Bronwyn’s battle with debt

Magnificat! The greatest song

Making ends meet
Breaking debt’s stranglehold 04
Making ends meet 06
Easy credit, financial crisis 08
The debt nightmare: no-one is immune 11

Hello 03
Wordwise 12
Wesley Mission News 14
Turning Points 16
Wesley Mission’s Services 18

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Editor: Graeme Cole
Writers: Trevor Dalziell, Gavin Hanbridge
Executive Editor: Rev Dr Keith V Garner, Superintendent/CEO
Design: David Beattie, Marcelo Canizares
Production: Shelley Kirkwood
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“My spirit has begun to rejoice in God my Saviour.”
Luke 1:47
We have reached that time of the year when the summer heat approaches and we prepare for Christmas. In this edition of *Wesley Impact* there are many stories that tell of those who are struggling to make ends meet. Christmas is a time when we attempt to express our practical care for people.

You will find reference in this edition to the findings of our latest research report, *Making ends meet: Financial stress is not just about money*. A huge number of 850,000 households in NSW describe themselves as being “financially stressed”. Many have had to seek financial help from family and friends and have not been able to pay for some basic costs of life like a medical bill, getting their car serviced, or heating or cooling their home.

When a sudden illness, job loss or relationship breakdown tips an individual or family into unmanageable debt, other problems can rapidly follow: homelessness, physical and mental illness, dangerous coping behaviours. The message remains the same and that is to seek help and seek it early.

I hope this edition of *Wesley Impact* helps you better understand this major social challenge.

As usual, our centres will be extremely busy over the Christmas season. I never cease to be grateful for the high level of commitment that is displayed by our staff, volunteers and church members.

May God bless you with a Christmas that reflects the gift of the Prince of Peace, Jesus Christ. If ever our world needed to know such a message, it is in our day.

Rev Dr Keith V Garner
Superintendent/CEO
Wesley Mission
Debt has cast a pall over the lives of Bronwyn Rushton and her five kids for years. Now, with Wesley Mission’s help, the nightmare is starting to recede.
Making ends Meet

More than a third of people in NSW are affected by financial stress, representing 850,000 households.

This is just one of the alarming findings in the latest Wesley Mission Report, *Making ends meet: Financial stress is not just about money*, released last month.

In addition, more than half the population is now anxious about the future and one in six households is “very worried” about their financial future, double the figure recorded in 2006.

The Wesley Report also reveals that:
- Of those reporting financial stress, half struggled to pay utilities, a quarter had pawned items and a fifth had gone without meals.
- Where six in 10 respondents would have been able to cover a $2,000 emergency expense in 2006, only four in 10 can now do so.
- A quarter of households have seen a decrease in it’s not the life she imagined.

At 41, Bronwyn Rushton, a single mother-of-five, spends her life juggling the meagre family income: pay off the electricity bill but ignore the water bill; buy a new school uniform for her daughter but skimp on the groceries; pay the rent or hold back a little to give her struggling parents a hand.

It’s energy-sapping stuff, especially when her night shift job at Woolies means she seldom gets more than three hours sleep before having to get the kids ready for school.

“What gets up my nose is when people say ‘well, you shouldn’t have had five kids’. What they don’t realise is that when I was having the kids, I was married and had a good income,” Bronwyn says.

“I bought my first house when I was 17 and worked multiple jobs to pay it off by the time I was 30. I’ve always worked.”

Then in quick succession, Bronwyn lost her nice house in the Blue Mountains when her husband’s business went bankrupt, and then lost her husband (and his income) when he walked out on the family.

Sadly, it’s an all too familiar story. Wesley Mission’s Financial Counselling Service lists marriage breakdown as one of the major triggers that sends people on the downward spiral into unmanageable debt.

*It’s hard, really hard, because I know what it’s like to live a normal life.* Bronwyn.

“Now I’m in a Department of Housing place and finding out what it’s like to really struggle,” Bronwyn says.

She puts on a brave front in the face of difficulties that would leave most people curled up in the foetal position sucking their thumbs.

Her youngest son, Jacob, 5, has serious mental and physical disabilities and requires constant care at home and expensive medical treatment, including a recent operation.

