

A close-up photograph of a hand holding a silver coin between the thumb and index finger, poised to drop it into the top of a white piggy bank. The piggy bank is in the foreground, and the hand is positioned above it. The background is a solid light blue color.

# salvos

*magazine*

**When less  
is more**

Stretching your  
dollar further



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**FEATURE**

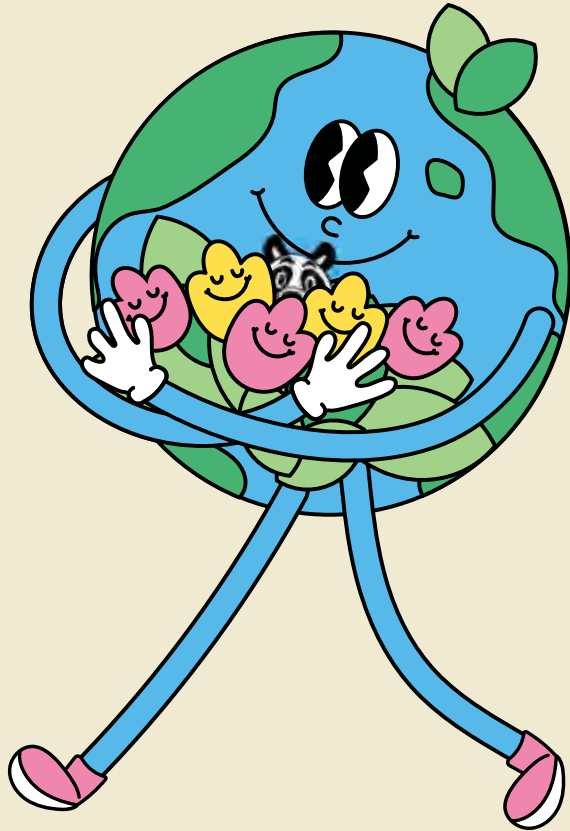
Meals to  
make ends  
meet

**FAITH TALK**

Investing in  
our planet

**MY STORY**

Against the  
odds



**“The environment is where we all meet, where we all have a mutual interest; it is the one thing all of us share.”**

**– Lady Bird Johnson**



## 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

**Founders** William and Catherine Booth

**General** Brian Peddle

**Territorial Leader** Commissioner Miriam Gluyas

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

Colonel Rodney Walters

**Publications Manager** Cheryl Tinker

**Editor** Simone Worthing

**Graphic Designer** Ryan Harrison

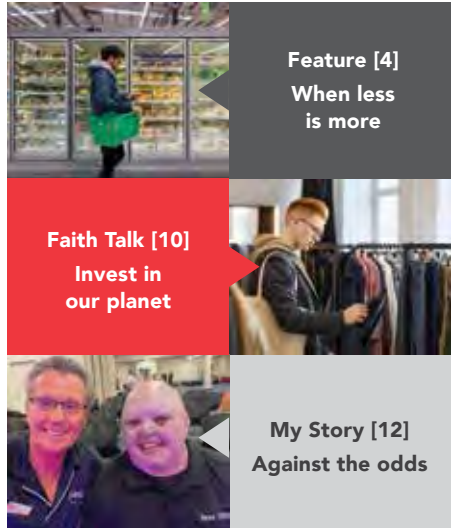
**Enquiry email** [publications@salvationarmy.org.au](mailto:publications@salvationarmy.org.au)

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

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## Balancing the budget

As the cost of living skyrockets around the nation, most of us are looking for ways to save money and make what we do have go further.

In this edition of *Salvos Magazine*, we share some tips on simple, everyday ways to increase buying power without spending more. Adam Thomson, an experienced chef with Salvos Project 614 in Melbourne, talks about his new cookbook, designed specifically to guide people in preparing nutritious food on a tight budget. Salvos Stores also share some of the ways they assist customers to save money while purchasing quality items – both new and preloved.

