

**FEATURE**

Breaking the cycle of generational poverty

**FAITH TALK**

Reflections on grief

**MY STORY**

Turning my life around

# Conversations and care at the heart of financial counselling

Help is at hand before a crisis hits

ANTI-POVERTY WEEK 17-23 OCTOBER 2021



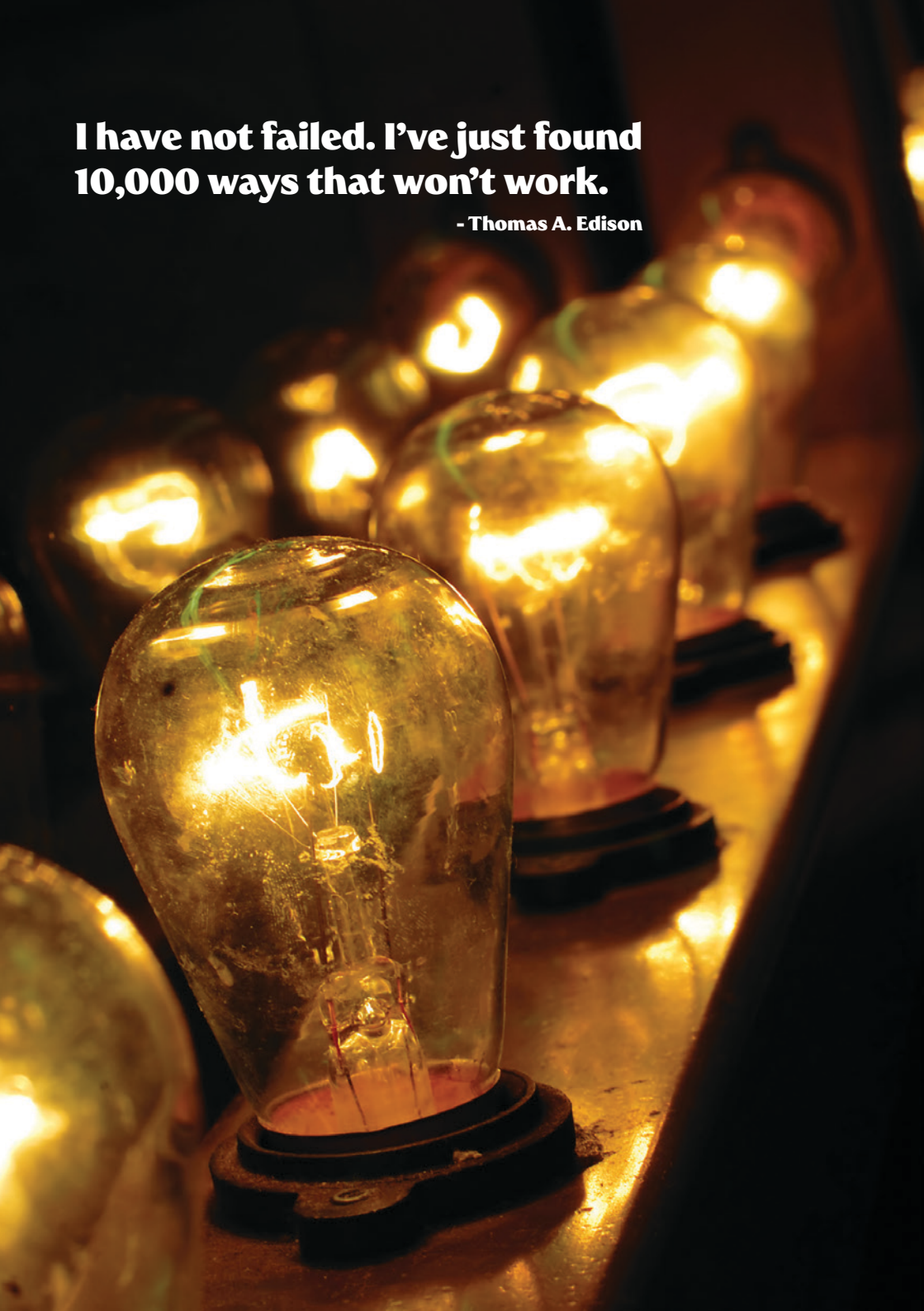
# SALVOS

MAGAZINE



**I have not failed. I've just found  
10,000 ways that won't work.**

**- Thomas A. Edison**





## 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

# Salvos Magazine

**Founders** William and Catherine Booth

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### Territorial Leaders

Commissioners Janine and Robert Donaldson

**Secretary for Communications and Editor-In-Chief**

Lieut-Colonel Neil Venables

**Publications Manager** Cheryl Tinker

**Assistant Editor** Simone Worthing

**Designer** Eris Alar

**Editorial phone** (03) 8541 4562

**Enquiry email** [salvosmagazine@salvationarmy.org.au](mailto:salvosmagazine@salvationarmy.org.au)

**All other Salvation Army enquiries** 13 72 58

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Turning my life around

## Managing money

Budgeting, paying bills, ongoing expenses and unexpected outlays are a relentless part of life and, for thousands of Australians, the past couple of years have been more difficult than usual. The loss of employment, lockdowns, and challenges around support payments have led many people to a level of financial stress they have not experienced before.

This week is Anti-Poverty Week. In our feature story, Salvation Army Moneycare counsellor Noel Duffin explains that financial counsellors have a range of tools to use that may help alleviate the financial stress of their clients. An essential starting point, he says, is to destigmatise money issues and create an environment where community members feel confident to share their challenges.

Noel says that, if we have those essential conversations and seek assistance, services such as Moneycare can usually "give people the tools to lighten their load quite quickly".

As Sophia shares in My Story, Salvos financial services can equip people to work through their financial struggles, learn new ways of managing money, and change their lives.

Check out [salvationarmy.org.au/antipovertyweek](http://salvationarmy.org.au/antipovertyweek)

Simone Worthing **Assistant Editor**

# Conversations and care at the heart of financial counselling

Help is at hand before a crisis hits

**WORDS** NAOMI SINGLEHURST

This week, 17-23 October, is Anti-Poverty Week. Salvation Army Moneycare counsellor Noel Duffin explains that financial counsellors have a range of tools to use that may help alleviate the financial stress of their clients. An essential starting point, he says, is to destigmatise money issues and create an environment where community members feel confident to share their challenges.