Her parents are old and also in poor health, and are struggling with serious housing finance problems of their own which, ironically, Bronwyn tries to help with.

Bronwyn also has to constantly monitor her work income to ensure it doesn’t exceed limits set by Centrelink that might affect her carer’s pension. This involves regular and often tense negotiations with that organisation.

At home she faces the normal stress associated with raising teenagers, exaggerated by the lack of money and the constant need to explain why she can’t fund their demands for a night at the movies or a school camp.

Most worrying of all, however, is the ongoing threat of eviction from her Department of Housing fibro home in far western Sydney due to rent arrears.

And then there are the bills:

“Electricity and water are the worst because I use a lot of both due to my disabled son’s special medical needs. I am on a good phone plan though and I make sure I pay the medical bills no matter what.”

In common with other people experiencing financial stress, Bronwyn fears slipping into depression. She sleeps badly and experiences frequent mood swings. Her doctor told her she was on the verge of a nervous breakdown and prescribed Valium but Bronwyn found the drug left her too sluggish to manage the family.

She is also worried about her 11-year-old daughter, Lauren, who is already taking medication for anxiety, caused in large part by the family’s fragile financial situation.

Bronwyn is wracked by guilt about her perceived failings as a mother:

“I have to work nights at Woolies so I can be home during the day to look after Jacob,” she says.

“Because of the night work, however, I have to rely on my oldest daughter to look after the other kids and it’s not fair because she needs time for study and just being a teenager.

“I think I’m going to have to quit work because I need to be home at nights to make sure the kids do their homework and get to bed on time, and to generally give them some structure.”
income over the past two years and one in six has experienced a significant drop.

- More than half the people in NSW now report feeling anxious about their ability to meet future financial obligations, an increase of 34 per cent on 2006.
- Many households are struggling with electricity bills: 51 per cent of people who are financially stressed are experiencing difficulties now, while seven out of 10 people in NSW expect to have to make sacrifices to meet future bills.
- Almost half of those under financial stress have suffered from ill health, both physical and mental, and a third have experienced relationship issues, including divorce and domestic violence.
- Four in 10 households don’t have a budget and a third of those with budgets still overspend. This is despite strong awareness of the availability of financial counselling.
- While there is assistance available for those experiencing financial stress, many do not seek it, or wait until it is too late. Shame or embarrassment about their situation is the major barrier for many.

However, daughter Lauren is quick to dispel any suggestion that mum is a slouch:

“We all love her to bits but worry that she’ll get sick or depressed because she takes on so much,” she says.

“It’s tough. If we didn’t budget like crazy, we wouldn’t survive. Fortunately, mum is really solid and I feel honored to be her daughter.”

Kate.

Fortunately, there are some positives for Bronwyn: eldest daughter Kate has done well in her studies and her teenage brother regularly tops his class. Bronwyn has also completed part of her TAFE studies as a disability carer.

And, despite her desperate position, Bronwyn encourages her family to give back: they recycle their clothes through Vinnies and Bronwyn finds the time to support a friend who is suicidal due to serious financial problems.

Also on the positive side, Bronwyn recently took the decision to talk to Wesley Mission Financial Counsellor Joanne Hunt in Penrith.

“I’m pretty stubborn and it took me a long time to admit that I really wasn’t coping,” Bronwyn said.

“I wish I’d gone to Wesley Mission sooner but I realise now it’s been a life-saver.

“Joanne is a godsend and has taken a huge weight off my shoulders.”

Joanne worked with Bronwyn on a comprehensive review of her income and outgoings. She then liaised with the Department of Housing to negotiate a payment plan for Bronwyn’s rent arrears to avoid eviction.

In six months working with Joanne, Bronwyn has consistently reduced her debt.

“She’s working really hard to fix this situation but the Department has its priorities as well and there is a very real threat that Bronwyn and her kids may still end up on the street,” Joanne said.

Wesley Mission has also referred Bronwyn to other counselling and legal services.

Over and above the financial side, Joanne has also become Bronwyn’s friend:

“She’s like a ray of light for me, always willing to listen non-judgmentally to all my troubles, not just the financial ones. It’s done wonders for my mental health,” Bronwyn says.

