

salvos

magazine



Finding solutions outside the box

Help in times of financial stress



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FEATURE

Pathway
to hope

FAITH TALK

Baked or
grilled?

MY STORY

Jobs with
a purpose

"LIFE IS A GIFT,
NOT TO POSSESS,
BUT TO SHARE."

- HENRI NOUWEN





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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Training young people for work and service

Talking money

Many of us find it difficult to talk about our financial problems. We can go to a doctor when we're sick or a dentist if our teeth need work, but if we struggle with our finances, we often try to manage the problems on our own.

In this edition of *Salvos Magazine*, we speak with two Moneycare financial counsellors about their free service and the importance of getting help to manage hardship, debt, mortgage stress and other difficulties early in the process. The counsellors emphasise that these conversations are a normal part of life, and there is never any shame around seeking help.

In Faith Talk, Belinda Davis takes readers on her baking adventures as she attempts to perfect chocolate-chip biscuits. She shares how one simple mistake led her to question, not only her cooking skills, but her worth and abilities in general. A favourite Bible verse helped her to apply some of the grace and encouragement she regularly shows others, to herself!

Perhaps it's time we all grabbed a chocolate-chip biscuit!

Simone Worthing **Editor**

Finances out of control?

Moneycare staff can help

Lucy Jones is a financial counsellor at The Salvation Army's free Moneycare service on the Sunshine Coast. Lucy spoke with *Salvos Magazine* editor Simone Worthing about the services she provides and the needless barrier of shame that people often feel when it comes to seeing a financial counsellor for help.

CONTACT MONEYCARE

If you would like to make an appointment with one of our Financial Counselling Team, please call **1800 722 363** today.

Shame is a big barrier for people coming to see a financial counsellor. Is there some way that we can help people get the message that there really is no shame in it?

If we can't see properly, we go and get glasses. If we're not feeling well, we go to a doctor. If we've got a bung foot, we go to a podiatrist. If we've got bung finances, we usually stay silent and feel shame and guilt that we aren't managing.

Most of us weren't taught financial literacy. There's just an expectation that we should all be able to manage our finances well. But where and when did we learn? It's really tough out there for a lot of people and help is available.



MORTGAGE DISTRESS

At the moment, we're getting more and more people coming to us in mortgage distress. Whether that has been because of illness, domestic violence, job loss, mental health or an accident that's meant someone can't work for a period – the reasons are varied.

Interest rates are based on how much risk a person poses to the bank and how much they have borrowed in relation to how much their property is worth. I've currently got people whose property prices have increased significantly, but they're still on an interest rate based on the 80 or 90 per cent 'loan-to-value ratio' when they bought the property years ago.

What I'd really like to see people do every six to 12 months is ask their bank for an interest rate review. You can speak to the bank directly if you're confident or get your mortgage broker to do it for you, just to make sure that you are always on the best rate available.

RATES AND FEES

Another part of home ownership that people often let fall behind when the pressure starts to build financially is their council rates and/or body corporate fees.

Both those expenses, if they get too far behind, can put your property at risk and a lot of people don't know that.

So, if you run into any trouble with your mortgage, body corporate or council rates, it's important to reach out to a financial counsellor because, left too long, you can get into some real trouble.

I have many people who leave their first session with Moneycare saying that they feel like a weight's been lifted off their shoulders because they shared their story and feel less alone.

I find that when our circumstances change, our habits don't always change with them. I've had people who have had financial pressure building for a decade, and they've just tried to keep up by taking on a little bit more debt each year.

It's a reminder that our finances are never separate from the rest of our lives.



Everything in life impacts our finances and our finances impact everything else that's going on.

For some people, there just isn't enough coming in. And it's really tough out there for a lot of people but help is available, and there is no shame in asking for it.

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Everything impacts your finances and your finances impact everything.

”

FINANCIAL COUNSELLORS

As financial counsellors, we never charge a fee or make referrals to any paid services. We are qualified professionals but, unlike a financial advisor or planner, we don't have financial licences because we don't advise you on how to invest your money.

Instead, we help you understand your financial concerns and look at ways to improve your financial wellbeing and your budgeting capacity. We help you come up with options for managing your debts.

The impact that resolving concerns and easing pressure can have on someone's life and helping them realise they can be in control of these things, is wonderful.

That's why I do this kind of work. It brings me a lot of joy. ▶



Scan here for more Moneycare information and contact details.

Finding solutions outside the box

Help in times of financial stress

Kevin van Kuijk is a financial counsellor at Moneycare in Cairns. Kevin spoke with Simone Worthing about the services he provides, how easy it is to contact a financial counsellor, and the importance of not leaving it too late.

