

salvos

magazine

The little things

Seeing the signs of crisis



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FEATURE

No shame
in asking

FAITH TALK

Rest for the
weary soul

MY STORY

The path
to financial
wellbeing

**“A friend is someone with whom
you dare to be yourself.”**

- Frank Crane





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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No shame in asking

The message from The Salvation Army as Anti-Poverty Week approaches (15-21 October) is, as always – there is no shame in asking for help. Any kind of help. From financial assistance to food relief, from domestic violence shelters to gambling harm programs to spiritual support – the Salvos are available to assist in a range of ways.

In this edition, our articles emphasise this message. Salvos Moneycare financial counsellor, Nathan, writes about the judgment-free, financial help and support the service can provide, that anyone can struggle, and there is no shame in seeking assistance.

Lara shares her personal journey through debt and how Salvos Moneycare helped her to budget, set up a payment plan and work confidently towards future goals.

Anthony writes about the signs of economic crisis in his neighbourhood, that poverty can affect anyone, and the importance of the biblical principle of doing what we can to help our neighbours, no matter how small the gesture.

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

Simone Worthing **Editor**

The little things

Seeing the signs of crisis

By Anthony Castle

I see these little things in my neighbourhood, and notice small signs of change. I watch the shoplifters glide through gaps in checkouts most Monday nights while I buy groceries. They walk quickly, with stoic looks on their faces, hands jammed into hooded tops, backpacks hugged tightly.

They're mostly teenagers, and the bored supermarket employees typically ignore them. The security guards pick their battles. When they do stop a shoplifter, the person in question offers a denial, but typically dumps chocolate or gift cards onto the counter and storms off.

More and more people are moving through the gaps of the checkouts differently these days. They aren't teenagers taking knick-knacks or snacks as much. Nor are they as uncaring. They are older more often, with a different look on their faces, and I've realised something about what they are stealing. They are taking groceries. They need food.

“

I see the signs of change, but increasingly I see the signs of crisis as well.

”



I live in a gentrifying area and the signs of change are everywhere. Suburbs that have traditionally been social housing and working-class blocks are being bought up. Apartments are going up where asbestos-clad factories once stood. The old corner stores that smelled of linoleum and newspapers are becoming cafes and salons.

It isn't just the demographics that are changing. I see that the number of rough sleepers who line the shore is growing, and the number of vans and cars parked by the beach is increasing. Curbs are cluttered with belongings as tenants clean out their houses, for-sale signs popping up in front yards.

I see the implications of gentrification, but I see the impact of poverty also. I see the signs of change, but increasingly I see the signs of crisis as well.

POVERTY IS REAL

We can sometimes forget about poverty in the national conversation. Poverty often isn't a news story until it affects the middle class, and even then it is spoken about in terms of the economics and the politics, subject to discussion and debate.

The crisis in my neighbourhood is reflective of many of the issues across the nation right now. The Salvation Army's social justice stocktake shows that people in my area are most concerned about mental health, housing affordability, homelessness, addiction and family violence – issues exacerbated by the factors the country currently faces.

Inflation is at its peak. Wages and welfare have been stagnant for years. Interest rates have been climbing, and more than a million households are heading towards a mortgage cliff.

These factors have converged to affect where people live, and how they live at all, increasing the number of those in need. People are experiencing need who haven't experienced it before.

REMEMBER THE POOR

There is a Bible verse that has stuck in my mind for years, often when I think about poverty, from Galatians chapter 2, verse 10: "All they asked was that we should continue to remember the poor, the very thing I had been eager to do all along."

The context of this passage is that early church leaders had been arguing about theology and what the church looked like. The Bible has thousands ►





of references to the plight of the poor, its core narrative one of liberation and justice, and among all the discussions and debates among early church leaders there is this simple instruction from the heart of their faith – remember the poor.

“

We should also remember to look for the little things, for those neighbours around us more and more in need, and remember that poverty can affect anyone.

”

We can forget the poor in our country until we realise that need can affect everyone. My partner and I go over six years of budgets to discover that our costs have doubled in that time. We pay more for bread, electricity and a home than we ever have. I buy my groceries

each Monday night, watching the small increases on the docket become larger increases, and think about the little things around me. I look for the shoplifters now, sympathising with my neighbours, wondering if I should offer to buy them the food they need. Wondering if I can afford it.

