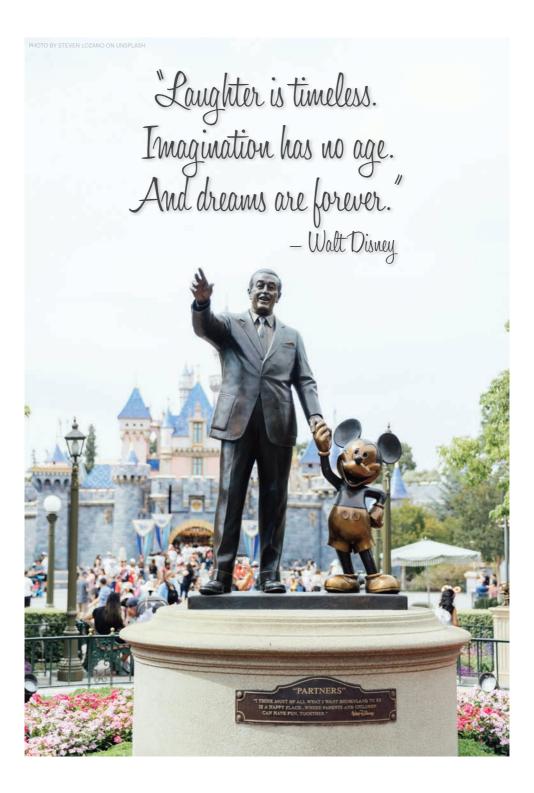


#### 6 Left behind

Advocating for older people caught up in scams

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A daily walk and talk
with God



#### 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 wellbeing of people of all ages, particularly children.





Scan here to connect with The Salvation Army services



Scan here to subscribe to Salvos Magazine

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Duckingnam

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#### Age matters

The United Nations International Day of Older Persons is celebrated each year on 1 October. This day highlights the important and valuable contributions that older people make in our community, as well as some of the challenges they face and the support they need to age with dignity, independence and inclusion.

In Australia, there were approximately 4.4 million people aged 65 and over as of 2022, making up 17.1 per cent of the population. Projections indicate that by 2066, older Australians could constitute between 21 and 23 per cent of the total population.

Many older people, from all walks of life and with varying levels of health and capacity, are making a positive impact in their families and communities. In this edition, we feature stories that show just a few of the ways that impact is being made.

Anthony Castle writes about seniors 'left behind' in an increasingly digital world and how the Salvos, and others, are advocating for those older people targeted and excluded by new technologies.

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

Simone Worthing **Editor** 

## The impact of our seniors

#### Celebrating International Day of Older Persons

#### Threads of compassion

In 2000, my husband and I were appointed as leaders of the Gold Coast Salvos. It wasn't long before ladies approached me to create a quilting group. Now, 25 years later, the quilting group is still going strong, and I have become the leader again in my retirement.

More than 40 ladies from the local community are part of the group. We meet Thursdays from 9am-2pm, only breaking for a Bible message and lunch.

The ladies are very generous, giving community quilts to returned veterans. the Salvos Streetlevel community, homeless people and those affected by flooding and fires. They also make toiletry bags for the disadvantaged children's camp at Easter, and for young people from Papua New Guinea who run the Gold Coast Marathon as part of a Salvos leadership program.

The women have been through many tough times,



Colonels Julie and Kelvin Alley in their roles as honorary chaplains to Runaway Bay RSL Sub-Branch, Queensland.

and they depend on each other for companionship and support, as well as sharing their love of quilting. I have had the immense privilege of conducting funerals and visiting their homes during illnesses. It is a unique and caring group that I feel honoured to lead.

Along with my husband Kelvin, I am the Chaplain at the Runaway Bay RSL Sub-Branch. The ladies that attend the monthly meetings and lunches have become like family. They ask advice and seek understanding on spiritual matters. Many are widows and find the pastoral care vital for their wellbeing.

What else do I like doing? Besides enjoying my own patchwork and quilting, I love gardening. It is so good to be outside in nature and getting my hands dirty. If life throws a curve ball, gardening seems to level everything out again.

- Julie, Gold Coast, Queensland

#### Still serving

Bec is officially retired, but still volunteers in the Karratha Salvos Store. She enjoys the connection and fun with staff and customers.

As a grandmother, she sees being at the Salvos as like a family; she sometimes feels a bit like a grandmother to some of the staff and customers and can share advice.

Bec is a prolific gardener

and enjoys sharing her produce and home-cooked items with others.

Bec loves singing ballads and doing karaoke. Her brisk daily walks around the oval near her home help keep her healthy. She prays her Rosary on the first two laps, then adds extra prayers until she has completed five or seven laps for the day.