During the interview for this article it was also obvious that Bronwyn was also doing a great job of keeping her family together during this difficult period. The hard lessons her kids have learned about going without have given them maturity beyond their years.

Daughter Lauren has this to say:

“I’m grateful for what I have. I don’t always get what I want, but I have everything I need.”

With a future that’s far from certain, Bronwyn is philosophical:

“People say ‘I don’t know how you do it’ but I tell that I have no choice.

“My daughter said to me the other day ‘what happens to us if you die mum?’

“The fact is I can’t afford to die, and don’t want to. I just hope there’s a day when I won’t have to worry about bills any more. I don’t want to be rich, I just want to get my head above the water and keep it there.”

— Trevor Dalziell
Making ends meet
It was an exciting time for thirty-something Newcastle couple Karen and Richard—a wedding, the honeymoon and then renovations to their new home. Like many others, they put it all on the “plastic”. But when health problems forced both of them to take unpaid time off work, they discovered the pitfalls of living on credit.
Money is still very tight for Newcastle couple Karen and Richard so they spread out their bills on the kitchen table, trying to work out which to pay first. It’s at times like these that they remember just how tough things have been over the past few years and how they might have managed their money differently.

“Looking back, we probably wanted everything too quickly,” Karen said.

They arrived back from their honeymoon in 2006 to find the apartment they were renting had been sold and they had to move. The couple decided to buy their own place rather than continue renting. Although they had planned to save a deposit, they decided not to wait.

With a home loan of $190,000, they bought a three-bedroom house a short drive west of Newcastle. The house is in a quiet neighbourhood with a fair-sized yard, perfect for raising a family. However, at that time, the house was very run down and the couple borrowed $20,000 to renovate the exterior. They paid for other renovations on their credit cards and soon had a credit card debt of $30,000.

“We started re-doing the floor and bought paint on credit,” Karen said. “It started to add up. You think it’s only going to be $50 and then it’s $300 and another $300. Then I fell pregnant with Lincoln and the costs really skyrocketed.”

Now on one income, the couple weren’t living extravagantly but used the cards to pay for ordinary expenses. “We weren’t looking to max each one out. I used to wonder where all the money was going. It was just petrol and food but it added up real quick to thousands and thousands,” she said.

Early this year, the couple were looking forward to the birth of their second child. However, they were also concerned about their debts, totalling $260,000, including $30,000 on six credit cards.

Then tragedy struck. When Karen was giving birth to their daughter, Kadiesha, there were severe complications and Karen nearly died.

She pulled through but was off work for weeks. She had no leave accrued and had to take unpaid leave.

However, it was soon Richard’s life that was hanging in the balance. The stresses of the birth and undiagnosed diabetes caused him to collapse at work. He was rushed to hospital where he also nearly died.

Richard spent a week in hospital and was off work for another three weeks. Like Karen, he did not have any leave stored up. For one month, the couple had no income. The bills piled up and the credit cards went unpaid. Karen suffers from bi-polar disorder, and worrying about money triggers her condition.

“We were on a knife edge,” Richard said.

In the midst of their financial crisis, the couple were still receiving letters from banks offering additional credit cards. They wondered if those banks knew about their financial plight.

A friend suggested that Karen and Richard seek help from Wesley Mission Newcastle. They met Jonathan Studdert, a financial counsellor from Wesley Newcastle Counselling.

Jonathan wrote to the six banks Karen and Richard had debts with to seek a freeze on payments for a few months until the couple—now both working again—were in a better financial position. “My job as a financial counsellor is to demonstrate to banks that my clients are experiencing financial hardship. I then need to negotiate options that are realistic for both parties,” Jonathan said.

“Financial institutions want to see evidence of the clients’ income, outgoings, and details of other debts. I drew up a budget with Karen and Richard with this information that could also be used by them to better manage their money.”

Four of the banks reduced the couple’s regular payments for a few months.

This gave them time to gain some control over their financial situation.

Karen and Richard’s next step was to cut up and cancel their credit cards, and they are now gradually paying off their debts. “We try and pay $20 over our minimum monthly payment for each credit card,” Richard said.