Money problems can strike at any age and for many reasons, but many fear being judged if they talk about their struggles and all too often wait until they are in crisis to seek help.

At the age of 19, Jack\* secured an apprenticeship with a local electrician. It had been his dream for many years.

With his limited apprentice's pay, he would save to buy tools, one-by-one. However, he also needed transport to get himself to a variety of building sites.

One day, he walked into a car dealership and signed up for a loan for a \$24,000 ute – with an annual interest rate of 21 per cent. Over the next year, Jack managed to keep up his repayments, but his employer could no longer offer full-time work during the second year of his apprenticeship.

## REACHING OUT

Financial counsellor Noel Duffin explains that by the time Jack approached the Salvos' free Moneycare service, debt collectors were knocking at his door to repossess the car. Jack was under great emotional stress.

"Once we spent time talking with Jack and completed his financials, it was clear that he couldn't afford his repayments, plus insurance," Noel says. "We worked together and considered all options as we negotiated with the lender to sell the ute. Jack understood that he would have a financial shortfall once the ute was sold.

"We spoke with the lender about what steps they had taken [initially] to ensure Jack could afford the vehicle. After talking to them, they agreed to waive the outstanding amount. This gave Jack the opportunity for a fresh start, and after about six months, he was able to buy a small run-around vehicle."



Financial counsellor Noel Duffin



### GIVING HOPE

Noel is one of around 85 (free) financial counsellors, plus 12 financial capability workers, who work at about 80 different Salvos sites across Australia. Over the 2019-20 financial year, 13,757 individuals were supported by Moneycare, with over 52,000 sessions held throughout the year.

"Money is one of the key stressors in family households, but in many families, it's just not talked about," Noel explains.

"What they don't realise is they can call the Moneycare line [1800 722 363], or the National Debt Helpline [1800 007 007], and so often, their situation is not as complex as it appears. We can usually give them tools to lighten the load quite quickly."

He says talking to trusted friends, family members, or a financial counsellor can make an immediate difference.

### LIFE-CHANGING SUPPORT

Noel regularly supports older people, who have lost a partner after many decades together, and who had never directly controlled the family finances.

"I think of Annie\*, whose partner of 35 years, John\*, had died of a stroke," Noel says. "John had managed all the finances and Annie had looked after the household.

