weeks in hospital as COVID-19 emerged in Australia.

"To say that Gavin was courageous is an understatement," Chris says. "Yes, there were tears, there was frustration, there was pain. But being a stubborn Maori, Gavin fought hard and through it all we knew that God would never leave us."



Chris and Gavin Plumridge

Gavin went back to work, but started to relapse around November 2020. Chemo injections and blood and platelet transfusions were no longer effective and in January 2021 Gavin and Chris were told his life expectancy was less than three months.

Just after 1 am on 16 April 2021, Gavin's life on this earth ended. His workmates packed his hospital room to support Chris and show their respect for Gavin as he took his last breath.

SUPPORT AND LOVE

"Time and time again over the last few years," Chris says, "God has shown me the promises in his Word that he will never leave us and that we don't need to fear because he is always with us.

"He has also placed amazing people in my life from here [Sydney and Wollongong], New Zealand and around the world, who have supported, encouraged and loved me throughout an incredibly difficult time.

“

**The grief is raw ... but
God walks every step
with us, and at times we
know that he carries us.**

”

"The grief is raw, and the tears still flow for the babies that I never had and for the husband I no longer have. But God walks every step with us, and at times we know that he carries us. I don't know what my future holds, but I do know and believe in the One who holds my future."



How does she accept that Gavin wasn't healed physically?

"While I and many others prayed so hard for Gavin to be physically healed, I knew a peace that could only come from God; that he was truly in control and that whatever the outcome, Gavin would be well.

"And while absolutely nothing prepares you for seeing and hearing that final soft breath, I knew in that instant that Gavin was safe in the arms of Jesus."



Scan here for more on finding meaning.

Apple turnovers



Ingredients

1 tbsp unsalted butter, 3 medium Granny Smith apples (peeled, cored and cubed), $\frac{1}{4}$ cup brown sugar, $\frac{1}{2}$ tsp ground cinnamon, 2 sheets puff pastry (thawed), 1 egg (beaten),
Glaze: $\frac{1}{2}$ cup icing sugar, 1 tbsp thickened cream

Method

- Preheat oven to 210°C.
- Melt butter in a saucepan and then add the apple. Stir over low heat for five minutes and then add sugar and cinnamon. Simmer until apples are soft and caramelised.
- Cut each sheet of puff pastry into 4 squares and on each square place 2 tablespoons of apple mix.
- Using a pastry brush, wet the edges of each square with the beaten egg. Fold, so each square forms a triangle and crimp the edges with a fork to lock in apple.
- Prick the top of each turnover and place onto an oven tray lined with baking paper.
- Bake in the oven for 15-20 minutes or until golden brown.
- Stir together icing sugar and cream and drizzle over baked turnovers while still warm.

HAVE A LAUGH

Why did the student eat his homework?
 Because his teacher told him
 it was a piece of cake!

What is a math teacher's favourite sum?
 Summer!



What school do you go to if
 you want to eat ice cream?
 Sundae school!

What is a math teacher's favourite snake?
 A pi-thon!

SIGNING IN!

If you can read this,
 thank a teacher ...
 and ef yoo can rid
 this yoo prbli ar a
 teecha!



Sudoku

Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 to 9.

				1	2			
	6	9		7				3
	7	2			4		5	6
			8	9		7	3	
	8		7	4	3		1	
	3	7		1	2			
6	9		3			5	7	
7				5		6	8	
		4	1					

Tum-Tum

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



Bible byte

"That is why we labor and strive, because we have put our hope in the living God, who is the Saviour of all people, and especially of those who believe. Command and teach these things." 1 Timothy chapter 4, verses 10-11 *New International Version*

Quiz answers: 1. Robin Williams 2. Music 3. Matilda 4. Garden of Eden 5. Fish 6. Home and Away
Tum-Tum: is hiding behind Narelle on page 5.

Quick quiz

- English teacher, John Keating, (*Dead Poets Society*) was played by which actor?
- Richard Dreyfuss earned an Academy Award nomination for his role as teacher Mr Holland in the movie, *Mr Holland's Opus* – what subject did he teach?
- Miss Honey is the sweet teacher starring in which movie/stage show?
- The tree of knowledge of good and evil is found in which garden?
- School is the collective noun for what group of creatures?
- Summer Bay High appears in which Australian TV series?

World Teachers' Day is celebrated in Australia on the last Friday in October - 28 October this year.

In Scandinavia in the 1700s poor families gave teachers baskets of apples as payment for their children's education.

Nobel Peace Prize winner Desmond Tutu began his career not as a clergyman, but as an English and history teacher.

DID YOU KNOW?

8	5	4	1	6	7	2	3	9
7	2	3	4	5	9	6	8	1
6	9	1	3	2	8	5	7	4
9	3	7	5	1	2	4	6	8
2	8	6	7	4	3	1	5	9
4	1	5	8	9	6	7	2	3
3	7	2	9	8	4	6	1	5
1	6	9	2	7	5	8	4	3
5	4	8	6	3	1	2	9	7



CHRISTMAS SHOULD BE A TIME OF JOY

*"The Salvos showed us unconditional love, and our lives changed forever." - Fiona**

Through the generosity of supporters, The Salvation Army provides crucial connection and community for people experiencing hardship and isolation at Christmas.

You can help make it possible for families in crisis to celebrate Christmas.

Donate today.



**Christmas
Appeal**

