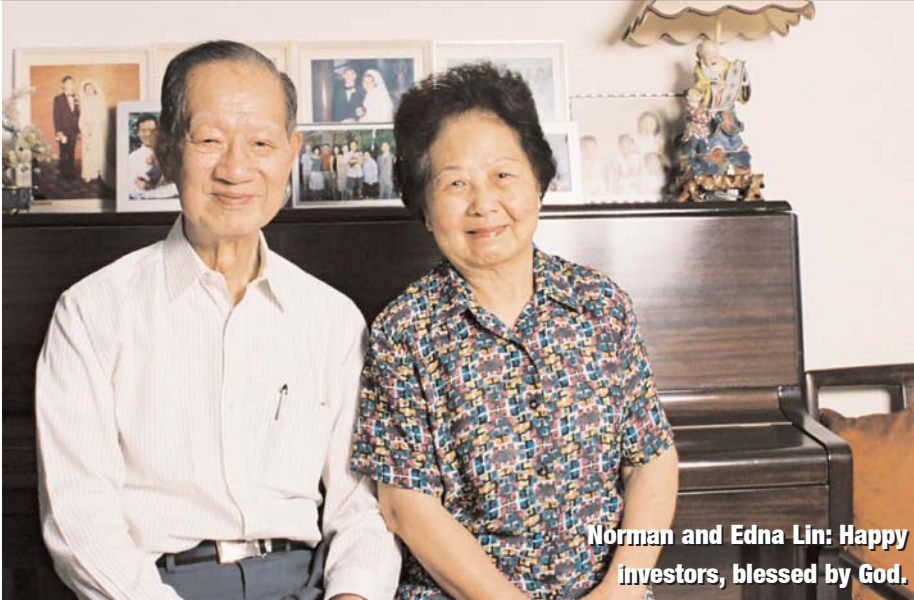


# MUSTARD SEED

News from the Uniting Church (NSW) Investment Services

PHOTOS BY MEHMET SARIDAS



Norman and Edna Lin: Happy investors, blessed by God.

## Mustard Seed blossoms

Welcome to the new look *Mustard Seed*!

There are now eight pages of great stories about the people and work you help support by investing with Uniting Church (NSW) Investment Services.

Other investors and Investment Services staff are also profiled, and you'll find helpful information about our products and services — including the current interest rates on your investments.

Now in colour and distributed every six months (at the end of June and the end of December) along with your investment statements, *Mustard Seed* is bigger and better than ever!

We hope you enjoy reading it!

Visit Uniting Church (NSW) Investment Services on the web at <http://ucis.uca.org.au/> or call 1300 133 673 for more information about how we can provide you with an investment on your terms.

## 'All from God's blessing'

Norman Lin fervently believes that God blesses from generation to generation those who fear him. Look back on his Christian lineage or at the evidence in his life of God's favour and you might come to believe it too.

Norman's grandparents came to Christ in 1893, just 40 or so years after the first Christian missionary sailed into the seaside village of Yam-Choi in Shantou.

His father, the Rev. Tong-Sam Lin, was a Presbyterian minister and, before her marriage, Norman's mother, Wun-Sun, taught in the local Presbyterian High School. For more than 20 years the couple ministered in churches in southern China with fruitful results.

Norman (or Tsu-Jen as he was then called) was one of 12 children. When his father died of typhoid in 1941 his mother, an elder of the

Presbyterian Church, continued on in Christian ministry. She founded a home for elderly people and raised funds for this important charity.

Though Norman grew up in the manse and attended Mandarin Bible classes every morning from Monday to Saturday, it wasn't until he was 16 that he accepted Christ as his personal Saviour. His conversion took place in 1936 at a revival meeting held by the Chinese evangelist John Soong.

Norman joined a gospel group that travelled the countryside, carrying a flag of the cross and helping with singing and preaching.

"At that time we were very keen to spread the gospel because in China very few people were Christian," Norman says.