We also feature links to the Salvos' money management publications, and to financial services assisting those facing severe financial and housing crises.

As we celebrate Earth Day on 22 April, Melanie-Anne Holland writes about investing in our planet – making purchasing choices to ensure both people and our environment are protected and can flourish.

For these stories and more, go to [salvosonline.org.au](http://salvosonline.org.au)

Simone Worthing **Editor**

# When less is more

Tips to help your budget stretch further

**Salvos Magazine asked a few people of different ages and stages in life what they do to help make ends meet.**

## KIDS' CORNER

I changed how I shopped for my kids' clothes when my son was born. My daughter's favourite colours are pink and purple, but not so much my son's. I buy more neutral colours in items like trackie pants so I can hand them down. I've also saved money on school uniforms by joining a buy swap and sell Facebook page. – Kelly

Look out for discount days – often called 'pay your age days' – at play or activity centres. Also, some large shopping centres hold free kids' activities, particularly in the school holidays. – Cheryl

Local councils often have free or low-cost activities over the school holiday break. We've had the option to attend kids Zumba and art workshops for very low cost as well as a couple of shows that were completely free! – Jasmine



I give my older kids a small amount of money each week from which they have to buy ingredients for one family meal. They don't have to spend it all (but must produce a decent meal!), so they challenge each other to see who can make the best dinner for the least cost. They're learning some good habits in the process. – Cliff

Since they've nearly doubled in price in recent months, I no longer buy multipacks of chips and snacks for school lunches. Instead, I have bought enough silicone snack bags for a week's worth of school lunches and buy large packets of chips (preferably on special) to fill them up. It's worth the effort to save some dollars each week, and knowing less packaging is going to landfill is a bonus too. – Andrea

With a constant stream of grandkids visiting our house, I like to have a changing assortment of toys for them to play with. My one-stop shop for these are our local Salvos Stores and other op shops, which stock a great range of preloved toys. I've picked up puzzles, trucks and cars, blocks, sand pit bucket and spades, and books for just a few dollars each. And a bonus is that they can be donated back when the kids are sick of playing with them! – Faye

I try to keep costs down by using hand-me-down clothing for my little one. We also buy fewer new toys and borrow books from the local library. I check catalogues for everyday grocery items on sale and buy bulk of what we use a lot of. – Sienny



### TIPS FOR EVERYONE

I have set up a savings account where an amount is automatically transferred each pay. As I can't access this account by card, I'm not tempted to dip into it. – Ryan

If you have very little in your pantry and fridge, don't panic. Apps like SuperCook are great ways to find recipes using whatever ingredients you have on hand. All you have to do is type in what you've got and see what recipes the app comes up with. It's also a great way to make sure you don't waste food. – Nerilee



For me, minimalism is the name of the game – an overarching philosophy about owning only what adds value and meaning to my life, and making intentional choices about whatever I purchase and consume. – Dawn

I turn off energy-sapping devices and don't have anything on stand-by. I also wash clothes overnight to tap into off-peak electricity rates. – Doug

I check out the items in the supermarkets that are cheap because they're nearly out of date. I also buy cooked chickens at the end of the day when they're cheaper. – Phil

I keep a bucket in the shower for 'grey' water and use it on the garden to keep water rates down. – Jeff

### MANAGING YOUR MONEY

For more tips and ways to learn money management skills, download the Salvos free book *You're the Boss*, at [salvos.org.au/need-help/financial-assistance/youre-the-boss](https://www.salvos.org.au/need-help/financial-assistance/youre-the-boss)



# Meals to make ends meet

Salvos' new 'inflation-busting' cookbook

**WORDS** Cliff Worthing



Adam Thomson, left, Hospitality Coordinator at Project 614, and Nick Carbines, Centrelink worker at Project 614, with the new cookbook, *Meals to make ends meet*.

Eating well on a tight budget can be a challenge for many people, so a chef with 10 years' experience at Project 614 in Melbourne has created a free cookbook to make it easier.

