

salvos

magazine

GAMBLING HARM AWARENESS WEEK

When gambling causes harm

It's never too late
to get help



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FEATURE

Salvos
Moneycare

MY STORY

Doorways
to hope

FAITH TALK

Straight from
the good
book

THEN GOD SAID,
“... LET THE SKIES BE FILLED
WITH BIRDS OF EVERY KIND.”

GENESIS CHAPTER 1, VERSE 20
NEW LIVING TRANSLATION





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 wellbeing of people of all ages, particularly children.

Salvos Magazine

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Gambling help

Australians lose about \$25bn on legal forms of gambling each year, according to the Australian Institute of Health and Welfare – the largest per capita losses in the world.

And, according to Professor Samantha Thomas, a public health sociologist at Melbourne's Deakin University, "The gambling industry is one of the most agile, hi-tech, health-harming industries that we have probably ever seen."

Gambling is a broad public health issue that impacts individuals, families and communities financially, emotionally, spiritually, socially and physically.

The Salvos are one of many organisations encouraging people to ask for the help that is out there. There is no shame in seeking help, and it's never too late to get assistance.

The articles in *Salvos Magazine* this week focus on some of the impacts of gambling, as well as the Salvos services offering help in managing debts and support for those experiencing gambling harm directly or indirectly.

It's never too late to ask for help.

For these stories and more, go to salvosonline.org.au

Simone Worthing **Editor**

WHEN GAMBLING CAUSES HARM

It's never too late to get help

By Jeffrey Milne

Gambling Harm Awareness Week (16-22 October) this year carries the theme Talk.Share.Support. – encouraging conversations about gambling and the way gambling harm impacts people in the community.

The Salvation Army is taking this message nationally to motivate people to find out more and talk about the harms associated with gambling and their effects on communities, families, friends, workplaces and individuals.

Gambling harm isn't just about losing money. It can affect how you feel. We know it can be hard, but talking about it means you can start to feel better. It means you can be empowered to know what gambling harm is, where to seek support and how to support others.



MICHAEL'S STORY

Michael (name has been changed), a middle-aged, married man with three children, had a serious work accident 16 years ago and has been experiencing chronic pain since. He engaged medical professionals on a regular basis and required prolonged medication to manage the pain. This eventually triggered a diagnosis of severe anxiety and depressive disorder. Soon after his accident he found comfort at his local sports club and would play the pokies to escape his life. He would never have imagined this would lead to harmful gambling and relationship issues. During this time, he incurred credit card debts and personal loans to the value of \$21,000. At this point, Michael reached out to The Salvation Army Gambling Help Service as he was ready to turn his life around. He stopped going to all sporting clubs and engaged with counselling to slowly rebuild his life. The financial counsellor was able to advocate and negotiate a partial waiver of some of his debts and he entered a long-term payment arrangement to finalise the outstanding amounts. This support provided Michael with renewed hope for the future.



JESSICA'S STORY

Jessica (name has been changed), a 39-year-old, single mother of four children, was impacted with substance use, gambling addiction and family violence. While she was incarcerated, she was able to stop gambling and her two younger children were placed in foster care. Upon release, Jessica engaged with The Salvation Army Gambling Help Service. A financial counsellor assisted her with financial literacy skills, recognising gambling triggers and understanding the stages of change. Financial counselling staff supported her with a Centrelink debt she had incurred due to miscalculations, and together they accessed community legal support to assist with court processes. Jessica expressed sincere appreciation for the support provided as she found it empowering. It was also the boost she needed to secure full-time employment. Jessica gained full custody of her younger children and continues to abstain from gambling.

GAMBLING IN AUSTRALIA

Estimates suggest that Australians lose approximately \$25 billion on legal forms of gambling each year, representing the largest per capita losses in the world. Financial loss is the most talked about harm of gambling but it's just one aspect of the issue as a whole.