"Annie didn't have any confidence in dealing with financial institutions and lacked confidence in managing her own finances. She had been going without basic items to make minimum payments on two credit cards that were both in John's name. The only asset she owned was her car."

Noel contacted the banks, and although Annie was prepared to accept responsibility for the credit cards, the balances were waived. Noel then worked with Annie to formulate a budget, track expenses and set up deductions, including rent and electricity.

He says: "Annie [really] always had the skills to effectively manage her finances but lacked the confidence. There are many 'Annies' in our community.

"There is sadness, but also great joy in this role. It is so satisfying to help lift the burden. When someone opens up about their issues, and we begin to look at solutions, you often instantly see the positive impact."

*\* Names and some details changed for privacy.*



Scan here for details on Salvation Army Financial Services.

For more information, go to [salvationarmy.org.au/antipovertyweek](http://salvationarmy.org.au/antipovertyweek) or call Moneycare on 1800 722 363, or the National Debt Helpline on 1800 007 007.

Tiffany Day is one of Karinya's childcare workers and is trained to support children who have experienced family violence, trauma and homelessness. Picture by Adam Trafford, courtesy of *The Courier*.



## Breaking the cycle of generational poverty

Unique childcare centre helps families heal

**WORDS** JESSICA MORRIS

Childcare is often a necessity, but it remains an unaffordable luxury for many families. Such is the case for many parents who are experiencing homelessness in Ballarat, Victoria.

The Salvation Army Karinya Support Services has become a lifeline for a group of families breaking the cycle of generational poverty.

The tight-knit team at Karinya Support Services in Ballarat work tirelessly to help families break generational poverty.

Karinya is one of only three Salvation Army childcare services in the nation. It provides high-quality care for children who have experienced family violence, trauma, and homelessness, while parents are offered opportunities to attend parenting and life skills programs.

"The centre provides care for six-week-old babies to preschool-aged children, with children of varying ages and siblings in the room together," explains Louise Jeffrey, Child and Youth Services Team Leader at Karinya. "This is particularly beneficial for those children and families who have experienced trauma or have attachment issues and enables us to work more holistically and more extensively with the families."

Childcare is offered during school terms four days a week at \$16 per session. Staff are trained in childhood trauma, the effects of homelessness on children, and attachment issues. The childcare planning and program development is based on each child's needs and interests.

"Our staff incorporate life skills into their activities – they have done gardening and basic cooking, and we hope the children will join in these tasks at their home with their family," said Louise.

There is also plenty of time for imaginative play. The children love to get their hands dirty by painting and using play dough. These activities aren't time fillers – they help the kids develop fine motor skills and express and understand their emotions.

While the children develop friendships, the parents and families do too. Many of them live in Karinya's supported properties and work closely with case workers daily. Monthly client catch-ups also create a sense of community for the parents, which is vital as they move forward.

“

**It takes more than housing security to help a family heal.**

”

"The hope is that the clients will form friendships and provide support and guidance to each other," said Louise. "This sense of community is fundamental as each parent or family works towards long-term goals, including learning independent living skills, finding secure housing and promoting a healthy and happy upbringing for their child."

At any time, up to 80 women and children live in short- and medium-term crisis accommodation units as part of Programs MEA (Mothers Emergency Accommodation) and Program MaC (Mother and Children). Karinya also supports clients in the Young Families Connected Program and has a children's worker who provides more targeted and specialised support.

"Karinya regards the support to a child as a high priority, and if the child is old enough to articulate their own needs and goals, we really listen to their voice as part of their case planning," explains Louise.

Ultimately, the Karinya team know it takes more than housing security to help a family heal. And while so few private rentals are available due to housing demand, they work closely with parents to help provide a stable and loving life for their children.

"That's why we also focus on [asking], 'What factors do you think led to you requiring our services?' and, 'What skills do you need to assist with future housing stability?'" said Louise. "We see generational homelessness, so we try to break the cycle [through counselling and programs] and give them the skills to live independently."

Breaking homelessness is more complicated than just finding housing – it requires a holistic, community-based approach. And the team at Karinya Support Services in Ballarat are committed to providing this, one family at a time.



Scan here for more on the need for community.

## Help at hand in times of financial struggle

One of the hardest-hit groups during the COVID-19 pandemic has been Australia's international student cohort, according to the Salvos Doorways (emergency relief and holistic case management) manager Vaughan Olliffe.