"We have been gobsmacked with the response, but it highlighted the need for a basic, easy-to-read cookbook," says Adam Thomson, Hospitality Coordinator at The Salvation Army's Project 614, caring for vulnerable members of the community in the heart of Melbourne. "You don't need to be a chef, foodie, or financial counsellor to eat well."

The cookbook, *Meals to make ends meet*, focuses on recipes based on

everyday kitchen supplies but with additional tips to make the food budget go further. It includes suggestions on creating many variants from one basic recipe, basic chopping techniques, growing your own herbs, substituting ingredients if you don't have something available, and minimising food waste.

Adam explains that more people are feeling the financial cost-of-living pressures, adding that one-fifth of groceries bought in Australia are wasted.

"It's bleak for a lot of people, and they feel they have lost control of their finances," Adam says. "This book will give them hope with practical solutions."



*Meals to make ends meet* contains tips on cooking smarter, kitchen tips and money-saving recipes.

Project 614 collaborated with Pressroom Partners to design and print over 40,000 copies of the cookbook. They have been distributed at Centrelink offices around Australia, Salvos social mission programs, the Salvos' trade store, and some corps (churches) are requesting copies.

"Services Australia have been very helpful in getting the cookbook to people who benefit from it," says Major Brendan Nottle, Melbourne Project 614 Corps Officer (pastor). "We were discussing the concept with Nick, the Centrelink worker who works at Project 614, and he championed the process with Services Australia."



Major Brendan Nottle launched the new cookbook at Victoria's Parliament House last month.

Brendan said he is getting new orders as more services become aware of the cookbook, which was officially launched at the Victorian Parliament on 22 March.

"Hospitality is for everyone," Adam says. "We believe this cookbook will enable more people to host others without putting additional strain on finances."

*Meals to make ends meet* is distributed by the Salvos trade store in Melbourne. To order your free copy (excluding postage), email [trade.melbourne@salvation-army.org.au](mailto:trade.melbourne@salvation-army.org.au) or call 1800 100 018.



Scan here to read more life-changing stories of hope.

# Stretching your dollar further

Affordable shopping with Salvos Stores

**WORDS** Olivia Hurley

Ever since the first Salvation Army recycling depots opened in Australia in the 1800s, Salvos have been providing Australians with good-quality, preloved clothing and homewares at an affordable price.

Now with over 350 Salvos Stores across Australia, and an online op shop that can be accessed from anywhere at any time, their retail offering has expanded far beyond the small-scale jumble sales that the Salvos started with. But no matter how much the organisation grows and evolves, providing low-cost, high-quality items will always be intrinsic to Salvos Stores' purpose.

“

**Lean on Salvos Stores  
when times get tough –  
it's what they're there for.**

”

As the cost of everyday items continues to rise, your local Salvos Stores are a resource that you can rely on to help stretch your pay cheque. It is a great way to save money without compromising on style or choice.

However, most Australians are currently concerned about the price of items that can't be bought secondhand, including food and toiletries.



## GROCERIES AND GIFTS

What many don't realise is that, in addition to preloved pieces, most Salvos Stores stock a variety of grocery items at the cheapest possible price. And don't worry, they haven't been preloved! From pantry essentials to cleaning products to socks, this range only includes items in their original packaging that are great quality and great value for customers.

Another expense that families might reluctantly be forced to curb is spending on gifts and special occasions. To help shoppers stay within their budget without having to forgo gift-giving and celebrations altogether, Salvos Stores stock special ranges of affordable gifts and treats for occasions like birthdays, Mother's Day, Father's Day and Christmas – with most options priced at less than \$10.



Spending time looking around your local Salvos Store for a unique, meaningful and preloved present can also be a great option. Think collectables, board games, vintage clothing and retro home-ware pieces.

