



# Honoured Friends – Update 2021

## Gift in Wills helped Peter stay on top of his money

**The continuing uncertainty due to COVID-19 has worsened the financial pressure many households were already under, leaving them vulnerable and unable to afford bills or even basic necessities.**

Danielle Whyte, a Salvos Moneycare financial counsellor says it is essential that in these challenging times, struggling Australians resist 'payday' and other quick loans, as they can often lead to a crippling debt spiral.

First referred to Danielle's team by a local Salvos caseworker, Peter\* was drowning under several payday and other loan repayment obligations. He had recently lost his weekly job due to the pandemic and was on a part-disability pension due to a range of health issues. His partner was also on a disability pension and had recently been hospitalised.

"The main concern for me was – he just kept getting these loans and I couldn't understand how he was getting [them]. I couldn't walk away from the glaringly poor 'responsible lending' practices."

With significant effort, Danielle was able to get interest waived on several of Peter's loans and negotiate repayment options with others. Funding from a generous Honoured Friend who left a gift in Will to The Salvation Army enabled Moneycare to continue to counsel Peter and save him from bankruptcy.

For those like Peter, who are caught in a downward debt spiral, the sense of fear and helplessness can be overwhelming. "It's really sad ... what it does is put people who are already in poverty into a state of absolute hopelessness," says Danielle.

While she continues to work with Peter, his creditors and his Salvos case manager, Danielle says there is no easy fix. "Usually, people who apply have exhausted all other resources, but the reality is – that it is often a deep trap, and that easy fix can soon become a deep, deep hole of debt that only magnifies existing problems."



### YOUR GENEROSITY GOES A LONG WAY

Being able to better manage one's savings is a skill that most people would like to improve. Thanks to you, financial counsellors like Danielle are able to offer free services like negotiating payment plans for utility bills, understanding how to apply for government assistance, advocating to mortgage providers and much more, and guide people in crisis – just like Peter – to take charge of their finances.

If you would like to leave a gift in your Will or find out more about our services, please visit [salvationarmy.org.au/wills](https://salvationarmy.org.au/wills)

*\*Name changed to protect privacy.*

*Thank you for including The Salvation Army in your Will.*

For more information, or to update your mailing preferences, please call 1800 337 082, visit [salvationarmy.org.au/wills](https://salvationarmy.org.au/wills) or email [bequests@salvationarmy.org.au](mailto:bequests@salvationarmy.org.au)



## Darwin hostel feels like home after upgrade

**Thanks to a generous gift in Will, a major refurbishment of The Salvation Army’s mission and ministry in Darwin has brought a renewed sense of pride and respect to all involved in the project.**

The “decades-old” building, previously known as the Darwin Red Shield Hostel, underwent a two-stage, ground-floor refurbishment, and was renamed House 49, due to its location in the street.

Danelle Batchler, House 49 Manager says the new name holds special significance for residents, who were keen to shed the stigma associated with living in a hostel. “We’re building a sense of ‘a big share house, of looking after one another’,” says Danelle. The refurbishment has had a positive effect on the lives of not only the residents, but staff too.

House 49 accommodates men, women and couples over 25 years of age with no children. Around-the-clock onsite staff means residents can get consistent responses and support regardless of the time of day, which is crucial for those experiencing mental health issues.

Planning for the project allowed The Salvation Army to review its service modelling too. Traditionally, the site provided accommodation to people experiencing some degree of homelessness, but the new model includes transitional housing support with an ‘assertive outreach’ component.

The ‘house’ now has an enclosed garden and reflection area, which doubles as a popular meeting and counselling area. Other programs and activities, such as a chicken coop and bird aviary, were planned to give the residents ‘the feeling of home’. As Fred says, “It’s really more than just a building. It’s about a whole [life] transformation.” Thank you to our generous Honoured Friends for making this much needed renovation possible.



House 49 manager Danelle Batchler with Damien Narul. Budget cooking classes are run as part of a positive lifestyle program.

The new-look House 49 Darwin after the recent refurbishment



## A Salvation Army Honoured Friend –

**George McCarthy, a passionate donor and advocate of the Salvos, has included a gift in his Will. “I just know from what The Salvation Army has done for me, it will do for others!”**

Born in Britain in the 1930s, George and his seven siblings were sent to various orphanages and lost contact with each other. Once older, he joined the Merchant Navy and travelled the world, but also learnt to drink. “It was simply part of the seafaring culture of the time”, he says.

Eventually moving to Australia, George worked and raised two children. But as his first marriage fell apart, George’s alcohol consumption got worse. Years of blackouts resulted in a cycle of hospital visits, looking for a solution to his drinking. Nothing worked.

One day, George drunkenly decided to board a flight to Auckland, New Zealand. After days of living in a park and binge drinking, he finally asked a police officer for help and was taken to The Salvation Army.



### LIFE-CHANGING CARE

George undertook the Bridge residential rehabilitation program, stayed a year and successfully beat his addiction. As he says, “[It] was the beginning of my life changing.”

Meanwhile, his sisters in England contacted The Salvation Army Family Tracing Service\* in London, who successfully tracked George, resulting in a family reunion in 1987.

Now 92, George says, “I am independent and healthy, I still have a good life. I am forever grateful for it, and I think...it was The Salvation Army (that made it possible).”