Simone: You've been working with Moneycare Cairns for two years now. Who are your clients?

Kevin: It's a mixed ensemble of people. Mainly those between their 30s and the elderly. Some are referred by local agencies, some just walk through the door of our local Salvos looking for help.

The housing crisis in Cairns is bad. We hardly have any [rentals] available unless you pay six or seven hundred a week. You need a very good income to afford that type of rent.

The cost of living is catching up with a lot of the people we see, and they're starting to experience mortgage stress. Sometimes the bank is already taking legal action towards them. Some people are falling behind in rent, their car breaks down or the washing machine stops working, there are medical issues, or they have a reduced income from their casual employment. Some people can't absorb the rent increase when their tenancy is up for renewal.

S: When do people contact you?

K: Often late, unfortunately. When some have been told they have to clear their arrears or sell their home after they missed the payments on their plans. What we do see, though, is that most banks are lenient and they're willing to think outside the box, so we can work

with them and the community member to find a good solution.

The earlier people come to see us, the more options we have available to explore and proposals to put forward towards their creditors, and the more time the bank is willing to give us to work out how we can help the client move forward.

“

The earlier we can get people to see us, the more options we have available to explore ...

”

S: What holds people back from coming to see you earlier?

K: I'd say two reasons. Shame is one. I have clients who, a couple of years ago wouldn't have gotten into financial hardship, and now they feel shame that it's got to this point when they believe they should be able to manage it themselves. We all need support and guidance sometimes, but all too often we try to do it on our own.

The other reason is that people don't know where to go for help. They often confuse us with a financial advisor and think they have to pay.



Moneycare financial counselling is free, and it's about helping people who are in hardship or doing it tough to find out what options are available for their situation. We can then discuss the pros and the cons with them, and they can make informed decisions around the best direction to take.

S: What do you enjoy about your role?

K: When people come in, they usually are heavy laden, burdened with issues that are causing stress – the main ones being cost of living, personal finances and housing expenses.

To get them in and have a conversation, hear their stories and help them explore options – and then see the stress start dropping off when they begin making progress – that's one of the most fulfilling things of being a financial counsellor.

S: Are there any particular social trends that are impacting people's expenses?

K: Aside from the cost of living and housing crisis, my clients have often experienced domestic violence.

The other trend I notice is that people are trying to make ends meet by taking up credit products. Often, it's the buy now, pay later products because they look deceitfully good – just a few payments spread out over time.

Using credit, you often spend more than you normally would. If you miss a payment, it suddenly becomes very expensive, and you find yourself caught in this debt trap. All too often clients have six or seven of these smaller but very harmful debts.

S: When is the best time to come and see a financial counsellor?

K: If you wait until the bank takes legal action or your landlord is about to evict you, you've left it late.

Your options get limited when you leave it late. It's never too early to come see us. If you're in a bit of financial stress, come and have a chat with a financial counsellor. Our service is free, confidential and non-judgmental – we are here to help.

Pathways to hope

Responding to the challenge of financial hardship

In part three of our series featuring Salvation Army research and the difference its services are making, we explore the issue of financial hardship.

The Salvation Army’s Research and Outcomes Measurement team conducts research each year to better understand the experiences of the people we serve. The 2023-24 research project examined the financial circumstances, cost-of-living pressures, housing situations, life challenges, and aspects of health and wellbeing of more than 1500 community members who had accessed assistance from our emergency relief services in the past year.

FINANCIAL HARDSHIP

In the current economic climate, an increasing number of Australians are experiencing financial stress and hardship.

Many community members have barely enough to cover essentials and lack a safety net for emergencies. Their financial stress exceeded national averages, leaving many at their financial breaking point and feeling trapped. Even with attempts to seek help through emergency relief programs and community support, the challenge of making ends meet remained a prolonged struggle for many.

HELP IS AVAILABLE

Debt and money troubles can happen to anyone. A sudden job loss, unexpected health crisis, growing debts or a natural

disaster can strike at any time. You are not alone.

The Salvation Army’s financial counselling service, Moneycare, exists to help people get through their challenging times. Our financial counsellors can empower you to take control of your finances, offer helpful strategies for managing your money and work with you to reduce your debt. Scan the QR code below for resources, more information, contact details and more.



Scan here for information on Salvation Army financial services.