However, international students are just one cohort feeling the strain, with thousands of Australians calling on the Salvos for help to meet day-to-day expenses, pay unexpected bills, or formulate a plan to reduce the economic impact of their situation.

Vaughan, who oversees about 80 staff across NSW, ACT and Queensland, said his teams had experienced an influx of 'new' community members seeking help due to the ongoing impact of the pandemic.

"Community members facing challenges around poverty were used to having at least a level of autonomy and control, but that has been taken away in the past 12 to 18 months, with uncertainty around income generation and lockdown duration and outcomes," he said.

As Australia marks Anti-Poverty Week 2021, The Salvation Army is encouraging people in the community experiencing financial

difficulty to reach out and seek support early. The theme for Anti-Poverty Week (17-23 October) is 'Money Talks: The conversations we need to have'.

"The earlier you have those conversations, the earlier you can attend to them before a situation grows," Vaughan said.

Recent research by the Australian financial services comparison body, Canstar, found that more than 95 per cent of Australians said they were feeling financially stressed.

Vaughan said the Federal Government's JobKeeper payments and increases to JobSeeker last year have sustained many but, as support had been reduced, many again were struggling, and demand was increasing.

Doorways supports community members beyond times of financial emergency, with its case workers able to help those who reach out to the service to identify and solve some of the issues that may be contributing to long-term economic hardship. The service works hand in hand with the Salvos Moneycare financial counselling service to assist people in regaining control of their finances.

– Darryl Whitecross





## Housing opportunity for Geelong's at-risk men

Christine Couzens, Member for Geelong; Mary-Anne Thomas, Minister for Regional Development Victoria, Professor Jim Doerfler, Chair of Architecture, School of Architecture & Built Environment, at the recent opening of the Geelong units.



Men sleeping rough on Geelong's streets can rest soundly now, thanks to seven custom-built modular units where residents can live independently. These units are the result of a partnership between The Salvation Army and Samaritan House Geelong (a charity providing crisis accommodation in the Barwon region, 100km south-west of Melbourne).

The Salvation Army Barwon will provide case management to the new residents.

Students at the Deakin University School of Architecture and Built Environment custom designed the units as part of the Prefab21 Project, a social housing initiative between Deakin University, Samaritan House and Geelong-based manufacturer FormFlow. A \$500,000 grant was provided by the State Government for the development of the 'microvillage' in March 2020.

The Salvation Army Barwon, under Kerrie Crtalic, Manager, Barwon Homelessness Services, has provided support and case management to residents at Samaritan House Geelong since 2017, joining the not-for-profit's

mission to restore dignity, self-respect and confidence to men. Under a new agreement, The Salvation Army Housing Victoria will also oversee tenancy, pioneering a living skills program for residents.

"Originally, Samaritan House provided short-term accommodation for high-risk men to stay overnight. It has evolved now, so these men can develop a sense of home, responsibility and develop job skills," said Peter McGrath, Salvation Army Homelessness Manager, Victoria West.

Peter says the units give the Salvos flexibility to alter their service model by potentially housing a caretaker. This would be invaluable to clients, as the service does not cater to a 24/7 staffing model and is independently funded.

After undertaking the Accommodation Living Skills program, residents will be able to stay for up to a further six months, learning to look after their own place and preparing to move to more permanent accommodation in public or private housing.

– Jessica Morris

# Reflections on grief

The lessons in loss life teaches when a loved one dies

**WORDS** BELINDA DAVIS



PHOTO: STOCK / GETTY IMAGES

Since Father's Day last month, I have been thinking about the loss of my dear dad, the impact of his loss and that of other significant people in my life, and the journey you embark upon when such devastation occurs.

It can feel like your brain is full of a type of fog that clears momentarily before it descends once again. I have noticed a change in the way I view the world and those I care for. I have become less tolerant of petty arguments. I have become more willing to express my appreciation for those around me.

I have had many moments reflecting on this phenomenon called 'grief', and this is what I have learned:

- Everyone is different in how they respond to the news of a death.
- Everyone is different in how they react to loss.
- There are no rules.
- There is no right way to do it.
- There is no particular order to anything you might feel.
- There is no reason for emotion overwhelming you at random times.
- There are lots of people who don't know what to say to someone who is grieving.
- There are lots of people who should be careful what they say to someone who is grieving.
- People are fearful of raw emotion.
- People are scared to be reminded of their mortality.
- God gets blamed for a lot of stuff, including death.
- Don't be afraid to express how you are feeling.

