

salvos

magazine



Guidance in times of grief

Salvos services no-interest funeral loans



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FEATURE

A promise fulfilled

FAITH TALK

Everyday kindness

MY STORY

Helicopter to 4WD



A single act of kindness throws out roots
in all directions and the roots spring up
and make new trees.

- Amelia Earhart



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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Constant kindness

As the cost of living escalates, funeral expenses for a loved one are no exception. When the loss is sudden or unexpected, resources may not be in place to pay for a funeral. Or budgets may just not stretch that far. Financial worries can compound the grief and loss of such a challenging time.

Two Salvation Army services – Moneycare and Salvos Funerals – have collaborated to provide no-interest loans that enable eligible community members to hold a funeral for their loved one and pay off the expense, without interest or fees, over time. For more details, see pages 4-5.

This edition also features stories from people who are struggling in different ways and how they have been encouraged by the kindness of others. This includes people experiencing homelessness, those battling mental illnesses, the lonely and sad, the hungry, the grieving, and more.

We can't solve all the problems in this world, but we can show kindness and care in all we do. And often there are opportunities right in front of us. We just need to see them and respond.

Simone Worthing **Editor**

A guiding hand in times of grief

Salvos services collaborate to offer no-interest funeral loans

Ross from The Salvation Army's Moneycare program, and Megan from Salvos Funerals, speak to *Salvos Magazine* writer Fay Foster about how their services work together to help community members meet the costs of funerals for their loved ones.

Fay Foster: Can you talk about the Moneycare program, and in particular, the No-Interest Loan Scheme (NILS)?

Ross: Salvation Army Microfinance is a no-interest loan program that offers two separate loans. One is Salvos NILS, the traditional Good Shepherd NILS loan for any worthwhile purpose for people on low incomes. Microfinance is a part the Community Engagement department alongside Moneycare Financial Counselling, Doorways and Emergency Relief.

The other loan is Salvos Loans, an internal Salvation Army program, which offers no-interest loans for two specific purposes: for victims of domestic

violence, and for Salvos Funerals clients by direct referral.

How does the NILS program ease the financial pressure facing families?

Ross: Salvos Loans receive a direct referral from Salvos Funerals when a client needs a direct cremation service for a deceased loved one, cannot afford the up-front cost of the funeral service but can repay a no-interest loan over a couple of years with fortnightly repayments.

How long has Salvos Funerals been offering NILS to particular families?

Ross: The collaboration between Salvos Loans and Salvos Funerals commenced



two years ago. It started slowly with a few loans in the first six months but has steadily built up over the last 18 months.

Why is this partnership so successful?

Ross: Its success relates significantly to the Salvos value of compassion. Two separate programs come together to solve a material issue for grieving community members when a family member passes. The collaboration displays compassion for the family by providing the funds to Salvos Funerals to cover the funeral cost, and the client pays this amount off over a few years with no interest, fees or charges.

From a Salvos Funerals perspective, how do families qualify for a NILS loan?

Megan: We have a series of four questions that have been given to us by the NILS team for initial screening. They are:

- Is the client's bank account in credit?
- Is rent/mortgage up to date?
- Are utilities bills up to date?
- Are repayments on other loans or debts up to date?

If the client answers yes to these questions, we send through the estimate to the NILS team. If the answer is no to most or all these questions, a loan application is unlikely to be approved, unless there are suitable payment plans in place to rectify the overdue obligations. Even if the answers are no in one or two of the questions, we will still refer them to NILS to assess further.

In what ways has the NILS scheme supported families losing a loved one?

Megan: The NILS scheme has made an incredible difference for grieving

families. When communicating with the family, we can clearly hear the sense of relief that there may be an option for them to farewell their loved one and not have to worry about 'pay day' or personal loans (which we find that families often resort to). They are comforted by the fact that they will be supported by a qualified financial team to help them ensure payments are made. We have identified that it very much takes the pressure off the wider family and allows them to focus on their grieving process. They are truly grateful.