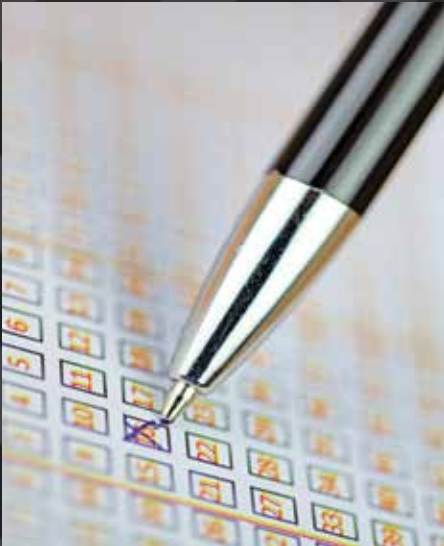
The Salvos witness the harms caused by gambling across its frontline services, with gambling often leading to financial difficulties as well as relationship breakdown, family violence and homelessness.

And for every person experiencing harm from gambling, another six people on average are also affected.

In the past, terms such as problem gambling and responsible gambling have been used. We are moving away from this terminology as both terms can be stigmatising and put sole responsibility on an individual. These terms don't recognise that the issue is broader than the person gambling – it can also include predatory gambling products, the normalisation of gambling culture ▶

and government policy. Responsibility also needs to be put on the industry and governments to create an environment where harm doesn't flourish.

Seeing gambling as a broader public health issue means that if we are to reduce gambling harm, the solution needs to involve everyone and include prevention programs, better legislation for industry and products, and support services.



Within The Salvation Army Australia, the Policy and Advocacy Team is responsible for coordinating social policy development, social justice education and empowerment, and advocacy efforts on social policy issues, including gambling harm. The team works with Salvation Army churches and centres to explore effective social policy responses and seeks to influence decision-makers to make changes that transform Australia.

Jeffrey Milne is a Senior Policy and Advocacy advisor for The Salvation Army Australia

FINDING HELP

To access help or support for yourself or someone else affected by gambling harm, contact:

Gambling Help and Helpline -
Therapeutic support to help address underlying issues that lead to gambling harm. Call 1800 858 858 (24 hours a day, 7 days a week).

Gambling Help Online -
Online assistance and details of state services: gamblinghelponline.org.au

Salvos Moneycare -
Financial counsellors can help you manage gambling debts and provide support for those who are experiencing harm directly or indirectly.

Call: 1800 722 363

Websites:

- salvationarmy.org.au/need-help/financial-assistance/moneycare
- salvationarmy.org.au/about-us/our-services/moneycare/

Email: moneycare@salvationarmy.org.au

National Debt Helpline -
Specialist gambling financial counsellors: 1800 007 007.

Ask to be referred to your closest service if you need additional help.



Scan here for more information on Salvation Army Financial Services.



Gambling harm

Gambling harm is any adverse consequence related to gambling activity that affects the health or wellbeing of an individual, family unit, community or population.

Gambling, like any other addiction, is a chronic disease, not a personal weakness or a moral failing. Gambling harm is not limited only to those who gamble at risky levels or compulsively. It's also experienced by the family and friends of those who gamble (even if not compulsively) and the wider community.

Gambling harm might include relationship difficulties, health problems, emotional or psychological distress, financial problems, issues with work or study, cultural problems and criminal activity.

Australians spend more per person on gambling than any other country in the world (almost double that of New Zealand). More money is spent on gambling than on other activities that can be addictive and dangerous including alcohol, tobacco and all illegal drugs.

For every person who gambles in a harmful way in our country, another seven are directly impacted, including family and friends, causing a multiplying impact of 'affected others' within communities.



Australians **lost \$25 billion** on gambling in 2018–19. This means that **\$1,277 was lost** on gambling per person in that year.



Approximately **9.9 million** Australians gamble regularly:

- **42.6 per cent** play the lottery or scratchies (losing \$2.5 billion annually).
- **11.9 per cent** play poker machines (losing \$8.7 billion annually).
- **10.4 per cent** participate in betting (losing \$4.2 billion annually).
- **55.2 per cent** who participate in betting do so online.



The COVID-19 pandemic increased online gambling activity in Australia:

- Approximately **1 in 3 people** signed up for a new online betting account during 2020 lockdowns.
- People who gambled **4 or more** times per week rose from **3 per cent to 32 per cent** between June and July 2020.
- Men aged 18–34 **lost \$1,075 per month**, up from \$687 over the same period.

What can we do?