“

**The hope God offers me is what has carried me through this time.**

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- This is the moment in time that symbolises the end of their earthly journey.
- Be sad, but choose to remember their influence, the lessons, the love.
- Those things will always be a part of you.
- For those that love God, it is not the end.
- Knowing that fact does not make you miss them any less.
- God is with me in this journey of grief.
- I do not know how people can do this without God in their life.
- And much more.

The hope God offers me is what has carried me through this time. I am grateful for that and for those who have demonstrated his love to me in times when this sense of loss can be overwhelming. I pray I will now be able to deal more honestly and graciously with those I meet who may be grieving.

*Major Belinda Davis is a Salvation Army officer (pastor) in South Australia. She blogs at [A-blessed-life.com](http://A-blessed-life.com).*



Scan here for more on finding meaning.

# Turning my life around

Sophia's life changed through learning essential skills via financial counselling

**WORDS** NAOMI SINGLEHURST

In Australia, over three million people are living below the poverty line. That's one in eight people. This week is Anti-Poverty Week in Australia. The Salvos are encouraging those doing it tough to reach out for help and support. Financial hardship can happen to anyone at any time, and accessing support early is important for a positive outcome.

Sophia\* had been in a financially abusive relationship and was slipping ever more deeply into debt. She was referred to The Salvation Army's free financial counselling service, Moneycare, and encouraged to speak out and seek support from her family. She also gained new money-management skills. Sophia shares her story below.

I was in a seven-year domestic violence relationship with two kids. My partner was very controlling. He would say, "You control the money, you know what you're doing", but then he would go and spend irrationally.

We were earning very good money, and I would do everything I could to pay the bills on time, but we didn't have any savings and were always behind. If I questioned him, I would get verbally abused or hit.

I finally had the courage to leave. I was living with a family member, and my partner was still contacting me from time to time and demanding money. I was approved for a \$6000 credit card, and he would make me take cash advances. He even made me get a payday lender loan.

My daughter became 'challenging' at school, and so they contacted me. They asked whether there was domestic violence in the home, and I thought there's no point in lying because we want to get the best help we can.

## CONTACTING MONEYCARE

Soon afterwards, Family and Community Services called and gave me referrals to give my kids and me as much help as possible. This included a referral to Moneycare. I was embarrassed but totally honest with Elyse\*, my financial counsellor.

Elyse worked out all my outgoing expenses. She showed me the benefits of multiple 'buckets' and taking into consideration the 'big picture' in my budgeting. She provided guidance around putting money aside for car insurance and other things in the future.

We had fortnightly sessions and worked out a personal money plan. Her help gave me knowledge and strategies I now use every day.

Because there was no way to prove financial abuse to the financial institutions, we applied to have debts waived or some moved into my partner's name, but in the end, I had to accept all responsibility for the debts.

Elyse encouraged me to open up to those around me, so I talked to my dad and told him what was going on. When I opened up, my dad decided to get a personal loan to pay out my debts. It was much lower interest, and I just pay the repayments.

I also needed to move interstate to get away from abuse and to keep working. Elyse then told me about Salvos Loans – interest-free





IMAGE: STOCK / GETTY IMAGES

loans for women moving out of abusive situations.

I now have the tools and the insight to manage my finances.

Recently, my ex-partner dropped totally out of contact, and all child support stopped. I have had to redo my budget, but I have the tools to do that.

What I learnt from Elyse and the Salvos program was invaluable. I also now understand there is help out there if you need it.

So, to anyone in a similar position, help is out there – you just have to reach out and ask.

*\*Name and some details have been changed to protect privacy. Sophia's story as told to Naomi Singlehurst.*



Scan here for more information on Salvation Army Financial Services.

## Fish fingers



PHOTO: ANDREA REDFORD

### Ingredients

2 cups breadcrumbs, 1 tsp garlic powder, ¼ cup grated parmesan cheese, 2 tbsp lemon rind, 1 egg, 2 tbsp milk, 1 tsp minced garlic, ¼ cup plain flour, 500g white fish, cooking oil spray, dipping sauces to serve.

