

salvos

magazine

Restoring dignity

Help from the Salvos as
the cost of living bites



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FEATURE

Asking
for help

FAITH TALK

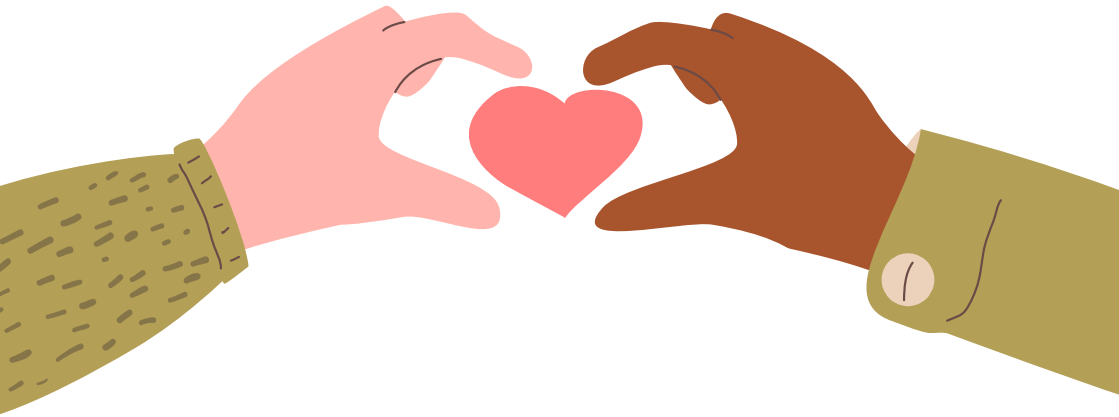
Those who
hesitate ...

MY STORY

Responding
to poverty

“KINDNESS IS THE
LANGUAGE WHICH THE
DEAF CAN HEAR AND
THE BLIND CAN SEE.”

— MARK TWAIN





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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Financial support

The message from the Salvos as Anti-Poverty Week (13-19 October) concludes is unchanging – there is no shame in asking for help. Any kind of help. As the cost of living spirals and more of us struggle with the price of utility bills, mortgages and rents, groceries, petrol and more, an increasing number of people are under extreme financial stress.

In this edition, we feature some of the ways the Salvos can help – from no-interest loans and immediate practical support to free financial counselling to a detailed and easy-to-understand guidebook on managing finances.

The earlier we seek financial help, the more options are available for navigating changing and unexpected circumstances and charting a course to positive outcomes.

Let's also think about reaching out to others who are struggling, in whatever small or fleeting ways we can, to support our fellow humans along the way.

Check out salvosonline.org.au for these stories and more.

Simone Worthing **Editor**

Coping financially in hard times

Salvos services can help

ANTI-POVERTY WEEK 2024

For over 20 years, Anti-Poverty Week has been observed in Australia, focused on the annual United Nations Day for the Eradication of Poverty (17 October). This campaign - supported by the Salvos - aims to deepen Australians' understanding of poverty and encourage collective action to address it. Anti-Poverty Week highlights the issues that contribute to and sustain poverty for individuals, families, and communities, with the goal of motivating everyone to take meaningful action.

SALVOS NETWORK OF SUPPORT

The Salvation Army is dedicated to reducing poverty and financial stress by promoting financial stability, capacity and wellbeing, as well as through advocating at all government levels.

A range of essential services - including Moneycare free financial counselling service and Doorways emergency support and case management service - play a vital role in this effort. These services are part of a broader network addressing issues that may be related to poverty, such as homelessness, housing, family and domestic violence, and drug and alcohol issues.

How many of us were taught how to manage our money? How many can discuss money when things get tight? Surprisingly few.

And life circumstances can change in a heartbeat.

Over many years, The Salvation Army has developed ways of helping people turn financial insecurity into wise and practical money management. Here are some ways we can help:

1. YOU'RE THE BOSS

This step-by-step guidebook will walk you through important money considerations and conversations such as understanding your money values, budgeting, navigating the Christmas season, insurance and managing life's changes.

Download the book at bit.ly/4eMCZKN



2. FREE FINANCIAL COUNSELLING

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.

“

**Debt and money troubles
can happen to anyone.
You are not alone.**

”

Every year, our Moneycare counsellors help over 13,000 people going through similar challenges to your own. To make an appointment with a member of the Financial Counselling Team, please call **1800 722 363** today.

3. NO-INTEREST LOAN SCHEME (NILS)

Can't afford to replace your broken fridge? Is your car in need of repairs to get you to work? Many people have moments like these.

Money stress can make us consider solutions that might not be ideal. Renting appliances or getting a quick cash loan



may seem like easy options but they're very costly, with hidden interest rates and extra fees.