NILS for Salvos Funerals has been a shining light for our families and we are so blessed to be able to offer this. ►

SALVOS FUNERALS

Salvos Funerals is a trusted not-for-profit service owned and operated by The Salvation Army.

There are many choices to be made when planning the funeral of a loved one. These include everything from deciding on a burial or cremation, to viewing a loved one and preparing a eulogy. Be assured, we will help you through these choices with compassion, care and clarity, as well as support you in your time of grief.

For over 150 years, the Salvos have been helping those most in need. Your decision to use Salvos Funerals will also support this valuable work in the community and be a part of a long-lasting legacy of care for others.

For more information, prices, FAQs, contact details and more, go to salvosfunerals.com.au

Burdens released and promises fulfilled

Samantha and Bron share their experience with The Salvation Army's Moneycare and Salvos Funerals no-interest funeral loans

SAMANTHA'S STORY – A BURDEN RELIEVED

When my mum died, I was in shock. I had never needed to organise a funeral before and didn't know where to start.

I contacted The Salvation Army because I wanted to donate Mum's clothes, and they told me about Salvos Funerals. I rang Salvos Funerals to get a quote, and they suggested that I take out a NILS loan. They sent me the paperwork, and I filled it in and sent it back. The loan was approved.

“

I was so frustrated and overwhelmed ... but this process has worked very well.

”

I'm now paying it off in affordable fortnightly payments over two years. There is no interest, and I can pay more than the minimum if I want to. There are no fees if I pay it off early. That's a massive relief.

The whole thing has been really good. I was so frustrated and overwhelmed – I had so many other things I needed to do, and the cost of living is so high – but this process has worked very well.



Salvos Funerals dealt with everything – the transfer for cremation, the ashes – it was so satisfying.

The people I dealt with were fabulous and so understanding. I give them 10 out of 10.

BRON'S STORY – A PROMISE FULFILLED

I was my husband's carer for 12 years before he passed away, and in the last few years he had lots of medical conditions that needed expensive medications. Eventually he went into residential care, which took all the remaining funds. During that time I lived week-to-week.

I had used Salvos Funerals before, when my mother died, and one of my aunts had been a member of the Salvos. So in April last year I phoned Salvos Funerals to discuss plans for my husband, Bruce. They held my hand verbally and were so kind and patient with me. They understand grief. I was an amorphous blob – my brain was gone, my emotions raw. I was fragile.

Bruce died in August. There was so much to do and to think about. Bruce was American and wanted his remains sent to America, to be scattered on the sea and rivers there. I promised him that I

would make that happen. Salvos Funerals showed me the capsules used to transport the ashes, and suggested alternatives when the one I chose wasn't available.

Financially, it was a difficult time. Bruce had been receiving an American pension. I had to re-establish the mortgage, and to find money both for the cremation and for Bruce's remains to be sent overseas. And like everyone else, there were new pressures every week with food, council rates and other expenses.

“

It was so good to get that emotional, physical and psychological break ...

”

I was so relieved when Linda from the Salvos Loans program told me that NILS funding was available if I wanted it. It gave me a sense of security – I could give Bruce a send-off that was dignified for both of us.

Having the NILS loan allowed me to fulfil the promise I had made, without the extra stress of interest. It was so good to get that emotional, physical and psychological break to just pay it off. It gave me the opportunity to avoid embarrassment of not being able to pay for the cremation. I can stand up and say, I paid for that.



Scan here for more stories of hope.

Wyndham City Hunger Busters

Keeping the wheels turning on food relief

It's a bustling Friday night at Melbourne's Werribee Train Station. Suddenly, looming high on the horizon, comes a shiny red bus adorned with colourful fish, and pulls up at the adjoining bus terminal. Affectionately named 'Hunger Buster', the bright attraction forms an integral part of Wyndham City Corps (church) 'Salvos on the Move' outreach ministry to the local community – and it's saving lives. *Salvos Magazine* writer LERISSE SMITH went along to discover why.