And Bec loves holidays! Her next trip is home to



the Philippines with a daughter-in-law. **Bec. Western Australia** 

#### **Community icon**

Bess and her family came to be Salvos as a result of the ministry of the Flying Padres over 30 years ago. Bess has a beautiful, grateful faith and is loved by many in the region.

When Katherine Salvos started a community hospitality activity around 15 years ago, Bess was there with her own huge teapot and a quality cuppa for one and all.

Every year, Bess helps at the Katherine Show and Rodeo where the Salvos offer chilled water refills, sunblock and identity wristbands for children.

Bess is a frequent contributor to ABC NT Radio Darwin with a weekly



1 Bess (right) with fellow Salvos Peter (centre) and Jackie.

time slot. She is part of a team that provides a Devonshire tea for the historical society weekly from May to August.

Bess is widely known for hosting the Cancer Council's Biggest Morning Tea on her property every year. Now, as she scales back how much she can do herself, she is determined to have others run the event at her home.

And every May, Bess does multiple shifts at the Salvos' Red Shield Appeal collection tables.

It's little wonder Bess has been a nominee for the Australia Day Citizen of the Year awards in Katherine over multiple years and most recently, in January 2024.

- Bess, Northern Territory

## l.eft behind in a digital world

Advocacy for older people excluded by new technologies

by Anthony Castle

Nancy considered getting a dog after the death of a close friend. In her mid-70s, she thought a pet could offer companionship, and she found a breeder on Facebook Marketplace. After sending photos of a puppy, the Facebook account requested a \$2000 deposit. Nancy paid the money, but the dog never arrived.

After realising she had been scammed, Nancy spoke with her Corps Officer (pastor) at the Salvos. Nancy felt her judgment had been impaired by grief. Her bank was unable to retrieve the funds, so she shared her story to raise awareness for others. In an increasingly digital world with more online predators, older Australians are being left behind.

"Incidental ageism is pervasive with the adoption of new technologies," says Emily Seiler, Policy and Advocacy Adviser with The Salvation Army. "There are so many things that have been around for less than a decade, and that's just how we do it now. People get left behind."

#### Financial abuse

The Salvation Army submitted a response to the Federal Government's National Plan to End the Abuse and Mistreatment of Older People earlier this year. The Salvos highlighted financial abuse, including scams, fraud, unfair business

practices and family pressures, along with the importance of connectedness and communication regarding services and community.

"Although financial abuse might be seen by some people as less serious, all abuse is harmful. The integration of new technologies into our daily routines has caused a drastic shift in how all consumers, including older people, interact with governments, businesses and their community," Emily says.

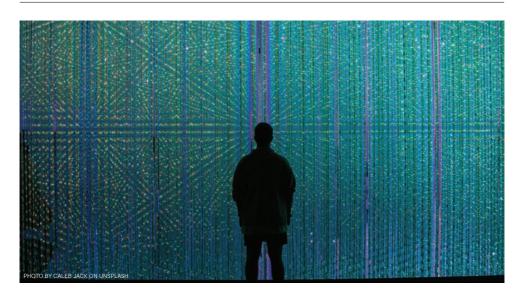
#### Increased risk

Although online service delivery offers convenience for many, older individuals left behind by this digital transition often find themselves digitally excluded. This digital exclusion can lead to older people being unable to meet their basic needs or being forced to interact with technology they are unfamiliar with or uncomfortable using. This forced digital migration leaves older people at a greater risk of falling victim to scams.

"Scams are prolific and create this entire sense of danger," says Emily. "This can cause apprehension for older people, and lead to both social isolation and financial harm."

Scammers often pose as trusted brands and services to appear legitimate. The

27 September 2025



Salvation Army brand has also been exploited, with scammers creating a fake No Interest Loans (NILS) Facebook page that mirrors the genuine Salvos page.

Multiple community members received messages from a fake profile requesting their bank details to complete their application. While many recognised the scam, reported the page and alerted The Salvation Army, some people were not so lucky. Several community members lost thousands of dollars, including an older gentleman who lost about \$8000.

"A time of significant risk is after the death of a spouse," Emily says. "Specialising in relationships, where members of a couple will each take on specific tasks that complement their skillset, creates a large risk for the widow or widower. We heard from one man who said the first bill he ever paid independently was his partner's funeral."

#### **Recommendations**

The National Plan had not previously included scams and fraud in its definition

of financial abuse. The Salvation Army's submission recommends that scams and fraud be acknowledged as a form of mistreatment and abuse, with significant impacts on older people.

The Salvation Army has also recommended that the National Plan work with key service providers to ensure services and essential communications are in formats accessible to older people.