No-interest loans are a smart option to help you manage your money. Borrow up to \$2000 for essentials such as appliances or furniture, to help you get your car back on the road, pay for education fees and equipment, or help you cover the cost of goods and services to support your wellbeing.

Borrow up to \$3000 for housing-related expenses such as bond or rent in advance, or for recovery from a natural disaster.

To check your eligibility for a no-interest loan, phone **(02) 6241 0518**, email **nils@salvationarmy.org.au**, or check out our website at **bit.ly/3zF9FHh** ▶

Asking for help

We want to encourage you to reach out for help if you need it, to bring it to someone with the skills to help.

Over 30 years of financial counselling at Moneycare has taught us that once people have reached out, they are overwhelmingly relieved and wish they'd done it sooner.

There is nothing to be ashamed of in asking for help. Asking doesn't mean you've done anything wrong – it could just be about needing some extra advice. It's actually a sign of strength, not weakness, to acknowledge that sometimes you need to reach out and get some assistance from someone else.

And even if it's just a friend you choose to go to, not a financial counsellor, you'd be surprised at just how many people are in the same boat as you. Being honest with a friend can open an authentic conversation between you.

If you're interested in free financial counselling with the Salvos, please call **1800 722 363** today.



Scan here for more information on Salvation Army Financial Services.



Five minutes of social justice – Poverty and financial hardship



Social justice means different things to different people, but it generally includes the idea of a fair and equitable society. In Australia, social justice challenges are multifaceted. Some of the issues we face are huge and will take effort to fix, but all of them can be improved.

Poverty refers to a person's inability to meet their basic needs, such as food, accommodation, medicine, transport and electricity. Many factors can cause a person to find themselves in poverty, including long-term unemployment, housing unaffordability, gender inequality in the form of the gender pay gap, and insufficient income support payments. In Australia, around 3.3 million people - including 761,000 children - cannot afford these necessities and are living below the poverty line.

GOT FIVE MINUTES?

- Read some 'fast facts' about poverty in Australia. bit.ly/3zKxs8M

WANT TO DIG DEEPER?

- Explore opportunities on the Anti-Poverty Week website to "ACT NOW" - including local events and petitions. bit.ly/3XlYoCs
- Give to or volunteer for organisations or groups that are working to support people living in poverty.
- Ensure that any social activities or events you are involved in are financially accessible - consider offering free tickets or non-financial options for contributing. This could be the difference between someone experiencing financial stress and someone unable to participate.
- Recognise as individuals that hard times can come to anyone and that no one chooses to find themselves without sufficient income. Educate yourself and be sensitive to poverty, which could affect anyone you know. Be on the lookout to provide practical or emotional support to those experiencing financial hardship in your world.



Scan here for more information on Anti-Poverty Week.

Free formal wear hire a boost for young people

An exciting new wardrobe project in Victoria is helping young people look sharp and stylish for their important occasions.

The free formal wear rental scheme 'Otway Wardrobe', run at Colac Salvos, is transforming how young people aged 12 to 18 experience special events.

"It has been a phenomenal success," said Josiah Van Niekerk, Community Engagement Coordinator.

"The cost of formal wear can be a barrier to opportunity, especially for young people from underprivileged backgrounds. So, Otway Wardrobe has ensured special moments for young people such as formals, interviews and special events, shouldn't be overshadowed by the financial strain of finding the perfect outfit."

RECYCLING AND SUPPORT

The community initiative was the brainchild of Dayna Watt, Year 12 Coordinator at Colac Secondary College. Dayna and her students



Local Colac students have fun picking out some smart suits for their next formal event.

brainstormed ideas on how to recycle while supporting the local community.

Colac Salvos and the students spoke with people who had ties to hairdressers, beauticians, and retailers to help get the project established. Colac Salvos then offered the space to house the initiative.

The Colac College students have been actively involved during the past few months, collecting clothes from the Salvos and Vinnies thrift shops and bringing them down to the space, hanging clothes on racks and organising trolleys.

Donations, both material and financial, have come from many sectors of the local community, including schools and families.

"Our future ahead is exciting," Josiah remarked. "We are entering graduation season, and we will be putting all our hairdressers, beauticians, stylists and students to the test to see what this initiative is capable of, and where we will be growing it next year, working together for a more dignified future for all peoples throughout the Colac Region." – **Lerisse Smith**



A Colac student with some of the many donations given to the free formal wear rental scheme.

Merri-bek Salvos host free vision clinic

A team from Merri-bek Salvos in Victoria recently ran a OneSight Vision Clinic in collaboration with The OneSight EssilorLuxottica Foundation and Deloitte Australia to provide free optometry testing and glasses to local community members who would otherwise be unable to afford prescription glasses.