The arrival of the bus at around 5pm is a cause of much relief. As soon as the bus doors open, the dedicated outreach ministry team, complete with never-ending smiles and a supportive listening ear, immediately set up generous trestle tables of fresh food, barbeques and hot drinks to provide essential support to those in need.

For many, it's a lifesaver.

“

I have had to steal some food from supermarkets at times...

”

“I simply do not have enough money to buy food,” says one gentleman waiting to be served.

“I have had to steal some food from supermarkets at times, which I don't like doing and am ashamed to do because it's not right, so I can eat. Coming here just helps me so much, and that someone asks me how I am doing and is interested in me.”

Another lady holding a much-loved sausage and bread in hand says the hot barbeque provided by the bus outreach ministry is the highlight of her week.

“It's the only hot food I have during the week,” she said. “I am so very grateful they supply this to the community.”

A GROWING NEED

Personal stories of hardship, loneliness and isolation are often heard on a Friday night – just ask Tim Kite, Ministry Assistant of Outreach at Wyndham City Salvos, who has headed up its outreach bus ministry during the past three years.

Since the COVID-19 pandemic, demand for food relief has skyrocketed from about 50 people to more than 150 lining up every Friday night. Numbers increased to well over 200 at Christmas.

“I started with about four boxes of food,” Tim said. “Now we have over 40 boxes of food. Every Friday, there's a big line now. There's just such a great need that's out there. We know people are living in their cars and getting a meal at our bus. Some don't even have access to Centrelink payments. We do get people who are homeless, and some in need of just a conversation.”



Staff and volunteers, including Robby, right, provide a hot meal and fresh produce to those struggling in the local community.

The outreach ministry has key donors – Second Bite and 7-Eleven Australia – which continually provide food from fresh fruit and vegetables to pre-prepared wraps and sandwiches. The produce varies throughout the year depending on stock and the seasons. However, fresh fruit and vegetables and a hot snag are guaranteed year-round.

LIGHT AND HOPE

The key focus of the outreach ministry is not only providing essential food relief but also sharing the gospel of Jesus and extending an invitation for people to visit Wynndham City Salvos. Free Bibles are also given out, and many people dedicate their lives to Christ.

Tim said he always held John chapter 12, verse 32 close to his heart when thinking of reaching the local community: “And I, when I am lifted up from the earth, will draw all people to myself.”

Feeding people on a Friday draws all people. “I’ve seen lives change, communities change. We are not always going

to be in darkness – there’s always hope, and the light is always greater than the darkness,” he said.

“

We are not always going to be in darkness...

”

“By us rocking up with a big red bus, it’s that flame of hope that life will get better. Without hope, people don’t envision change and that better days are ahead.

“You see a smile from a frown, and it’s so worth it,” Tim said. “I am so grateful.”



Scan here for more information on Salvation Army services.

Everyday kindness

Responding to the needs right in front of us

By Bryce Davies

A few months ago, I was involved in the annual Salvos Streetlevel (drop-in centre) four-wheel drive, fishing and camping trip to K'gari (previously Fraser Island, Queensland) – 16 guys on the beach, fishing and camping and soaking in the complete awesomeness of the island.

There's a lot to do as a leader. Organising rods and reels, tackle and the huge supply of pilchards we use for bait. We need reliable cars with recovery gear, tents, waders and jackets. The trip takes a lot of energy and effort to get happening, but in the background, every year without fail, there are two supportive and hardworking women who have never been to K'gari with us, but who make the trip special and memorable. My wife Sue and her mum, Helen.

LOVE AND RESPECT

Every year they bake for hours and supply this hungry crew with the most sensational home-cooked goodies. Helen's specialty is ANZAC and gingernut biscuits, and after a cold and brutal session on the beach trying to catch fish, there is nothing better on this earth than one of Helen's biscuits and a hot cup of coffee. The lovely Sue makes sticky date puddings. The puddings come with all the ingredients for a rich syrupy sauce, and some custard. And for years now, these have been the envy of every fisherman in the region.