As they talked with Jonathan, Karen and Richard began to think differently about the way they spent money. The couple now go out less and Richard says, “we love PlayStation games, we take the kids to the park. We just keep it simple”.

The couple also talk more openly about their money situation with friends and family. “For Christmas, we just tell everyone, ‘don’t buy for us, so we don’t have to buy for you’,” Richard said.

Recently, Karen and Richard received a letter from one of the banks offering to increase their credit card limit by $4,000. Along with the other credit card offers they receive, the couple put it in the shredder.

— Gavin Hanbridge
THE DEBT NIGHTMARE: NO-ONE IS IMMUNE

It doesn’t matter how well off you are, how old you are or where you live. When life deals you a bad hand, the descent into unmanageable debt can happen surprisingly quickly, and with devastating consequences.

Just ask Lynette Brailey.

As head of Wesley Mission’s Financial Counselling service, she’s seen people in their 20s to their 60s, earning anything $50,000 to $150,000 a year, brought to their knees through financial difficulties.

And the stress affects more than just the hip pocket:

“Once people are under the hammer financially, then other things start to get wobbly, like relationships and health, both physical and mental,” Lynette said.

But don’t they bring it on themselves through being reckless with their spending?

“The descent into debt is seldom about irresponsibility or rampant consumerism but about circumstances that people can’t cope with,” Lynette said.

“Unemployment and relationship breakdown are by far the biggest causes, followed by illness. These things can happen to anyone.

“Many people who lost their jobs or had hours reduced during the Global Financial Crisis, especially those in their 40s, are still looking for work. They’ve spent their redundancy payouts and now rely on Centrelink.”

Make no mistake, people do over-commit on things like mortgages and consumer goods. If they had to pay cash, they might think twice but what often puts them at risk is the over-reliance on credit cards.

“It’s not unusual for a family to have 10 credit cards. They live on their income and use one credit card to pay the mortgage, another for the utilities, one card to pay off the other, and so on,” Lynette said.

“They pay the minimum each month but don’t seem to realise that a lot of what they pay goes in fees, not debt repayment. It’s OK while there’s money coming in, but if one or both partners loses their job or gets seriously ill, they are suddenly facing a mountain of debt.”

People in this situation typically look at options like moving to cheaper and smaller accommodation (or in with the “rellies”) and dipping into their super to pay mortgages or other costs.

People come to Wesley Mission with debts of anywhere from $3,000 to $600,000, and may have been referred by organisations like banks, Centrelink and the Department of Housing.

The financial counsellors initially spend time going through the client’s financial history to get an accurate picture of their situation.

“People feel very ashamed about being in debt and so it sometimes requires a lot of pretty invasive probing to get them to admit the true state of their finances and how they got themselves into the situation,” Lynette said.

People seeking counselling for their financial problems can call Wesley Mission’s Credit and Debt Hotline on 1800 808 488, Monday to Friday.
The greatest song of all time—with the Rev Dr Keith V Garner

Songs on X-Factor are judged by their dynamic presentation and, in much contemporary Christian worship, songs are valued on their ability to stir the emotions. It’s a big call, therefore, to talk about the “greatest song of all time”.

I refer to the Song of Mary. Its content is far from unique as it recalls Old Testament scriptures, but the soon-to-be mother of Jesus “sings of her own exaltation from lowliness to greatness as typical of the new order which is to open out for the whole people of God through the coming of her son”.

We often tell the story of Christmas through the shepherds and wise men, bypassing the outstanding words of the mother of Jesus. Her words remind us of:-

The cause of praise—v.v. 46–49

Her song rises high above the shallow piety which often passes for worship. Did Luke place these words onto the lips of Mary? Whether he did or not, they best fit Mary’s own situation and we notice that:

• Praise comes from deep within

Darrell Bock says that “she has entered into praise, because of what he has done” and, Mary chooses “to review what God has done for her”. ²

• Despite who she was, God regarded her highly.

There is an astonishing humility in Mary which we cannot ignore. While we recognise that Mary is the recipient of a unique blessing, it is the way she responds to God’s call which remains a pattern for us today.