The big things matter. There are market forces and policies that create poverty and entrench it. Poverty isn't necessary in a society as affluent as ours. As the Bible puts it, "However, ideally, there shouldn't be any poor people among you" (Deuteronomy chapter 15, verse 4, *The Voice Bible* translation).

We shouldn't forget the larger factors that are creating crisis for so many right now, but we should also remember to look for the little things, for those neighbours around us more and more in need, and remember that poverty can affect anyone.



Scan here for more information on Salvation Army financial services

Salvos offer help and hope in housing crisis

'Housing, Help and Hope' has already achieved the desired result for one family, with another family soon to reap the benefits of Bayside Salvos Houses of Hope initiative in south-east Brisbane.

"Our first family is now starting to dream about a better future," said Jodie Frazer, Houses of Hope Coordinator. "The stability of secure accommodation has really helped, and the children regularly attend Salvos activities."



Bayside Salvos held a breakfast to launch the housing initiative.

Previously, the family had struggled to maintain stability through five months of temporary living arrangements, making it difficult for the children to attend school regularly.

Launched in June, the Houses of Hope initiative – with the slogan 'Housing, Help and Hope' – aims to provide safe and secure housing for families at risk of homelessness.

Bayside Salvos acts as the lead tenant for rental properties, helps furnish the property, assists families in accessing available government and community support and aids the family's journey to sustainable self-sufficiency.



Diane Quinlan from Salvos Housing picks up the keys to the first House of Hope.

"Within three days of the launch, our local Remax real estate agent came to us with a landlord wanting to offer their house for rental," said Captain Natalie Frame, Bayside Corps Officer (pastor). "Other organisations and individuals have since offered furniture and fund-raising opportunities.

"Salvos Housing is a key component in managing the property side of things, and Cleveland Salvos Stores has been amazing."

The team anticipates having two additional families in rentals by the end of October.



(From left) Diane Quinlan with the Bayside Salvos team – Jodie Frazer and Captains Natalie and Scott Frame.

Getting finances back on track

There's no shame in needing a hand

Nathan, a Salvation Army Moneycare financial counsellor with a decade of experience, says one of the most important messages this Anti-Poverty Week (15-21 October) is that there is no shame in asking for help, and that seeking support can lead to a path of financial freedom and stability.

Based at the Morley Salvos in Western Australia, Nathan explains that embarrassment can stop some people who are struggling with financial stress from seeking support early from Salvation Army services such as Moneycare (free financial counselling) and Doorways (emergency support, case management and referrals).

However, Nathan says, the earlier people find the courage to reach out for help, the more options and solutions are available.

"It's important to let creditors know what's going on before the situation spirals, and they're more likely to work with you and try to find a solution or a resolution. It can save a lot of heartache," he says.

Nathan says that financial difficulties and associated emotional struggles are a reality for many people.



"I want people who may be struggling to know they are not alone and there is no shame in asking for help to get their life back on track.

"It is so important to understand that anyone can struggle, no matter who they are, including many in the workforce."

“

The earlier you start to deal with financial stress, the better.

”

HELP UNDER STRESS

Moneycare is a free financial service offering confidential and practical help and care to anyone struggling to cope with financial stress, or who needs support to sort their finances.

Over the Financial Year 2021/2022, Moneycare supported over 12,600 individuals Australia-wide. Of those individuals, 93 per cent reported Moneycare had an overall positive impact on their circumstances, and 88 per cent said they were able to manage their situation better after connecting with the service.

Additional Moneycare resources include *You're the Boss* (an in-person financial skill

building course) and *Be the Boss* (online course) as well as NILs (No Interest Loans).

Nathan explains that one of the many benefits of financial counselling is that a financial counsellor can help “take the emotion out of a tough situation”, advocating with creditors on behalf of a community member.

“When you’re stressed, you can’t always think straight ... there can be a better outcome with someone advocating on behalf of a community member.”

LIFE-CHANGING SUPPORT

Nathan says financial counselling can be life-changing.

“One of the great joys of my role is the changes that you see [financial counselling] makes to people’s lives,” Nathan says.

“There are many people who have come through the doors with a sense of hopelessness, thinking they might have to go bankrupt or something similar. But as we walk and talk with them, they begin to see light at the end of the tunnel.

“I worked with one community member who had severe depression, young children and debt on multiple credit cards,” Nathan says. “When I first saw them they didn’t want to go on living.

“They were sure they would lose their house. But the banks [in this case] waived



Nathan says financial counselling can change a person’s life.

the credit card debts and provided hardship support on their mortgage.”