56%

felt trapped in their financial situation with no way out



53%

felt they were already at their financial breaking point



51%

described their financial situation as poor, and another 45% reported that they were just getting by financially

How the Salvos help 2022/23FY



Salvos Moneycare financial services provided financial counselling to more than **13,000 people**



Salvos NILS provided nearly **\$1 million** of no-interest loans to nearly **600 low-income families** to purchase essentials such as whitegoods, furniture, computers, car repairs, medical equipment or rental bond

2023



Salvos Doorways emergency relief services provided case management support to more than **8200 people** and provided nearly **30,000 sessions of care**

To contact
Moneycare, call
1800 722 363

🍪🍪🍪🍪 **Baked or grilled?** 🍪🍪🍪🍪

The surprising lesson from chocolate-chip biscuits

By Belinda Davis

I have recently been baking some goodies for the family to enjoy, particularly chocolate treats. Baking has never been a strong point for me. You might be thinking, "What's the big deal? You read a recipe and follow it. How hard can it be?"

You see, for me, I get a little impatient with the instructions. I might not wait the full length of time recommended for each of the steps, and the results usually speak for themselves – not anything inedible, but not as good as the recipe promises.

This time, I decided to follow the recipes to a 'T', and it is paying off. I have nailed triple chocolate brownies, and the double-chocolate cake recipe made as cupcakes and iced with whipped ganache.

Next on my list were chewy, chocolate-chip biscuits. Imagine my frustration

when my biscuits didn't work as they were supposed to! I followed the description to the letter and even set timers for the steps as listed. The problem occurred when I popped them into the oven for the required 12 to 15 minutes cooking time. The result was supposed to be biscuits that were golden on the bottom and edges, and still a bit chewy in the middle. Mine, however, were quite dark on the top, and very, very light on the bottom. They still smelled amazing and tasted great, but they weren't as they were supposed to be.

NEGATIVE SELF-TALK

I immediately started the negative talk about my cooking skills. I was quick to point out that I am rubbish at baking (not true), that nothing I make ever works out (also not true) and that I shouldn't even





bother even trying (really?). This internal conversation continued as I cooked the first four trays of biscuits, until I discovered the cause of my difficulty. I had accidentally set my oven to ‘grill’ rather than ‘bake’, which explained why it was only the top of my creations that were colouring. Insert giant face palm here and wonder aloud if I should be left in charge of kitchen appliances.

While the outcome was not living up to my expectations, the grilled biscuits were still quite edible – delicious in fact – and only problematic if someone knew the aspirational goal I was aiming for.

This all led me to wonder why I am so quick to criticise my efforts when I know I would encourage someone else who was in my situation.

The biblical book of Proverbs, chapter 16 and verse 24 says, “Gracious words are a honeycomb, sweet to the soul and healing to the bones.” I have always thought about this verse in the context of words I share with others. I am beginning to wonder how much better

it would be if I could extend the same measure of grace to myself that I would readily share with others.

“

**Why I am so quick to criticise
my efforts when I know
I would encourage someone
else who was in my situation?**

”

So, my next baking adventure will include a second attempt at these biscuits with a more diligent eye on the oven setting, and we will see if the biscuits are better baked than grilled!



Scan here for more stories of hope.

Training young people for work and service

Youth internships in Cairns

By Lauren Martin

Young school leavers are being given the opportunity to serve their local community and gain employment through a new youth intern program at Cairns Salvos in Far North Queensland.

Cairns Salvos Youth Ministry Coordinator Tahlia Johnson said The Salvation Army began the pilot program after learning about government-funded traineeship opportunities in various TAFE courses.

"We have a real need in our community for meaningful employment for young adults," Tahlia said. "Our youth congregation is mostly made up of young people from refugee or Indigenous backgrounds, and because of that, they face significant disadvantage to employment."

TRAINEESHIPS

Cairns Salvos became accredited to offer traineeships in office administration and work skills and employed two school leavers, Marie and Odette, in March. It's hoped that additional interns will follow.

"Because of the training they have received, they have used what they have learned to give back to the community through our Salvation Army community services and ministries," said Tahlia. "They help with our Just Brass program, our Youth Church service on Friday nights, our *Kidzone* midweek kids club ... all sorts of stuff!

"We also put them through a barista course, so they sell coffees outside the family store each week and engage with the community there."

““

They have gained invaluable knowledge and experience ... through hands-on training and mentoring.

””

The interns have also been given the opportunity to learn from and work with the Cairns Salvation Army Community Services worker, Tresor Bikorimana, and Major Emma Johnson from the Salvos Supported Accommodation, to learn more about the Salvos' work in a broader context.

"They have gained invaluable knowledge and experience in these fields through hands-on training and mentoring so they will have professional expertise once their internships have concluded," said Tahlia.