AS A NATION

- » **We can take a public health and holistic approach to gambling harm.** This would involve ensuring that gambling harm minimisation, prevention and consumer protections are at the centre of any gambling-related legislation and policy across the country. It would also involve regulation to reduce the proliferation of gambling advertising and gambling products.

AS A STATE OR TERRITORY

- » **We can focus efforts on consumer protections.** This might involve reducing availability of poker machines in the most stressed communities, identifying gambling behaviour that could lead to harm and providing proactive interventions, including better training for staff at gambling venues.

For some states and territories, it may involve reducing the government's own reliance on gambling revenue.

AS A COMMUNITY

- » **We can be aware, and raise awareness of, the considerable harm that comes from gambling.** Being sensitive to the possibility that members might be experiencing gambling harm could lead a community group to avoid gaming venues for social events or forgo 'office sweeps' on sporting matches.

AS INDIVIDUALS

- » **We can support people experiencing gambling harm and suffering the stigma attached to it.** We can recognise that a person exhibiting concerning addictive behaviour around gambling is dealing with a health issue and not a personal weakness.

Salvos Moneycare reduces the stress

Empowering financial wellbeing

Throughout the Hunter and Central Coast regions of NSW, Salvos officers (pastors) Majors Fran and Mark Everitt provide a range of support to a wide and interconnected network of Salvos churches, teams and services. These, in turn, come alongside local community members in need. As Anti-Poverty Week (15-21 October) draws to a close, Fran explains why The Salvation Army's Moneycare service is an essential part of this life-changing network.

“

What we're hearing and seeing are people who have full-time jobs but aren't able to meet mortgage and rental payments.

”

Fran remembers feeling uncharacteristically angry several years ago upon learning of a recently widowed pensioner struggling financially due to debt on multiple credit cards. His wife had managed all the family budgets, and he hadn't understood the extent of their debt.

The cards had each been taken out despite a very limited income from the pension, in an attempt to cover the interest payments on the previous card.

“My first emotion, when I found out, was anger – particularly at the card providers for allowing this to happen to

vulnerable older people,” Fran shares.

“There can be such a sense of shame around debt, but it can happen so easily. Credit can be an awful trap.”

EASING FINANCIAL STRESS

Fran was able to organise for the pensioner, who was clearly not coping with both financial and emotional stress, to speak with a Salvos Moneycare counsellor. The counsellor helped him through financial counselling, developed a money plan (budget), and negotiated with the card providers. Eventually, the debt was fully cleared.

“This elderly gentleman, who was grieving the loss of his wife, felt overwhelmed because he also felt trapped in debt. After his first appointment with the wonderful financial counsellor, he felt so relieved,” Fran says.

“In many ways, it changed his life.

“He became an enthusiastic saver in the years that followed and told me he only wished his wife could have been spared the burden of worry about debt in her final years. He wished they had known about Moneycare earlier.”

ONE-STOP SERVICES

According to the 2021/2022 Moneycare Outcome Measurement Annual Report, Moneycare supported more than 12,000 people Australia-wide. Of those asked about the impact, 93 per cent reported that Moneycare had an overall positive effect on their circumstances. Sixty-one per cent had their financial difficulties resolved through the support.



Fran Everitt, centre, with Kristen Hartnett, left, National Moneycare Manager, and Cassie Beatty, National Moneycare Administrator.

Fran explains that many Salvation Army services, including Moneycare and Doorways (which offers urgent financial relief and holistic case management with referrals) are increasingly located together on shared sites.

This allows community members with a range of needs to seek support at a single site, reducing stress and travel. Fran says this ease of assistance is more important than ever given the current cost-of-living crisis.

“What we’re hearing and seeing are people who have full-time jobs but aren’t able to meet mortgage and rental payments because costs are rising in every area,” Fran shares.

“We’re seeing so many more people from various walks of life in need.

“While our services can’t meet every need, we continually hear stories of people who have been assisted by our network of services – including Moneycare

and Doorways – who return when their lives are more stable to say thank you, or volunteer, or donate to help others.”

For Fran, hearing of lives transformed and hope restored is one of the most enjoyable aspects of her role.

She says, “It’s quite beautiful and encouraging to see the light of hope come on in people’s eyes and hearts when they had previously felt hopeless and overwhelmed.