Both these elements of the trip have become legendary and help the blokes who would normally not experience such lovingly prepared homemade delicacies, to feel special. It's impossible to measure



Fishing on the beaches of K'gari (Fraser Island), accessible only by 4WD, is an annual Streetlevel event.



Sue's sticky date puddings are legendary on the trip.

the value of this kindness, and I guess we'll never know if it made any lasting difference to the recovery and mental wellbeing of the guys on the trip.

But nonetheless, the kindness and generosity of spirit given each year sows a seed of love and respect that is distinctive and memorable. Helen and Sue do this for us all because they're positioned with the necessary skills and resources, and because they want to do what is in front of them to help make this event fabulous.

THE NEXT KIND THING

When Jesus died, a man named Joseph of Arimathea took his body from the cross and placed it in his own personal tomb. He was a Jewish religious leader, and any show of support for Jesus was a massive risk to his position and personal safety. But here's the thing. I doubt Joe had any idea of the significance this action would have. As the events of Jesus's resurrection transpired, it's

unlikely that he anticipated the empty tomb and the ways a rich man's tomb would fulfil ancient prophecy. He was just doing the next kind thing in front of him that he had the capacity to do.

Everyday kindnesses and generosity can be easily forgotten and undervalued, and we might think they're not really that important, but sometimes they can be the mysterious outworking of synergistic circumstances that have a touch of the divine.

“

He was just doing the next kind thing in front of him that he had the capacity to do.

”

There's a great song by a band called Casting Crowns called *The Very Next Thing*. It invites us to have our eyes wide open to what opportunities we have right in front of us to be the words and actions of love that this world so desperately needs. Who knows, you may be positioned to do something amazing that makes a big difference. I encourage you to keep a lookout for that today. It sometimes works best when it's random and inexplicably pure and good.

Major Bryce Davies is a Salvation Army officer (pastor) based in Brisbane.



Scan here for more stories of hope.

From a helicopter to a 4WD

The harshness, beauty and blessings of life in the Outback

By Lauren Martin

They say the red dust of the Outback gets in your blood. That was the case for Auxiliary-Lieutenants Natalie and Simon Steele, who became flying padres with The Salvation Army Outback Flying Service based in Mount Isa, Queensland, in 2008. They planned to “give it a go” for three years, but God’s call, the landscape’s alluring beauty and its people led to them staying for 15 years.

MEMORIES OF THE OUTBACK – SIMON

Simon Steele is nowhere more at home than in the cockpit of a helicopter. He loves flying, and when God acted to combine this passion with his faith and a call to ministry, he and his wife Natalie jumped at the chance.

Almost at the start of their appointment, significant floods swept through Normanton and outlying outback communities and the Salvos were asked by the State Emergency Service to assist. “It really ignited my passion for that kind of work,” Simon remembers. “There was also Cyclone Yasi ... [and] there’s been a lot of other disasters.”

Simon’s expertise earned him a reputation among emergency services personnel, and when a serious boating accident occurred on Christmas Eve in 2018, Simon quickly responded to a call for assistance.

Simon and his friend, Jim Lillecrapp, were first on the scene of the accident at Lake Julius, 70km north-east of Mount Isa. They encountered a family whose boat had collided with an underwater log, resulting in serious and life-threatening injuries to three of them.



Natalie and Simon start their new life in Griffith.

Simon, Jim and Lake Julius couple Belinda and Robert Worlein acted quickly, enabling the injured people to get treatment and be airlifted to hospital.

The four were honoured with a 2019 Royal Flying Doctor Service (RFDS) Queensland Local Hero Award for their quick thinking and level-headed response. They had already received the RFDS Local Hero award in Mount Isa.

“It was a real honour to receive this award,” Simon said at the time to Salvation Army writer Simone Worthing. “The greatest reward for me, though, is to know that three people who easily could’ve died are now alive.”