The extent of God’s mercy—v.v. 50–51

The theme of Mary’s song could be described as the “reversal of circumstances”. Mary’s humble situation in life is about to be reversed as God deflates the proud and buoys up the lowly.

• God’s favour is focused on those who fear

Fear often holds people captive. This year we conducted research which revealed families struggling with financial stress. Fear keeps people from freely embracing God’s love. Eduard Schweizer warns, “God’s great act must not be disdained”. ³ No-one is unworthy of notice.

The presence of God arouses “human fear”. But God takes no pleasure in fear; he reaches out to offer mercy. This Christmas we remind ourselves of the many places in our world where people are living in fear.

• God’s love is difficult for the proud

Pride can make it difficult to receive God’s message of love. Although there are positive features to pride, as every family and community knows, there is a negative aspect in “spiritual pride”. Jesus challenges the unhealthy aspects within our lives.

Luke 1:4

The cause of praise—v.v. 46–49

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The saving nature of God’s grace—v.v. 52–55

What God did in Mary’s life will be replicated throughout the history of the world. Fred Craddock put it this way: “What God has done for Mary anticipates and models what God will do for the poor, the powerless, and the oppressed of the world …” ⁴

What begins as a deeply personal reflection in the life of Mary, becomes a pattern of God’s saving news for the world. God identifies with the human race, which results in:

• A love which reverses social position

The Christmas story is re-enacted annually in countless nativity plays. Yet its true meaning seems to be reduced to a message about family life and peace on earth. These themes are important, but there is another more revolutionary facet to Christmas – it is the way God chooses rough shepherds to be the first witnesses of the birth of Christ and kings turn up to pay honour to a child. A love which has social consequences.

Mary’s song constructs the platform upon which the message of Jesus Christ will be shared with the world. While it is true that Luke’s gospel is the longest, for many its picture of Jesus is the most natural and attractive. Jesus is born in the ordinariness of a stable and lives to meet the wide range of human need. It should not surprise us, therefore, when Jesus returns to Nazareth and reads from the prophet Isaiah, he announces his mission in terms of “good news to the poor” (Luke 4:18).

Many of the most attractive songs in the world have a simplicity about them and often touch the heart, but go no further. No-one could say that about Mary’s song … for me, the greatest of all songs! It combines tenderness and justice.

Mary is the recipient of God’s grace (Luke 1:28) because she is not chosen on the basis of her inherent qualities, or simply to enjoy privileges. In a simple sentence, Brian Beck puts everything into perspective: “God’s favour to Mary is undeserved and unaccountable except in terms of his sovereign choice.” ⁵

Among the most significant evangelical writers of my lifetime is John Stott. I commend his words: “If the angel Gabriel addressed her as ‘highly favoured,’ and if her cousin Elizabeth called her ‘blessed … among women’, we should not be shy to think and speak of her in the same terms, because of the greatness of her Son.” ⁶

May Mary’s song inspire you this Christmas and lead you to share with those of us at Wesley Mission in a message of love to the world, especially those who are hurting.

— Rev Dr Keith V Garner

01. Aunties & Uncles joins the family
Wesley Mission has helped avert the closure of a prominent NSW community service which has supported vulnerable children for more than 35 years.

Aunties & Uncles, which has assisted thousands of disadvantaged children, approached Wesley Mission earlier this year to take over its operations after financial pressures placed the service at risk of closure. Wesley Mission saw value in the proposal and agreed to take over the operations.

Aunties & Uncles provides children with an extended family by pairing them with a volunteer “aunt” or “uncle”, who provide stability as well as ongoing support and mentoring.

“We have warmly embraced the Aunties & Uncles program,” Wesley Mission CEO the Rev Dr Keith V Garner said.

“It is an excellent fit within the Wesley Mission family.”

Aunties & Uncles now operates as part of Wesley Mission’s Dalmar Children’s Services group which has a long history of recruiting, training and supporting foster carers who provide homes for children and young people who cannot live with their families.

02. SANDS—helping youth for 10 years
Wesley Mission’s Support and New Directions for Students (SANDS) Program at Nambucca Heads on the NSW North Coast is celebrating its 10th year of providing guidance and skills to local youth.