Nathan explains the community member was then able to manage the mortgage and the family got back on track emotionally as well as financially.

“It doesn’t matter who you are, struggling financially takes a toll on your mental health, in some shape or form. [Positively and negatively] there’s a huge correlation with mental health and financial wellbeing.”

The good news is there is support available along the path to financial, emotional and spiritual wellbeing.

For an appointment with a financial counsellor, call 1800 722 363.

For emotional support and referrals, call Lifeline on 13 11 14.



Scan here for more information on Salvation Army financial services

*“Come to Me (Jesus),
all who are weary
and burdened,
and I will give
you rest.”*

*Matthew chapter 11, verse 28
The Voice Bible translation*



Lara's story

Finding the path to financial wellbeing

After some tough times, Lara is now on the path to financial and emotional wellbeing. This Anti-Poverty Week, Lara* shares her story to encourage others, talking about the support she received from The Salvation Army's Moneycare (free financial counselling service).

By Lara

I am about to start a university degree, I am in the process of clearing my debts and I am planning for a positive future. Only a few years ago, I couldn't have imagined ever feeling hope again.

In early 2020, I finally managed to leave my nearly 25-year abusive marriage. Leaving opened up a new set of challenges that I never envisioned.

“

You are in the driver's seat and you are filling your car with experts who will help you navigate.

”

My ex-husband is a gambler and during my marriage there was significant financial abuse. I basically had no access to money, only what he gave me. Just after I left him, my ex-husband [told me of] four credit cards in my name and said, "Good luck paying them off – they are all maxed out."

All up there was just under \$62,000 worth of credit card debt in my name. Plus, my ex had not been paying the

school fees, so suddenly I had a debt of several thousand dollars as well as unpaid rates, all up totalling over \$70,000.

FINDING HELP

After a significant family violence incident, I left the marital home in a hurry with only my children, a few clothes (mainly for the kids) and the family cat. After couch surfing with my children, I was fortunate enough to gain a rental a month later, but was very stressed as to whether I would be able to keep it.

A family member's work colleague mentioned that Moneycare had really helped her in a similar situation. So, I called Moneycare. It was one of the best things I [ever] did.

TAKING CONTROL

The Moneycare counsellor Kerrie (not her real name) was really helpful in supporting me to budget as well as arrange payment plans for the debts – plans I have honoured. I have now cleared all the credit card debt. I'm still working on the others, but I have never missed a payment.

But more so, Kerrie never judged me. She helped me with the guilt and shame that came from being a victim of financial abuse. I was treated with dignity and respect and never [made to feel] stupid.

As well as the debts, I had to set up a new household with nothing.

Kerrie helped me to create a workable budget, negotiate hardship arrangements for my utilities and let me know what other financial assistance was available to me.

Looking back on that horrible and stressful time (which also included COVID lockdown and remote learning) I often felt like I was still being controlled by my ex-husband.

But something Kerrie said to me at the beginning was, "You are now in control. You are in the driver's seat and you are filling your car with experts who will help you navigate." She was right.

MAKING DREAMS POSSIBLE

Kerrie also encouraged me to look beyond the current situation and to think about my goals. Initially it was to just pay my rent and bills. But she kept me focused that this time would pass.

My dream is to buy a small house in the country. It's still a few years away (about seven, I think), but I have a plan and a savings goal.

My university degree will provide me with the necessary qualifications to obtain work easily in the regional area of my choice.

Once I finish university, I envision in a few years I will be able to buy that little house I dream of.

**Lara's name and some details have been changed for privacy.*



Scan here for more stories of hope.



Sultana chews



Ingredients

1 cup peanut butter, ½ cup honey, ¼ cup brown sugar, 1 tsp vanilla essence, ½ cup sultanas, 3 cups rice bubbles/krispies/puffs

Method

- Combine peanut butter, honey and brown sugar in a large saucepan.
- Cook over a low heat until melted and well combined.
- Remove from heat and stir in the rest of the ingredients.
- Press down well into slice tray.
- Chill in the refrigerator and cut into squares.

HAVE A LAUGH



What's the difference between a well-dressed man on a bike and a poorly dressed man on a unicycle?
Attire.

How do bikes help the environment?
By recycling.

I was selling my bike and an interested buyer asked what's the lowest I'd go.
"About 3km per hour," I said,
"otherwise you'd tip over."

My bike chain went rusty.
Then my whole bicycle fell apart.
It was a chain reaction.