"There is help available if you think you may have been scammed," Emily says. "If you think you or someone you know has been scammed or is experiencing financial abuse, The Salvation Army's Moneycare financial counsellors are here to support you to understand what options might be available to you."

To make an appointment to see a Moneycare financial counsellor, please call **1800 722 363** 

If you think you've been scammed, contact **scamwatch.gov.au** 

# Older Australians' discrimination and disadvantage

Older Australians make an enormous contribution to Australian society.

In addition to their social contributions, older people contribute almost \$39 billion each year to the Australian economy in unpaid caring and volunteer work.

We are living for longer, which means that Australia's population is ageing. Older Australians live longer and healthier lives than those in earlier generations, but many older people still experience considerable hardship. Older people (65 years plus) are especially at risk of falling into poverty, homelessness and housing insecurity. This is primarily because the Age Pension has not kept step with the rising cost of living (and particularly, the rising cost of housing for those renting or with a mortgage).

One in three older Australians reports experiencing some form of age-related discrimination, including employment-related discrimination. The Australian Human Rights Commission found that older people are shut out of paid work because of age discrimination during recruitment, in the workplace, and in decisions about training and promotion.

Over one in three people over the age of 65 (37 per cent or 1.2 million people) were born overseas, with older Australians speaking more than 260 different

languages. Other issues experienced by all older Australians can be more pronounced for people from a culturally and linguistically diverse (CALD) background, including social isolation, poor access to healthcare and loneliness.

Transitional life changes can increase the risk of, or act as a trigger for, loneliness. About 15 per cent of Australians aged 65 and over report feeling lonely, with rates of loneliness higher among older people living in residential aged care. Research shows that older people experiencing loneliness and social isolation are also more likely to experience social exclusion and significant health problems.

There is so much that we can do as a nation to value and support older people in our communities.



Older people made up about 16 per cent of the total Australian population in 2020.

#### WE HAVE THE POWER TO MAKE A DIFFERENCE

#### **URGE ACTION FROM GOVERNMENTS**

Governments must collaborate to develop a national policy that promotes healthy aging, taking into account the diverse needs of older Australians. This policy should address the rapid increase in the older population and the common desire of many older Australians to stay in their communities as they age.

Governments also need to develop strategies and programs for older Australians, including education around digital literacy and safety, accessible transport, financial literacy, elder abuse, social connection and loneliness, training to (re)enter the workforce, and increased volunteerism. These programs must be informed by lived experience and evidence-informed research about the needs of older Australians.

## WE CAN IMPLEMENT CHANGE IN OUR COMMUNITY AND WORKPLACES

In our workplaces, we need to recognise the huge contribution older Australians continue

to make, and ensure equal opportunities in recruitment, training and career progression. There should be no place for ageism and age-related discrimination in the workplace.

Community groups are crucial in addressing the social isolation and loneliness that some older Australians experience. When recruiting members and planning events and activities, we can make sure that we are being welcoming and accessible for older Australians so we can all benefit from what they bring.

## WE CAN HAVE INFLUENCE IN OUR PERSONAL LIVES

We almost certainly already have older people who are valuable parts of our lives. We can edeavour to reach out and enjoy their company. We can also recognise that a difference in age is no barrier to making new friends.

We can be agents of change if we witness discrimination against older people in the community and in the workplace.

**AUSTRALIANS AGED** 

85 yrs+ 7

PROJECTED TO DOUBLE BY 2042

The number of Australians aged 85 years and over is projected to double by 2042, increasing to over one million.

1 IN 7

ELDER ABUSE
Approximately

one in seven older Australians experience elder abuse each year.



63 per cent of people aged 65 and over (2.8 million people) receive income support payments, primarily the Age Pension.

## Safe summer fun for Ukrainian kids





Ukrainian children enjoy a summer break in Sweden, including a visit to Astrid Lindgren's World (left) and time for swimming.

The Salvation Army in Sweden recently gave 40 Ukrainian children a two-week reprieve from war and air raids by hosting a two-week (northern) summer camp.

The children from Mariupol, Kharkiv, and Dnipro were invited to the camp in Skeppsgården, on Sweden's south-east coast.

"These children, despite their young age, have seen and experienced the horrors of war, and have lost and continue losing their family members and friends. The war in Ukraine is mercilessly hitting children," said Major Kostyantyn Shvab, who oversees the Salvos in Ukraine.

"The Salvation Army Ukraine Division expresses appreciation to the Swedish Salvation Army and all donors for organising this vacation for 40 Ukrainian children. Two weeks free from war and air raids. Protection and support for Ukrainian children is the key to Ukraine's future. Children must be protected from suffering. This is vital for their health and future."