“

## Financial pressures don't affect everyone equally.

”

### EXTRA DISCOUNTS

While so many Australians are feeling the cost-of-living strain these days, financial pressures don't affect everyone equally. That is why Salvos Stores offer extra discounts to seniors, pensioners, students, carers and healthcare card holders.

There are other ways to make your dollar go even further at Salvos Stores. Every week, heaps of items are reduced to \$2 or 50 per cent off. Keep an eye out in-store and online to find out which colour tags are discounted each week.

Salvos Stores have always been dedicated to helping Australians access the items they need, and want, at affordable prices – especially in times of financial strain. No matter how much they promote shopping preloved as a way to be more environmentally friendly or fashion-forward, helping you save money will always be key to who Salvos Stores are and what they're all about.

So, lean on Salvos Stores when times get tough – it's what they're there for.

Remember, if your financial struggles are too big to be helped by shopping

at Salvos Stores, you can reach out to Salvation Army support services for more significant assistance. Scan the QR code below to find out how.

For more information, or to find a Salvos Store near you, go to [salvosstores.com.au](https://salvosstores.com.au)

*Olivia Hurley is a Customer Experience team member with Salvos Stores Australia.*

### CUSTOMER COMMENTS

“Op shopping is the only way I get great value with what I am buying, in both the quality of the product and at a great price. It is one of the few places I also feel valued.”

“I always love the variety you find in an op shop. In our local Salvos Store we feel blessed to find vintage Australian-made items, as well as near-new items we can get for 50 cents.”

“It is always a great feeling buying something you need or want for a great price, and the profits go to a local cause we can see the fruits of in person.”

“I just love seeing items that could have been headed to landfill being turned into a tangible resource that helps our local community, through finance or products that go for bargain prices or for free to people who truly need them.”



Scan here for more information on Salvation Army financial services.

# Investing in our planet

Spending our money to contribute to a better world

**WORDS** Melanie-Anne Holland

Anna Lappé, author and food justice advocate, says, “Every time you spend money, you’re casting a vote for the kind of world you want.” I don’t know if you have thought of finances in these terms, but our spending habits carry weight.

In these days when we are constantly hearing about the cost of living and experiencing financial pressures, we are giving more thought to how we spend our money.

One of the challenges of ‘tightening our belt’ is that we can be so readily tempted into the cheapest options – but who really pays? Often, shortcuts in businesses to make cheaper products can mean unfair working conditions for employees and practices that are damaging to the environment. We may not see the consequences of our ‘bargains’ but others may have to live with the injustice of our choices.



## USE YOUR POWER

On 22 April, Earth Day is celebrated as a way of bringing diverse people together through education and action. The Earth Day website states, “As an individual, you wield real power and influence as a consumer, a voter and a member of a community that can unite for change. Don’t underestimate your power. When your voice and your actions are united with thousands or millions of others around the world, we create a movement that is inclusive, impactful and impossible to ignore” ([earthday.org.au](http://earthday.org.au)).

This year’s Earth Day theme is ‘Invest in our Planet’. There is no doubt that shopping in a way that factors in our environmental impact can lead to more sustainable households and communities. Think about our superannuation funds, our banks, our electricity providers, our groceries, the clothes we buy, our transport choices, how much petrol our cars use, all the plastic and packaging waste we generate. With some planning, we can each do so much better.

## THE WORLD WE WANT

Earth Day challenges us to shop ethically – to use our money wisely in a way that aligns with what we want the world to be. For me, that means a world that is fair and sustainable, where people have dignified work, and ecosystems and communities can flourish.

Jesus talked a lot about money. He recognised that it is easy to love money,



burn ourselves out trying to get more of it, and be riddled with anxiety at the possibility of losing it all. Jesus asks all of us, "What good will it be for someone to gain the whole world, yet forfeit their soul?" (Matthew chapter 16, verse 26).

One of the challenges of Christian faith is to enter the mindset of 'stewardship', where everything we have is held in trust, and to consciously use it all for the best outcome – to put our money, resources, skills and time to work for the greater good.