### Method

- Preheat oven to 200°C.
- Combine breadcrumbs, garlic powder, parmesan cheese and lemon rind in a food processor. Blend until well combined. Spread evenly across baking tray and bake for 7 minutes. Stir and then cook for another 7 minutes or until golden and crisp. Let cool completely then break up any clumps with a fork.
- Whisk egg, milk and minced garlic together in a bowl. Cut fish into strips around 3cm wide and 10cm long. Dip one piece of fish at a time in the flour, then egg mixture, then breadcrumbs.
- Spray both sides of fish fingers with cooking spray. Bake in oven for 10 minutes. Then turn over and bake for another 5 minutes.
- Serve immediately with your choice of dipping sauce. Try tomato sauce, mayonnaise or tzatziki.

## HAVE A LAUGH

My mum said I could be anyone I wanted to be. Turns out, identity theft is a crime!



I wrote a song about a tortilla. Actually, it's more of a wrap.

My grandfather invented the cold air balloon. It never really took off.



I tried to sue the airport for misplacing my luggage. I lost my case.

## SIGNING IN



PHOTO: @RUBONTHHEOE / INSTAGRAM

# Sudoku

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

		2				3		
	9			2			7	
		3	8	7				9
	8	9			1		5	
5			2	3				
			9	5				2
					2			
			7	8	9			
9	5	8		1			2	

# Tum-Tum

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



# Bible byte

Good people are concerned that the poor are treated fairly ...  
 Proverbs chapter 29, verse 7B  
*International Children's Bible*

**Quiz answers:** 1. 18-24 October. 2. Around 477mm. 3. 100,000L. 4. The shower. 5. 30L. 6. The water 'hidden' in the products, services and processes people buy and use daily.  
**Tum-Tum:** is hiding on page 9 in the bushes.



PHOTO: STOCK / GETTY IMAGES

# Quick quiz

1. When is National Water Week?
2. What is the average rainfall in Australia?
3. How much fresh water does the average Aussie use annually?
4. What is the biggest user of water in the Australian home?
5. Annually, approximately how much bottled water do Australians drink per capita?
6. What is virtual water?

# DID YOU KNOW?

The average Aussie household has about 23 unwanted or unused items, estimated to be worth \$5300.

Only 3.5% of Earth's water is fresh.

It's illegal to own just one guinea pig in Switzerland.

Your funny bone is actually a nerve.

7	2	9	0	1	4	8	5	6
4	3	1	7	3	4	3	4	3
1	6	2	8	5	3	4	3	4
2	7	4	6	5	3	4	3	4
5	1	4	4	2	1	4	3	4
3	6	2	4	1	4	3	4	3
1	6	5	3	2	1	4	3	4
6	6	5	3	2	1	4	3	4
7	4	2	1	2	1	4	3	4

# Anti-Poverty Week 2021

For more information and details on how to access support and assistance, go to [salvationarmy.org.au/antipov-ertyweek](http://salvationarmy.org.au/antipov-ertyweek)

## Additional resources

**Moneycare Financial Counselling Line** – to access financial counselling call 1800 722 363

**Australian Financial Complaints Services** – complaints and disputes related to financial services – [moneysmart.gov.au](http://moneysmart.gov.au)

**Moneysmart** – for free financial tips and resources – [moneysmart.gov.au](http://moneysmart.gov.au)

**Ask Izzy** – for a location-based search tool for a variety of services – [askizzy.org.au](http://askizzy.org.au)

**National Debt Helpline** – support with your debt – 1800 007 007

## Children

1 in 6 children are living in poverty.



## Who is experiencing financial hardship or money problems?

## Females

Women are more likely to live in households below the poverty line than men.



## Working age (25-64)

The largest age group below the poverty line in 2017-18 was of working age at 45%.



Source: 'Poverty in Australia', ACOSS and UNSW Sydney

## How is The Salvation Army helping people in poverty and financial hardship? (In 2020/21)



121,600 people

helped by Doorways urgent financial assistance



Overall, clients reported:

- Increased hope
- Ability to provide food for their families
- Less stress and anxiety
- Ability to meet living expenses
- Ability to repay debt
- Increased financial knowledge

13,000 people

supported by Moneycare financial counselling



Source: 'Anti-Poverty Week 2021, The Salvation Army Research and Outcomes Measurement Team – PRSJ