"It's life-transforming," said Captain Steph Glover, Team Leader of Merri-bek City Salvos.

"We had people in tears this morning saying, 'This is going to change my life.' We had children now able to learn because they can see ... Others can start working because they have the ability now to see. We also had people from refugee families who desperately needed help.

"We are so grateful to the Foundation for providing the optometrists and prescription glasses for those unable to afford this costly expense."

A team of employees from Deloitte Australia also volunteered a day to assist with the OneSight Vision Clinic, checking community members in and coordinating the day's flow.

Other Deloitte staff spent the day in the kitchen, alongside local chef Dougie Thompson, cooking restaurant-quality meals that were packaged for struggling community members.

ELIMINATING POOR VISION

The OneSight EssilorLuxottica Foundation aims to eliminate uncorrected poor vision in a generation by creating sustainable access through an innovative approach to impact philanthropy, partnerships and raising awareness.

On the Merri-bek Corps clinic day, Foundation staff provided a range of prescription glasses to local residents. If they did not have the correct prescription lenses at the clinic, a new pair of glasses was ordered for the community members.

One local community member, who lives week to week on food parcels and struggles with chronic pain and illness, was overwhelmed that she would receive prescription glasses worth over \$500 at no cost.

"I could not have even dreamed of affording glasses," the local resident remarked. "Seeing clearly has become a luxury, along with almost everything else in my life. I am so grateful!"

With the clinic being a great success, plans are underway to run it again in the future. – **Lerisse Smith**



The vision clinic gave new hope to local community members.

Those who hesitate ...

Don't miss the opportunity to show a small gesture of kindness

By Faye Michelson



I don't often carry cash, but I knew I had a \$10 note in my wallet. A friend had given it to me the day before when we'd worked out our bill for a couple of cappuccinos and muffins for morning tea.

Waiting in the supermarket express line with my two litres of milk and a loaf of bread, I decided I might as well use the cash to pay for them. As I pulled my wallet out of my handbag, I became aware of the interaction between the check-out assistant and the customer in front of me. Her card had declined.

She wasn't buying many items; it looked like her dinner for that night. A packet of pasta, jar of sauce, small tub of yoghurt and a packet of biscuits were lined up on the conveyer belt. About \$10 worth.

"My pay hasn't gone in by the look of it," she told the shop assistant with a self-conscious smile. The shop assistant smiled back kindly and suggested leaving an item or two behind.

I swear that \$10 note was burning my hand. I hesitated, watching the woman while she decided what not to buy. I took a breath, stepped closer to her and held out the note. "How annoying for you! Please – it would be my pleasure."

She looked at me, took it and gave it to the shop assistant. The transaction complete, the assistant gave her a few coins in change. The woman thanked me and, still a bit flustered, left. She'd gone a few steps before she turned around and came back, handing me the coins.

“It’s your change, not mine. Thank you again.” We smiled at each other.

MOMENT OF HESITATION

Later, I thought about my moment’s hesitation before I’d offered that gesture of goodwill. Was it because I was worried about embarrassing her, or was I concerned that she might think I was being condescending? What if she was offended and told me to mind my own business? Would I feel uncomfortable or rude for meddling? So many thoughts!

“

The opportunities to offer small gestures of kindness are often fleeting.

”

What I did feel, though, was a sense of relief knowing that a woman could have dinner because a stranger had shown her a small gesture of solidarity in times when we all know money is tight. But I also felt disappointed in myself over that hesitation. Why was I even thinking about how I might feel? If my internal dialogue had gone on much longer, she would have left the supermarket and that chance to care for someone, even in such a low-key way, would have been lost. It’s as if Paul, an Early Church leader, was saying to me: “Look out for one another’s interests, not just your own” (Philippians chapter two, verse four, *Good News Translation*.)

The opportunities to offer small gestures of kindness are often fleeting; hesitate and they are gone.

Next time I won’t hesitate.



Scan here for more stories of hope.

Restoring dignity

New supermarket empowers shoppers as cost of living bites

“Food is a huge issue in Western Sydney,” said Major Paul Moulds, leader of the St Marys Salvos.

“People whose cost of living is so great that they are skipping meals, they don’t have enough food sometimes to feed their families, and we have so many people asking us for help.

“We decided to do something different and we have created this, what we call the Life Essentials Supermarket (LES). We try and stock products that we can offer to people at hugely discounted prices.

“We want to support the people who are really suffering in our community; that is The Salvation Army’s calling. Our membership is based on income and on people’s vulnerability. Or you may have other circumstances in your life that make it really difficult for you for a period of time. So anyone like that is eligible to become a member.”