This Earth Day, and every day, let's invest in what we would want the world to become.



Scan here for more information on Salvation Army financial services.

#### **ACTIONS TO CONSIDER:**

- Only buy goods with recyclable/minimal packaging
- Support local businesses
- Buy Fairtrade certified clothing and food items
- Give up on fast fashion, buying secondhand clothes that will last years instead
- Use environmentally sustainable cleaning products
- Switch to an ethical superannuation fund
- Use public transport and car-pool more
- Try to eliminate plastic from your purchases

# Against the odds

Profound lessons to be learned through life challenges

**WORDS** Naomi Singlehurst

As a regular guest speaker at God's Sports Arena (GSA), a Salvation Army church and support community in Brisbane for those working to maintain addiction recovery, Dean Clifford says there is always a valuable life lesson in the midst of hardship.

This is not theory for Dean, but his daily reality. At 43, he is one of the oldest survivors of epidermolysis bullosa (EB), a rare and painful genetic skin condition. With paper-thin layers of skin and no 'binding' between layers, the slightest brushing against an object can create wounds and pain. Even with the greatest care, his skin is constantly breaking down, with blisters forming between the skin's layers.

Diagnosed with EB at age 18 months, Dean was not expected to live past the age of five. He survived, but at the age of 10 he and his family were told he would never walk again.

## STAYING POSITIVE

Despite constant pain and seemingly insurmountable hurdles, Dean has risen above every challenge and stays positive, looking for joy and opportunity in every day.

He is currently an ambassador for the Brisbane Broncos Rugby League Football Club, a spokesperson for EB Awareness, and a Disability Employment Australia Hall of Fame inductee. Dean is also a successful international motivational speaker, running his own company DMC Motivational.

He shares his story widely in a voluntary capacity with charities, school groups and for awareness campaigns. "I am so passionate about getting out there and spreading what I hope is an important message for everybody," he says. "That drives me!"

“

**I think there are always lessons to be learned about ourselves in the challenges we face.**

”

"There are those days when things are working against me, or are really hard, but it all comes back to that mental attitude and that focus to never admit defeat."

## SHARING HOPE

In his adult life, Dean was able to move from using his wheelchair to walking unaided and, through the process of building fitness, discovered another ability – as a weightlifter. He is now internationally recognised as one of the strongest powerlifters in his weight class.

Over the past 13 years, Dean has regularly shared his story at GSA, run by his good mate Bill Hunter, who was chaplain to the Brisbane Broncos for many years.

"I'm a big fan of what Bill does at GSA and what happens at Moonyah Salvation



Bill Hunter, leader of the Salvos 'God's Sports Arena' church, with Dean, who is a regular motivational speaker at GSA.

Army Brisbane Recovery Services," Dean says, "and I'm always happy to put my hand up to speak and try to motivate and encourage. I know my story is quite unique and powerful, so if I can help people in difficult times and dark places I want to support those who are really struggling."

Dean says there were many times of bullying in his childhood, and even now he gets rude and nasty comments and reactions at times. However, surrounded by a loving family and strong friendship group, while negative comments can hurt he doesn't let such things 'penetrate'.

### **A UNIQUE STORY**

Despite enormous physical pain, Dean says, "I do presentations at schools talking about bullying and mental health issues, through to meeting with prime ministers. I know that, whatever audience I'm speaking to, they've not heard anybody with a

story quite like mine and the highs and lows I've had to face. It is a calling."

For those struggling in life, he understands that times can get overwhelming, but says, "I think there are always lessons to be learned about ourselves in the challenges we face. We can shy away from them, or we can embrace the challenges and grow as a person.

"The key is just hanging in there for one more minute and one more day and looking for every lesson to learn out of the smallest experiences through to the heartbreaking, insurmountable experiences we face. It's about taking stock and then moving forward in a positive way."



Scan here to read more life-changing stories of hope.