ODETTE AND MARIE

Odette Nyiramirimo finished her traineeship and applied for it to be extended so she can study a Certificate IV in Christian Ministry at The Salvation



Marie loves to help out with the Just Brass program.



Odette puts her barista skills to good use in the community.

Army’s Eva Burrows College. She said the experience has been life-changing.

“I really enjoy working with The Salvation Army, and it gives me a lot of opportunities,” she said. “I believe God is calling me to share the gospel.”

Fellow youth intern Toupou Marie Johnson said when she was at school, her vision was always to do something to help others. She joined The Salvation Army youth group and became aware of the youth intern program earlier this year, so she applied.

“

I enjoy helping people a lot ...

”

“The Salvation Army is a welcoming hand to everyone. It doesn’t matter what your background is. That’s why I joined The Salvation Army and come to youth group on Friday. It has helped me a lot.”

She would also like to study a Certificate IV in Community Services and says she would love to one day secure a community services role with the Salvos. “I enjoy all of it, what Tahlia is teaching me. The community services, too. I enjoy helping people a lot, that’s why I chose community services.”

Cairns Salvos plans to expand the program into traineeships for retail services at several of its family stores. The program has allowed them to give ‘jobs with a purpose’ to young people seeking employment – connecting them with community and ministry.

“We’re already starting to see the ripple effects within the community through the work that Marie and Odette have been able to do. It’s really exciting!” said Tahlia.



Scan here for more information on Salvation Army services.

Beef noodles



Ingredients

½ kg boneless steak, cut into thin strips; 1 tbsp cooking oil; 30mls beef broth; ⅓ cup peanut sauce; 1½ cups egg noodles; 2 cups broccoli, sesame seeds if desired

Method

- In saucepan, brown beef strips in hot oil over medium-high heat.
- Add broth and peanut sauce. Bring to boil.
- Stir in noodles and reduce heat.
- Simmer uncovered for 4 minutes, stirring occasionally, to separate noodles.
- Add broccoli and return to boil.
- Reduce heat and simmer uncovered for 4 mins until noodles are tender.
- Sprinkle with sesame seeds if desired.



Quick quiz

1. In which country do people celebrate the arrival of spring with a traditional cherry blossom viewing event called Hanami?
2. In which country is the Holi Festival celebrated to welcome the season of colours?
3. The tulip is associated with spring in which country?
4. In which country is it a tradition to burn an effigy on the first day of spring and throw it into the river to say farewell to the winter?
5. Groundhog Day is an event to predict the arrival of spring in which country?
6. Martenitsa Bracelets are exchanged and worn in anticipation of spring in which country?

Bible byte

“The flowers are springing up,
the season of singing birds
has come.”

Song of Solomon chapter 2, verse 12a
New Living Translation

Tum-Tum

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



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

Wordsearch

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

- Awaken
- Bees
- Blossom
- Breeze
- Budding
- Butterflies
- Buzzing
- Calves
- Chicks
- Expectant
- Fragrant
- Fresh
- Garden
- Germinate
- Growth
- Happy
- Hopeful
- Ladybug
- Lambs
- Newborn
- Rosebud
- Seedling
- September
- Showers
- Sunlight
- Warmth

HAVE A LAUGH



What season is best to go on a trampoline?

Spring-time.

What did the florist say when it was springtime?

Business is blooming!

How can you tell the weather's getting warmer?

There's a spring in people's step.

National Bilby Day is 8 September.

Bilbies don't need to drink. They obtain all the water they need from their diet.

They are fully nocturnal, with poor eyesight and highly sensitive hearing.

They have a backwards-facing pouch to prevent it from being filled with soil as they dig.

They have a short gestation period of only 12-14 days. The joeys climb into their mothers' pouch and remain there for around 80 days.

Bilbies are expert tunnellers, having a complex network of community tunnels that reach as far as two metres below ground, with multiple exits.

DID YOU KNOW?

Quiz answers: 1. Japan 2. India 3. The Netherlands 4. Poland 5. United States of America 6. Bulgaria
Turn-Turn: is hiding in a jug behind Odette on page 13.

ORDER YOUR CHRISTMAS PUBLICATIONS NOW!



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Emergency assistance
 The Salvation Army Emergency Assistance Centre (EAC) provides financial assistance for those who are experiencing financial hardship. The EAC can help with rent, utility bills, and other essential expenses. For more information, visit www.salvationarmy.org.au or call 1800 654 654.

and
it is
good

2025
calendar



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*Images subject to change