The camp offered a range of activities for the children, including rowing, swimming, campfires, games and crafts.

The children also visited Astrid Lindgren's World (a theme park in honour of the Swedish author), where they could explore environments based on characters from her books, such as *Pippi Longstocking*, *Emil from Lonneberga*, *Karlsson who lives on the roof*, and others.

A range of nutritious meals was served to the group, including certain delicacies sampled for the first time, which helped support the children's physical recovery from the impacts of living in a war zone.

UNICEF has published significant data concerning the situation in Ukraine related to children's access to essential services such as adequate nutrition and housing.

Approximately 70 per cent, equating to 3.5 million children, are without this access. The Children's Ministry of the Salvos in Ukraine, supported by international branches of The Salvation Army, plays a vital role in shaping the future of Ukrainian children.

- Ivan Berezkin

Faith Talk 27 September 2025

## God is real to me because...

by Captain Judy Brown

"He walks with me, and he talks with me, And He tells me I am his own."

This is a part of a grand old hymn of the church – and for me, it says it all.

I can't prove to you that my God is real, but I can say, with the man that Jesus healed of his blindness (John chapter 9), "I don't know how all this happened, but one thing I do know is that once I was blind but now I see."

The world we live in is a crazy place at times, with all kinds of pain and hardship – but as a believer and follower of Christ, I have the very real assurance that I never face it alone.

I find myself talking to him constantly – as to a friend – and even more amazing is that I know when he is talking to me.

The assurance and guidance of his voice is very real.

Just recently, I was collecting donations for the Salvos at a shopping centre where I was under cover, but still outside.

It was a particularly cold day, and I said to God, "It's too cold to be here today Lord. Please send someone to talk to, to share with – anything Lord, to make the morning worthwhile."

I had the most amazing morning. I had so many 'chats' with so many people. I was able to give assistance and prayer support to others.

At the end of the morning, I simply said, "Thank you Jesus".



Yes, I still had cold and numb toes – even with two pairs of socks on! But I was, and am, in no doubt at all that my Lord is real.

He hears and answers prayer in an amazing and very personal way.

I know, without any doubt, that I am loved and accepted by my God – and that he walks with me and talks with me each and every day – and the joy he brings is simply beyond measure.

Judy is a retired Salvation Army officer (pastor)

My Story Salvos Magazine

## Seniors active in retirement

#### **Long-term support**

As I reach my 86th year, I reflect on decades spent continuously attending the Auburn Salvos and fulfilling a range of voluntary roles. I have led classes for young people and assisted in many ways with the life of our congregation.

Around 25 years ago, refugees from Africa began attending our corps (Salvos church). I was deeply concerned for them and interested in their stories. I began to get to know them and to help them however I

could, inviting them into my home and learning about their experiences and their needs. For nine years I helped to lead English conversation classes.

I have always considered it a genuine privilege to serve in these various capacities.

I'm now retired and invested in the life of my retirement community. I still enjoy listening to the Salvation Army band. I'm also an avid reader, and love to tend to my balcony gardens.



I'm also happy and grateful to see the way my African friends have adapted to their new homes in Australia, and to being part of our church.

- Peter, Auburn, NSW

#### **Sharing good news**

When I retired after working 35 years with The Salvation Army, my goal became being a witness to others.

I joined a walking and aqua aerobics group where I met some lovely ladies and formed lasting friendships. As the coordinator of women's ministries at our corps (Salvos church), I organise a bi-monthly ladies' breakfast and invited my new friends to attend. We now have a waiting list for our

breakfasts. I also produce a monthly newsletter that is distributed at my groups and emailed to people across Australia, and even some overseas. Technology has proven to be an effective tool for sharing God's message.

Ladies from the activity groups have also begun attending our Sunday morning services, and others have volunteered to assist with church programs.

I thank God for the ministry opportunities my



generation have to share his message.

- Glenda, Whittlesea, Victoria My Story 27 September 2025

#### **Redefining retirement**

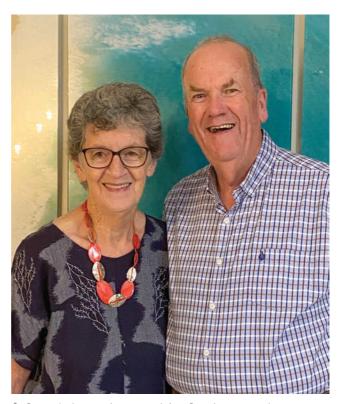
I've been a member of Rotary for 53 years, and so, when I officially retired on 1 June 2016 to Caloundra on the beautiful Sunshine Coast in Queensland, I headed off to my new Rotary club. Probably about two years into the journey of retirement, I was asked to speak at Rotary on the subject, 'Is retirement what you thought it was going to be?' – and I thought to myself, absolutely not.