“Not many youth programs go for that long, especially in Nambucca Heads, Macksville, Bowraville and surrounding areas,” Angel Williams, SANDS youth worker, said.

Fifty per cent of the students participating in SANDS are Aboriginal, with Aboriginal TAFE teachers and the Aboriginal community heavily involved in the program.

“SANDS, with its mix of fun, practical learning, outdoor education and on-the-job training engages young people, in particular Aboriginal youth,” Angel said.

“In 10 years we have had some great results, with 75 per cent of students going onto School Certificate, HSC, TAFE and employment,” she said.

03. New clinical training facilities
Sydney will soon have new clinical training facilities for medical, nursing and psychology students on the grounds of Wesley Mission’s hospitals at Ashfield and Kogarah.

The Federal Government will provide $2.7 million at Ashfield and $2.9m at Kogarah. The additions will include a library, counselling rooms, seminar rooms and offices for students and supervisors.

The project will benefit students of medicine (psychiatry), nursing and psychology at the Universities of NSW, Western Sydney and the University of Technology Sydney.

Wesley Mission estimates the Ashfield project will be completed in mid-2012 and Kogarah in 2013.

The funding is being provided under the Gillard Government’s Innovative Clinical Teaching and Training Grants program to boost the number of clinical teaching and training opportunities in Australia.

04. Wesley Mission wins media awards
Wesley Mission has won three major awards from the Australasian Religious Press Association for excellence in religious journalism.
We also recently picked up a major national award for the quality of our intranet.

The 2010 religious journalism awards attracted a record 401 entries from 180 organisations across Australia and New Zealand and were judged by some of Australia’s leading mainstream journalists and academics.

Impact magazine won a gold award for Best Headline *Till debt do us part* and Best Layout, while we also won an award for Best News Release.

Wesley Mission’s intranet was also recognised in an annual WebAward competition run by the Web Marketing Association.

The judges commented on the excellence of the site in areas such as design, content and ease of use.

**05. New urgency to share gospel**

In October Wesley Mission’s Superintendent the Rev Dr Keith V Garner represented Australia along with Andy Chin, one of our younger pastoral staff, at Lausanne III in South Africa.

The Lausanne Movement was one of the most significant movements in evangelisation to emerge in the 20th Century. The famous Edinburgh Conference in 1910 saw a mobilisation of mission activity and in 1974 the Lausanne Congress saw evangelicals come together with a new joined-up perspective on social action and compassion in the world.

A second congress was held in Manila in 1989 (which Dr Garner attended) and this third event saw thousands of people from across the globe join together in a new urgency to share the good news of Christ—and to express the gospel in Word and Deed. Dr Garner conducted a preaching weekend at Northfield Methodist Church in Johannesburg and spoke at Cape Town Central Methodist Mission and at Rosebank Methodist Church, the university church.

**06. Church grows strongly in China**

In September five members of Wesley Mission’s Ministry & Mission team went to Nanjing, China, to share in worship, visit churches, meet local ministers and pastors, and hear about the church’s amazing story of growth.

The surrounding province, with more than 77 million people, has 1.6 million registered church members. There are 4,300 churches and meeting sites but only 230 ordained ministers and pastors.

The church is growing at 80,000 members a year but is effectively lay-led. While churches have ready access to Bibles, they need trained indigenous Bible teachers. Some worship services are conducted in 4,000 seat purpose-built facilities while others are held in converted homes and warehouses.

The Wesley Mission delegates particularly recall singing *Pass Me Not O Loving Saviour* with a packed church in Huai’an, after watching 4,000 worshippers arrive for church on pushbikes, motor scooters and on foot. The words of one female pastor resonated when she said “the same Holy Spirit excites my heart as yours”.

They said it was a thrill to hear church members and ministers share their journeys to faith and to see the passion in ministers’ eyes as they shared their vision of taking the Gospel of Jesus Christ to people right across their great land.
01. NT intervention has ‘failed’

The visit by the World Council of Churches’ (WCC) delegation to indigenous communities in the Northern Territory concluded in September, hearing “that life has not improved under the intervention but has deteriorated. There is despair, anger, and confusion”. The visit was in response to an invitation by the National Council of Churches in Australia (NCCA).