## Savoury mince



### Ingredients

1 brown onion, 2 garlic cloves, olive oil, 1 tbsp tomato paste, 1kg beef mince, ½ cup beef stock

### Method

- Peel and dice onion and garlic.
- Sauté onion and garlic in a hot pan with a drizzle of olive oil. Once the onion becomes translucent add tomato paste and cook for a further 30 seconds.
- Add mince to pan and keep on high heat, stirring continually until all the meat has browned.
- Add stock and simmer for 10 minutes.
- Once this is done, portion it up for either freezing or turning into other creative dishes.
- You can get five single-serve meals out of this amount, or more depending on what else you add to it (carrots, capsicum, corn, mushrooms, peas).

This recipe comes from the book *Meals to make ends meet*. See story page 6.

## Quick quiz

1. Which country was the first to use paper money?
2. Where was first ATM launched in June 1967?
3. What two new forms of currency launched in the 21st century?
4. Australia is the first country to have a complete system of banknotes made of what?
5. How many kangaroos are pictured on a \$1 coin?

## Bible byte

“And my God will give you everything you need because of his great riches in Christ Jesus.”

Philippians chapter four, verse 19  
*New Life Version*

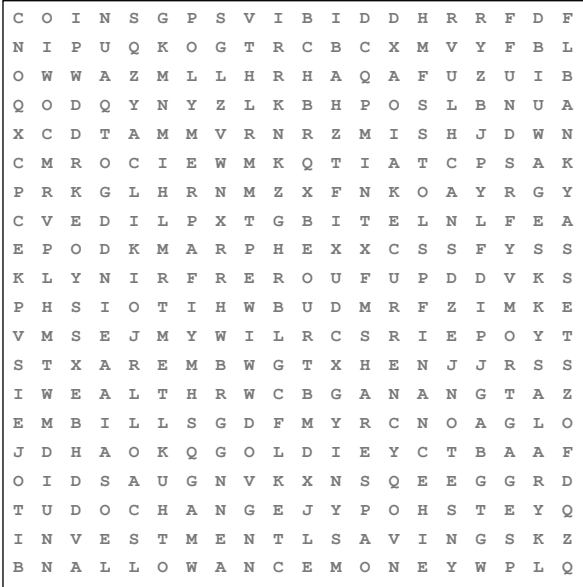
## Tum-Tum

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



# Wordsearch

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



- |           |            |
|-----------|------------|
| Allowance | Gold       |
| Assets    | Investment |
| Bank      | Mint       |
| Bills     | Mortgage   |
| Capital   | Notes      |
| Cash      | Payment    |
| Change    | Polymer    |
| Coins     | Salary     |
| Credit    | Savings    |
| Currency  | Shares     |
| Dollar    | Wages      |
| Finance   | Wealth     |
| Funds     |            |

## HAVE A LAUGH

Why is money called dough?  
Because we all knead it!

Why don't cows have any money?  
Because farmers milk them dry!

When does it rain money?  
When there is change  
in the weather.

Why did the man put his  
money in the freezer?  
He wanted cold, hard cash!



## DID YOU KNOW?

**Saturday 22 April is Earth Day. Every minute, two garbage trucks of plastic are dumped into our oceans.**

**This year, five trillion plastic bags will be used. That's 160,000 every second!**

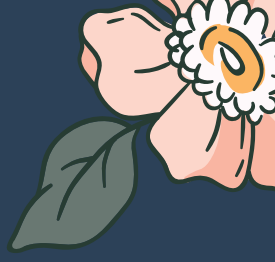
**Each year, enough bubble wrap is created globally to cover the distance between the earth and the moon.**

**Quiz answers:** 1. China 2. London, at a Barclays Bank branch in Enfield 3. Mobile payment technology and virtual currency 4. Polymer 5. Five

**Turn-Turn:** is hiding in the flowers on page 2.



salvos  
STORES



GIFT  
WITH  
PURPOSE  
THIS  
MOTHER'S  
DAY