“I feel very privileged and blessed to support the teams in any way I can, and they are in turn supporting people in the greatest need. That support really does change lives. I’m sure it saves lives too!”



Scan here for more information on Salvation Army services.

Straight from the good book

Christianity's influence on popular music

By Mal Davies

For 2000 years, Christianity has had a huge influence on various parts of our culture, including the arts, literature and music. Not surprisingly, this includes an influence on what could be classed broadly as 'popular music' – the music that has 'hit the charts' since the arrival of rock 'n' roll in the late 1950s.

“

It's hard to imagine what the world would look like if all the Bible references suddenly disappeared.

”

Sometimes this is blatantly obvious, especially in songs that either use Bible text directly (such as Boney M's *Rivers of Babylon* based on Psalm 137, or Pete Seeger's *Turn! Turn! Turn!* based on Ecclesiastes 3); or refer to God or Jesus directly (such as Norman Greenbaum's *Spirit in the Sky* or Joan Osborne's *One of Us*).

Other songs, however, are more subtle; sometimes using a phrase from the Bible or alluding to something related to Christianity or the Church. A good example is Van Morrison's *Bright Side of the Road*, in which he sings: "And time seems to go by so fast, / In the twinkling of an eye."

Most listeners wouldn't, I assume, pick up on it, but as he sings this, Van Morrison quotes the Bible. In the book of 1 Corinthians, the apostle Paul is writing prophetically about the last days and eternal life and he says, "we will all be changed, in a flash, in the twinkling of an eye" (chapter 15, verses 51 and 52).

A few other examples of artists referring to the Bible would be Mumford & Sons' *Babel* (referencing Genesis 11), Sia's *Eye of the Needle* (Matthew chapter 19), Hozier's *Movement* (Jonah chapter 2) and Bon Jovi's *Blaze of Glory* (Genesis 4) just for starters.

It's hard to imagine what the world would look like if all the Bible references suddenly disappeared. Every time you sing about the "broken hearted" you're quoting Psalm 34, verse 18; "a sign of the times" is from Matthew chapter 16, verse 3; to "harden your heart" is from Exodus chapter 4, verse 21, and the "apple of your eye" comes from Deuteronomy chapter 32, verse 10.

So, pay attention when you next sing along to a song, you might be quoting the Bible!

Major Mal Davies is a Salvation Army officer (pastor) in South Australia.



Scan here for more stories of hope.

A maroon Holy Bible with the words "HOLY BIBLE" embossed in gold on its cover. The Bible is positioned diagonally on a blue-painted wooden surface. A pair of orange over-ear headphones is placed over the Bible, with the headband arching over the top and the earcups resting on either side. The headphones' cord is visible, ending in a 3.5mm audio jack on the right side. The background is a vibrant blue with a visible wood grain pattern.

HOLY
BIBLE

Opening doorways to hope

Rose now helps others facing economic and social isolation

By Naomi Singlehurst

Amid the laughter of people playing board games and sharing in craft activities, and the aroma of freshly cooked snacks, community connections and friendships are growing at the drop-in centre at Preston Salvos. Serving a culturally and linguistically diverse community in this suburb of north-east Melbourne, the service's drop-in space welcomes all, including those who access The Salvation Army Doorways, which offers emergency relief and care.

"This is a safe place to relax and meet other people," says Rose, a volunteer at the drop-in space.

The drop-in space is open to all in the community, including those who access the Doorways service, with the understanding that economic and social isolation can be interconnected.

GIVING BACK

Rose, who bakes snacks, serves in the community pantry and helps in a variety of other ways at the drop-in centre, understands the importance of connection, especially for people who are struggling financially, physically and/or emotionally.

She faced many struggles in her younger years and is now thrilled to help others in the community.

As a single mother of five now adult children, and a part-time worker in disability care, Rose is overjoyed to "give back" to her community through the Salvos,

after receiving some support for herself and her family over the years.

Rose explains that when she was ready to return to study and the workforce, she had no computer skills. Through The Salvation Army Employment Plus, she was able to access training and then find work.

But Rose's connection to the Salvos goes much deeper.