CERTAINTY

Doug, who shops at LES, is grateful for the opportunity to shop affordably. “I think it’s got to the point now where no one can afford to buy anything,” said Doug. “It’s absolutely essential you come here; you can afford the ordinary, everyday things. It gives you the certainty of knowing that you’ve actually got food on the table. If it wasn’t for this, I wouldn’t be able to afford to raise my daughter.”

“

**This is all about
alleviation of poverty.**

”

“This is all about alleviation of poverty,” Paul explained. “It means that at the end of the day, you don’t have the resources to have what everyone else has. So a school excursion might come up and you can’t afford to send your child; they can’t go to sports because you don’t have the money.

“If we can reduce the cost of living for people, make their shopping bills smaller, that means they have more money they can spend on their family.”

VOLUNTEER ARMY

“The other really important aspect of Life Essentials Supermarket is it gives the community an opportunity to serve each other. The Salvation Army in this area is being built truly as an army of volunteers,” Paul shared.



"We don't have the resources to put the staff on to run a program like this. The people who serve you at the counter, the people who come in to unload the truck and pack the shelves, the people who go out to the donors who give the food to us are all volunteers, and they are people who are committed."

“

There is something different about this place because I feel empowered and I feel valued.

”

Craig started volunteering in the supermarket after learning how the Salvos do their best to help people in difficult situations. "I've been involved in this store since before its grand opening," said Craig. "It's been a life-changing experience. It really has.

"I came to The Salvation Army through one of their programs. I was a participant in that. I am a lot more grateful for what I have, a lot more understanding towards other people's struggles and it feels good to give something back."

Paul loves to see the changes in those who come to the supermarket. "I think that restoring dignity to people, even when you need charity, is empowerment," he said.

"And people have talked to us about that. They say, there is something different about this place because I feel empowered and I feel valued. That is why it is important that The Salvation Army is on the frontline like this, responding to issues like cost of living and poverty in our community."



Scan here for more information on Salvation Army services.

Chili pasta



Ingredients

500g pasta; salt to taste; ¼ cup olive oil; 2 garlic cloves, crushed; 600g tinned crushed tomatoes; 2 tbsp chili flakes; salt and pepper; ¼ cup chopped parsley; grated parmesan cheese

Method

- Cook pasta in large pot of salted boiling water as per packet. Reserve water.
- Heat oil over medium-high heat, add garlic and stir until fragrant.
- Add tinned tomatoes and chili flakes, simmer on medium for 5 minutes.
- Add pasta to sauce with ¾ cup pasta cooking water.
- Toss pasta until sauce thickens and sticks to pasta. Season with salt and pepper, toss through parsley and serve with parmesan.



1. Which Italian city is the pasta carbonara from?
2. Which pasta dish is made with sheets of pasta and Bolognese sauce?
3. Which cheese is used to make mac and cheese?
4. What two ingredients do you need to make fresh pasta?
5. What is the most popular shape of pasta?
6. In which country was pasta first made?

Bible byte

“Share each other’s burdens.”

Galatians chapter 6, verse 2a
New Living Translation

Tum-Tum

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



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

Wordsearch

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

- Bore
- Clean
- Conserve
- Dam
- Distilled
- Drinking
- Drops
- Drought
- Floods
- Healthy
- Lake
- Necessity
- Ocean
- Precious
- Pure
- Rainfall
- Rainwater
- Reservoir
- River
- Runoff
- Shower
- Tank
- Toilets
- Washing
- Water
- Waterhole

HAVE A LAUGH



What did the pasta say to the tomato?
 Don't get saucy with me.

Where do the tomato and pasta go to dance?
 At the meat ball.

Why didn't the ravioli get invited to hang out with the cool pastas?
 He was feeling cannelloni.

WHAT AM I?

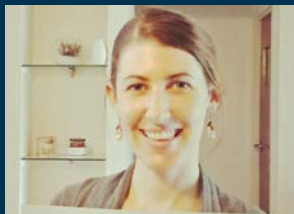
I whip and splash and flip all sorts of things.

I mix and combine and what I do is considered an art.

After I make it, everybody wants to take it; when they do, everything I made is completely gone, which I am very pleased to see.

Quiz answers: 1. Rome 2. Lasagna 3. Cheddar 4. Flour and eggs 5. Spaghetti 6. China
 Turn-Turn: is hiding in a box on page 8.
 I am: A chef

Moneycare Team: *Top Tips*



Amanda: From little things, big things grow! Start saving, no matter how small.



Sarah: A little goes a long way. Always remember to be kind to yourself.



Jo: Need a new appliance? Don't rent to buy – get a NILS LOAN.



Nina: Say no to payday lenders.



Heather: The best things in life are free.



Karen: Pay yourself first.



Danny: Never use more debt to reduce your debts!



Tracey: There is no shame in asking for help with your money.



Kristen: You're not hopeless with money & you're not alone.