Graeme Mundine, from the National Aboriginal and Torres Strait Islander Ecumenical Commission of the NCCA, told Wesley Impact, “we want governments involved at the local level. We don’t want governments to shy away from being involved in Aboriginal communities. However, we want Aboriginal people to be able to achieve the dreams they determine for themselves.”

The WCC delegation observed that the Federal Government had not “reset the relationship with Aboriginal people”, meaning it did not consult effectively with indigenous Australians because it continued to assume they could not make effective decisions for their own communities. The conclusion was that the Northern Territory intervention has failed because of this.

Mr. Mundine said particular aspects of the intervention, such as compulsory income management and compulsory acquisition of leases over Aboriginal land, were “dehumanising”. “People (living under the intervention) feel it and they are angry about it. People are fighting it and at the same time working for positive change.”

The delegation consisted of indigenous and non-indigenous members from the USA, Asia, South America and Oceania. They visited Darwin and six smaller communities.

02. Thousands attend Lausanne

Four thousand evangelical Christian leaders from around the world came together in October in Cape Town for Lausanne III. Participants discussed six key issues affecting the future of the church; the challenges of atheism and hedonism, the global evangelism of Islam, developments in globalisation, the brokenness of the world, and changes in Christianity itself.

Congress organisers said “today on nearly every continent, the Body of Christ is faced with major challenges to not only its physical survival, but also attacks on the very tenets of the Christian faith.”

“It is our prayer that Cape Town 2010 would see the formation of many hundreds of partnerships that result in more men, women, children and young people having the opportunity to hear and respond to the message of Christ.”

Thousands more leaders worldwide participated remotely through online forums, internet downloads, and offsite groups.

03. Call to review asylum seeker policy

With the death of a Fijian asylum seeker at the Villawood Immigration Detention Centre in September, the Uniting Church in Australia has again called on the Federal Government to urgently review the policy of the mandatory detention of asylum seekers.

The Director of UnitingJustice Australia, the Rev Elenie Poulos said, “the tragic events at Villawood are a stark reminder of what the government knows to be true: the prolonged mandatory detention of asylum seekers compounds the suffering of people who have already endured considerable mental and physical trauma.”
The Rev Poulos said the “deteriorating conditions for asylum seekers on Christmas Island, in Darwin and Curtin, and in other places of detention, are an indication that quick action needs to be taken”.

04. Church denied its voice in Fiji

Last year’s ban on the annual conference of Fiji’s Methodist Church by the interim Prime Minister, Commodore Bainimarama, has been extended to 2014. Local level church meetings and activities have also been prohibited. The ban was imposed in response to the Church questioning the democratic credentials of the Bainimarama government.

In 2009, all members of the Fiji Methodist Church Standing Committee were charged with attending an unauthorised meeting and held in custody for three months. Charges against most of the committee members have now been dropped due to “insufficient evidence”.

Commodore Bainimarama said of opposition from the Church and the Great Council of Chiefs, “I need to silence them. I need to have them silenced”.

Eighty per cent of Fiji’s indigenous population are Methodist and so the Church lies at the heart of Fiji’s religious, social, and political life.

05. Welcome back

Over 3,000 US churches participating in the recent Back to Church Sunday campaign have reported a 26 per cent increase in weekly attendance. Back to Church Sunday was an opportunity for church members to invite family, friends and neighbours to church services.

The campaign was started by Anglican Churches in the UK in 2004. This year, in a message to participating Anglican churches, the Archbishop of Canterbury, Dr Rowan Williams, said, “the desire for God is undimmed in Britain. This country has not turned its back on God or spiritual things. Many more people would come to church if they knew they were invited, so I’m inviting you.”

06. Building peace in Timor

At the time of writing, Joy Balazo, Associate Director for Peacemaking with the Uniting Church’s overseas aid agency, UnitingWorld, was planning to facilitate the first peacebuilding workshop in Timor-Leste in December. In 2008, Joy successfully negotiated a peace agreement between 32 warring tribes in the Southern Highlands of Papua New Guinea with the assistance of local youth under the Youth Ambassadors for Peace program.