MEMORIES OF THE OUTBACK – NATALIE

One of the legacies the Steeles will leave is their ministry to the small outback community of Urandangie, 180km south-west of Mount Isa. The couple began travelling there in Christmas 2008, delivering Christmas hampers and toys for children and running a church service. They also began to lead ANZAC Day services each year and attended the annual cricket day, run by the local publican, Pam Forster, which raised money for the Outback Flying Service.

“

It’s often the way, that the things that are difficult are also where the blessing lies.

”

“In the Outback, there is this resilience,” says Natalie. “Part of that is because of leaning on other people in community. Living in the Outback has taught me that I need to do my part well and ask for help and lean on others and recognise other people’s strengths and encourage them in that – just as God does for us.”

GOD’S PROVISION

The Steeles’ appointment changed in 2017 to include the role of corps officers (pastors) at Mount Isa Salvos.

“There was an added layer of isolation,” remembers Natalie of that time. “God often calls us into the unknown, and he does call us to step out in faith.”



The Steeles in the early days of ministry in Mt Isa.

NEW BEGINNINGS

Both Natalie and Simon, while sad to leave Mount Isa, know that God is calling them to a change in appointment – as Salvos rural chaplains in south-west NSW. The Salvation Army ceased its Outback Flying Service, based at Mount Isa, two years ago.

Natalie will miss the sunsets and the beauty of the landscape. “There is in the harshness there [in Outback Queensland] something that is also very beautiful. It’s often the way, that the things that are difficult are also where the blessing lies,” she says.

For the full story, go to bit.ly/493TJd6



Scan here for more information on Salvation Army services.

Chicken and broccoli casserole



Ingredients

500g diced chicken, 1 tbsp oil, 1 head broccoli (or cauliflower), 1 can condensed cream of chicken soup, $\frac{1}{3}$ cup milk, $\frac{1}{2}$ cup shredded cheese, 2 tbsp breadcrumbs, 1 tbsp butter

Method

- In a medium fry pan cook chicken, in oil, until browned. Transfer to 22cm pie dish.
- In the fry pan add chopped broccoli, soup and milk and bring to the boil.
- Pour over chicken and top with cheese.
- Stir breadcrumbs and butter together before sprinkling over the cheese.
- Bake at 200°C for 15 minutes.

HAVE A LAUGH



What do you call a sleeping bull?
A bulldozer.

What is more amazing than a talking dog?
A spelling bee.

What do you call a cat that follows you?
A copycat.

When is a well-dressed lion like a weed?
When he's a dandelion (dandy lion).

What happened when the lion ate the comedian?
He felt funny.

SIGNING IN



Sudoku

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

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



Quick quiz

True or False

1. A lizard can grow its tail back if it is broken off.
2. Snakes shed their skin once a year.
3. Goldfish don't have stomachs.
4. Snakes are colour blind.
5. Canaries do not enjoy being handled.
6. Snakes hear through their skin.
7. A group of tortoises is called a creep.
8. Bearded dragons are native to Germany.

Tum-Tum



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

Bible byte

"God blesses those people who grieve. They will find comfort!"

Matthew chapter 5, verse 4
Common English Version

Tum-Tum: is hiding on the 4WD mirror on page 10.

I am: A dolphin

Quiz answers: 1. True 2. False (4-12 times a year) 3. True 4. True 5. True 6. True 7. True 8. False

WHO AM I?

I am a mammal and I live in the ocean.

I am a graceful swimmer with a streamlined body and a blowhole.

I live in a pod and jump high from the water.

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



YOU OFFER A NEW BEGINNING

"The Salvation Army were amazing. You feel so thankful, so blessed and so lucky to have their support. They helped us in ways I can't even explain. Financially, with food and petrol, with our mental health, and help finding a home. We got our home just in time – three weeks before I gave birth!"
– Hayley

The Salvation Army provides help, connection and essential services for families experiencing hardship, homelessness, and the trauma that journey causes. Your Red Shield Appeal gift today will help another family like Hayley's get the new beginning they desperately need right now.

*Names changed to protect privacy.



Donate today.

salvationarmy.org.au/hayley



**RED
SHIELD
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