Some people have said to me, you're too busy. I always respond with no, I'm not. I'm having fun, which I truly am.

I've now served as the Chairman of 'Australia Prays' for the last nine years. I had the privilege of being the Chairman of the World Prayer Assembly in Perth in 2023, with about a year of planning in preparation prior to this.

I serve as the Chairman of the Caloundra City Pastors network. I've recently taken up a new position in leading a new prayer group known as Intercessors for the Sunshine Coast.

I am Chairman of The Salvation Army National Property Advisory Group. I was inaugural Chair of The Salvation Army Capital Fundraising



↑ Commissioners James and Jan Condon are active in retirement.

Appeal for Sydney and now serve as a member of the committee.

I am the Pastoral Care Coordinator for Caloundra Corps (Salvos church). I lead the Just Men group on a Tuesday evening following our community meal at Caloundra. I also coordinate the prayer ministry of the corps.

I find great fulfilment in what I do, and while the Lord continues to give me good health and strength, I will continue to serve until the day he calls me home.

James, Caloundra,
 Queensland

"On this International Day of Older Persons, let's commit to strengthen care and support systems that honour the dignity of older persons and caregivers."

- UN Secretary-General António Guterres

Taste of Life Salvos Magazine



#### Minestrone soup



#### Ingredients

1 tbsp butter; 2 rashers bacon, chopped; 1 onion, chopped; 2 carrots, sliced; 2 sticks celery, sliced; 1 potato, chopped; 2 garlic cloves, crushed; 4 cups stock; 1 tin peeled tomatoes; 1 tin red kidney beans, drained; 1 cup shell pasta; ½ cup chopped parsley or Parmesan cheese

#### Method

In a large saucepan melt butter. Add bacon, onion, carrots, celery and potato. Mix and cook over high heat for 5 minutes.

Add garlic, stock, tomatoes and kidney beans. Cover and bring to boil. Reduce heat and simmer for 30 minutes.

Add pasta and simmer 10-15 minutes until tender.

Serve in deep bowls, sprinkled with parsley or Parmesan cheese.



### Believe in Good: Tips

#### 3 October - World Smile Day

"A smile is the light in your window that tells others that there is a caring, sharing person inside."

#### - Denis Waitley

This week, share your smile with everyone you meet.



#### Quiz



- In the story Alice's Adventures in Wonderland, which character is known for its broadly grinning smile?
- 2. What medical specialist works with braces on your teeth to produce a beautiful smile?
- 3. Which Leonardo Da Vinci painting shows a woman smiling?
- 4. Which Christmas song ends with the baby Jesus smiling?

## 00

#### Who am I?

I am an illusionist and stunt performer.

I was born Erik Weisz, in 1874, in Hungary.

My middle name was known as 'Handcuff'.

I used to get locked in jail and escape.

My most famous trick was being lowered head-first into a locked glass cabinet and escaping.



#### Have a laugh

## Why did the balloon go to the doctor?

He felt light-headed.

## What is it like working for a hot air balloon company?

It has its ups and downs.

## What kind of music do balloons hate?

Рор.

## A man was arrested for impersonating a helium balloon.

The police held him go. while then let him go.



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



Ium-Ium: is hiding behind Bec on page 5.

I am: Harry Houdini.

**Quiz:** 1. The Cheshire Cat. 2. An orthodontist. 3. Mona Lisa. 4. The Little Drummer Boy.

## Word search

CGVNQCAFF E NE В R E F M V TVNMHAWXKODSL NKSCARAMEL BAWUXXF DNOOC PUCCI NOAI CBAROMAZLM TAKALMONDDO EFOAMMKDMC TGYACXAMFCOFFE ATOOEVXZ VOATQT

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

Almond	Coffee	Latte
Arabica	Cream	Macchiato
Aroma	Drink	Magic
Beans	Espresso	Milk
Black	Foam	Mocha
Brew	Frappuccino	Oat
Caffeine	Grounds	Robusta
Cappuccino	Iced	Soy

#### Bible byte

"I will still be the same when you are old and gray, and I will take care of you."

Isaiah chapter 46, verse 4 Contemporary English Version



#### COMMISSIONING

Please mark your calendars for these significant dates in the lives of our soon-to-be-commissioned Cadets and Auxiliary Lieutenants:

PARRAMATTA:

23RD NOVEMBER

MACKAY: 7TH DECEMBER