She has recently been invited by the Protestant Church of Timor-Leste (IPTL) to help resolve complex divisions within the Church community that originated during its opposition to the Indonesian occupation. The wider community has been fractured by years of civil war and the violence that engulfed the community in the wake of the 1999 referendum on independence from Indonesia.

Joy says the most difficult part in developing peace is building trust and relationships between participants that will grow over time. The aim of the workshops she facilitates is to get people to see past their biases and develop working relationships with other people they are currently in conflict with.
Wesley Mission’s financial counselling service can help people get a handle on their debt situation and suggest ways forward. However, financial stress can also trigger a range of other problems, and we are there to help manage those too.

Financial counselling
Wesley Mission’s Credit Line financial counsellors generally work face-to-face with each client, combining counselling, assistance and self-help. They will work with creditors on the client’s behalf to work out a manageable debt repayment plan and help clients to become as independent as possible. If necessary, they will also refer clients to other Wesley Mission services for support.

Gambling counselling
Wesley Mission helps problem gamblers through personal and financial counselling, legal advice, and counselling for family members. They use a holistic approach to establish and maintain change in the gambling activity, as well as looking at the reasons contributing to the problem.

Counselling
Wesley Mission’s counselling is far-reaching, helping individuals and families cope in a myriad of ways. We provide face-to-face and crisis telephone counselling for depression, eating disorders, abuse, alcoholism and drugs, anger, grief and loss, suicidal behaviour and domestic violence.

Suicide prevention
Wesley LifeForce is dedicated to helping reduce the significant rate of suicide in Australia. LifeForce works in local communities, raising awareness about suicide prevention, delivering seminars on the signs of suicide and how to intervene effectively, and establishing local suicide prevention networks. These networks, set up across New South Wales, are able to respond to specific needs in their community and deliver local suicide prevention initiatives.

Homeless services
When a person slides into homelessness, almost every other problem in their life worsens—whether it’s substance abuse, mental illness, relationship breakdown or problems with the law. Wesley Mission programs provide stability and security so people can begin to address the areas in their lives that have contributed to their homelessness.

Services include crisis accommodation, case management, drop-in centres, assistance with food and independent living.

Accommodation for families
Families may need crisis accommodation as a result of eviction, fire, domestic violence, divorce or financial difficulty. For low-income families, the cost of Sydney rentals and the shortage of public housing can also make life increasingly difficult. Wesley Mission offers short and long-term accommodation and support services for homeless families and families at risk of becoming homeless.

Respite for carers
Being a carer is a huge responsibility. Often this is in addition to other family, work or community commitments. For some carers their role can be exhausting or overwhelming; a trigger for mental health problems. Wesley Mission helps carers take time out for themselves. Our in-home and residential respite services work together with carers to plan the respite they need.

Child and family services
Wesley Mission’s Child and Family Services represent a cornerstone of its care. Services are designed to increase a family’s ability to effectively deal with a range of problems through information on parenting, child development, local services and groups, supported playgroups, outreach services, early childhood resources like books and toys, transition to school programs and other group activities.

Help Wesley Mission extend its work of caring for people
- Volunteer your time and skills
- Host a fundraising event
- Commit to a regular donation
- Leave a lasting gift in your Will
- Introduce Wesley Mission to your workplace or community group

Visit www.wesleymission.org.au to find out more

Making ends meet
Wesley Mission’s latest research report, Making ends meet: Financial stress is not just about money, was released on October 31, 2010.

Here are some of the main findings:
- Financial stress is becoming more acute
- A fifth of financially-stressed households have skipped meals
- More than half the people in NSW are worried about their future financial situation
- Electricity cost increases are hurting
- Financial stress is leading to other health and social problems
- People’s money management skills are not well developed
- People leave it too late to seek help
- There is little or no savings or budgeting culture

To find out more, visit: www.wesleymission.org.au/makingendsmeet
“Since dad left, we’re broke. Mum said my little brother will get a Christmas present, but probably not me.”

Help Lauren’s family make ends meet.
Donate to Wesley Mission 1800 021 821
www.wesleymission.org.au/donate