Many years ago, when her children were younger, the Salvos helped Rose and her kids with Christmas food and gifts, as well as with some unpaid bills.

“

We are just working alongside each other to try to empower and lift each other up.

”

"I remember one winter I couldn't afford shoes for the five children, so The Salvation Army officers (pastors) took us out to the shop and got them all shoes," Rose smiles. "It really did help so much, and it also gave me hope that there were still good people out there.

"That care gave me a reason to keep going and keep moving forward. I hope I can now do that for other people in the community."



Rose, centre, is passionate about caring for others at Preston Salvos.

DOORWAYS TO HOPE

Neda Shavandi, regional Doorways manager for Victoria-West, says, “The Preston drop-in centre is beautifully aligned with The Salvation Army’s Doorways model, inviting isolated community members to feel comfortable and connected. Support is about much more than a voucher or food parcel – it’s also about creating a sense of belonging.”

Under the Doorways model, in most states and territories in Australia, community members needing emergency relief first call the Salvos phone assistance line for assessment. They then visit their local Salvos centre to pick up emergency relief vouchers.

Some centres, often located on the site of an existing Salvos corps (church), also have dedicated Doorways case workers and offer additional support like the Preston community pantry.

Rose says she “absolutely loves” the drop-in space and her community, and that “giving back” as a volunteer has given her so much in return.

“I’m also making lovely friends,” Rose adds.

“I see myself in this role for the rest of my life. I love it. Everyone who comes in here is totally accepted. There is no judgement. Everyone is made to feel welcome. It is just lovely.”

To call Doorways, phone: **1800 007 007**

To make an appointment with a Salvos Moneycare financial counsellor, call **1800 722 363**.



Scan here for more information on Salvation Army Financial Services.

Potato nests



Ingredients

4 large potatoes; optional: onion, broccoli, carrot, corn, bacon, parsley, tuna or salmon; ½ cup milk; 2 tbsps butter; 1 cup grated cheese; salt and pepper, sour cream

Method

- Preheat oven to 190°C.
- Place potatoes on a lined baking tray and prick with a skewer. Bake for 75 minutes.
- In a separate pan, stir-fry and mix any optional vegetables, bacon or fish of choice.
- Remove potatoes and allow them to cool.
- Slice potatoes in half and scoop out the insides.
- Mash together the milk and butter with the potato until smooth.
- Add optional mix. Spoon back into the potato skins.
- Sprinkle with grated cheese and bake for 20 minutes until golden.
- Serve with sour cream.



Quick quiz

1. Which Verdi opera is set in Egypt?
2. What is the leading female singer in an opera called?
3. Where is the world's oldest working opera house?
4. In what year did the Sydney Opera House open?
5. How old was Mozart when he wrote his first opera?
6. A Night at the Opera is a 1935 film starring which brothers?

Bible byte

"But those who trust in the Lord ... will soar high on wings like eagles."

Isaiah chapter 40, verse 31
New Living Translation

Tum-Tum

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



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

Wordsearch

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

- Bait
- Barramundi
- Birds
- Birdsong
- Bream
- Cockatoo
- Cod
- Eagles
- Fins
- Fishing
- Galah
- Ibis
- Kookaburra
- Lorikeet
- Magpie
- Owls
- Perch
- Recreational
- Rods
- Salmon
- Scales
- Snapper
- Tackle
- Trout
- Tuna
- Wattlebird

FUNNY THINGS KIDS SAY

What is an owl's favourite mystery?
A whooo-dunit.

How do baby birds learn to fly?
They wing it.

Which bird is always out of breath?
A puffin.



DID YOU KNOW?

World Opera Day is celebrated on 25 October.

This date was chosen because it is the birthday of composers Georges Bizet (1838) and Johann Strauss II (1825).

World Opera Day was launched in 2019 to promote opera and its positive impact and value for society.

Quiz answers: 1. Aida 2. Prima donna 3. Naples, Italy (Teatro di San Carlo) 4. 1973 5. 11 (Apollo et Hyacinthus) 6. Marx Brothers
Tum-Tum: is hiding behind Rose on page 13.



“Since the dawn of time our people have had a spiritual, environmental and cultural connection to all birds and their habitats.”

Ngarrindjeri Elder Mark Koolmatrie