SIGNING IN



Sudoku

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

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

Tum-Tum



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

Bible byte

"He gives power to the weak and strength to the powerless."

Isaiah chapter 40, verse 29
New Living Translation

Quiz answers: 1. Birds as part of the Aussie Bird Count 2. A mob 3. Wedge-tailed eagle 4. Magpie 5. Casque 6. Western Australia
Tum-Tums: is hiding behind the bush on page 9.



Quick quiz

1. What are people around Australia counting in their backyards between 16-22 October?
2. What is a group of emus called?
3. What is the largest bird of prey in Australia?
4. What bird is notorious for attacking cyclists and walkers during spring?
5. What is the horn-like structure on a cassowary's head called?
6. The black swan is the official bird emblem of which Australian state?

1926, 14 October

Winnie-the-Pooh makes his literary debut

The popular children's book character was created by British author A.A. Milne and first appeared in a collection of short stories called *Winnie-the-Pooh*.

1951, 15 October

I Love Lucy airs for the first time

The American sitcom aired on CBS and featured real-life couple Lucille Ball and Desi Arnaz. The popular show lasted for six years, and had several spin-offs after it went off air.

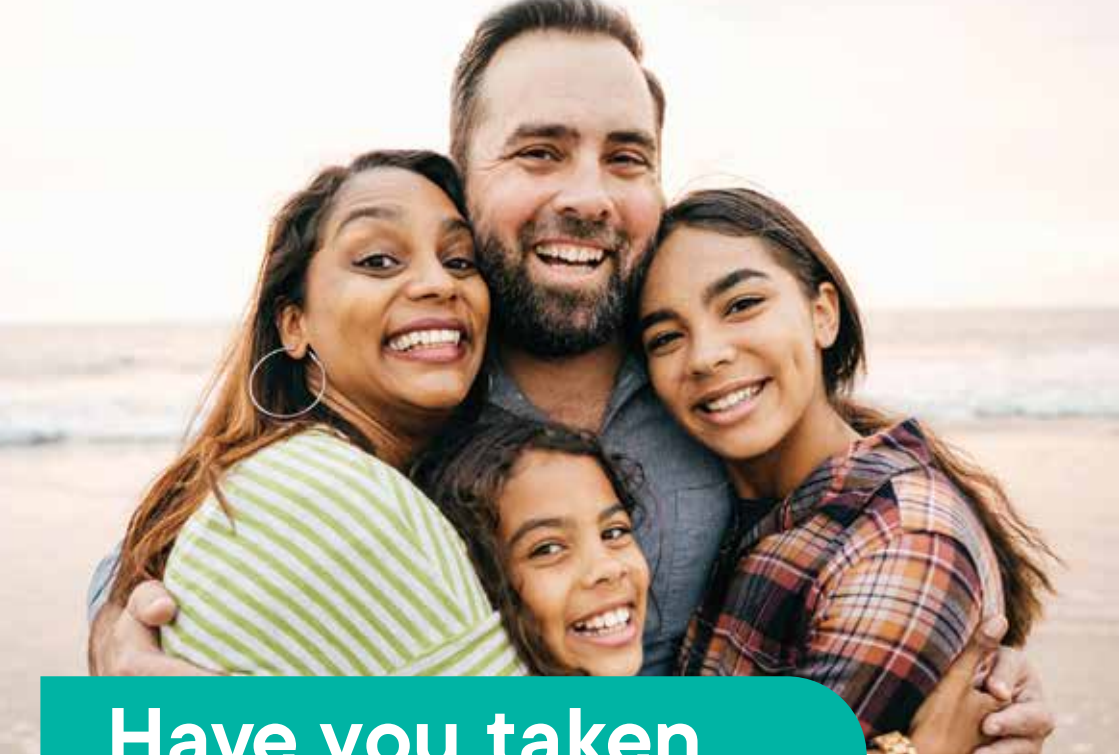
1973, 20 October

Bobby Fischer wins game of the century

The chess match between 13-year-old Fischer and Donald Byrne took place at the Marshall Chess Club in New York City.

ON THIS DAY

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



Have you taken care of your Will?

A gift in your Will can help The Salvation Army create a long-lasting impact in the lives of those experiencing hardship.

Find out how you can start or continue your legacy of generosity. Contact The Salvation Army's Wills and Bequests team and ask for a free Wills booklet.

Together, we can give hope where it's needed most long into the future.



CONTACT US TODAY

1800 337 082 or visit salvationarmy.au/wills