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BY TONY DIMAURO

## New look and direction for Mustard Seed

Welcome to the new-look *Mustard Seed*! We're very excited to be relaunching our publication, and hope you will enjoy the new format and the informative articles in this winter edition.

I'd firstly like to thank all of you who responded to last year's Customer Questionnaire, which gave us the opportunity

to comply with regulations under the Financial Services Reform Act, introduced by the Federal Government in March of this year, but also to update our brochures following changes introduced in January.

One such change was the introduction of a monthly interest option for term deposits lasting longer than 12 months.

their accounts through the internet and Teleconnect. We're delighted to be able to offer the kind of technology that puts us on a par with our competitors in the commercial sector, but with the advantage that our accounts are fee free.

For our customers who are yet to register for either facility, I would encourage you to do so. These great services give you access to your accounts and a method of transacting with us 24 hours a day, seven days a week.

Another advantage of investing your money with UCIS is that you're also investing in the work of the church.

Norman Lin knows all about using his money for the good of others. A long-term investor with UCIS, Norman has set up accounts so that others can benefit, as he has, from God's generosity. You can read Norman's inspiring story on page 1.

In this edition of *Mustard Seed* we meet one of our operations clerks, Sulu Robertson (page 5). Let me also welcome our newest

staff member, Ingrid, who joins us from CUSCAL. Along with Chris, Deborah, Sam and Angeline, she will assist you with all your requirements.

On the topic of staff members, it is with regret that we farewell our Executive Director Jim Mein, who will commence his term as Moderator of the New South Wales Synod in October. Jim has been a great mentor to all the managers and staff, and his presence will be missed. I recall with gratitude how Jim has contributed to my personal development over the years with the church. I am greatly indebted to Jim for his faith in my management, his generosity of time to me particularly in my early years, his professional advice, his wise counsel, his spiritual insights and his friendship. God Bless you in all that lies ahead, Jim.

Tony DiMauro

General Manager,  
Uniting Church (NSW)  
Investment Services

### We have also seen more of our clients accessing their accounts through the internet and Teleconnect.

to update our client records. This process has been a long and time-consuming one for our staff, but it will allow us to provide you with more efficient customer service. We've been able to update documents such as the power of attorneys we hold in this office, and to move to electronic verification of signatures.

Along with a new look *Mustard Seed*, some of you may have noticed a change to our application forms and brochures. This change was necessary not only

This category carries other conditions but was introduced to support self-funded retirees and those looking at a monthly income stream when selecting investment options. If you want to find out more, please contact our customer service staff on 1300 133 673, or visit our website <http://ucis.uca.org.au>.

Customer numbers and deposit sizes under management have continued the trend of the past few years, with numbers increasing. We have also seen more of our clients accessing

#### Where to find us

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Phone: 02 8267 4307  
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[erint@nsw.uca.org.au](mailto:erint@nsw.uca.org.au)



Norman even offered himself as a potential candidate for ministry. "But on the day of call God didn't want me." Norman never forgot that moment: If he couldn't be a minister himself then with God's help he'd ensure others could be.

**'When you have no cow ...'**

Norman arrived in Australia in 1937 just after the outbreak of the Sino-Japanese war. He worked with his brother in his business in Sydney.

When the Shanghai manager of the company was killed by a bomb dropped from an aircraft, Norman's brother said to him, "When you have no cow, you have no alternative but to use

the horse." At age 20, with no executive experience, Norman was sent to Shanghai to take over as the new manager.

In the 1950s Norman was back in Australia and worshipping at St David's Lindfield when a call came to support one person in Indonesia to study for three years towards ordination. The support would cost 120 pounds — and although this was a lot of money for Norman, he and his wife Edna (along with several others in the congregation) felt compelled to give.

A hard worker, Norman was successful in business. For 25 years God blessed the business and Norman quietly continued to support people in their theological training.

On his 70th birthday he established the Lin Aboriginal Theological Scholarship.

In 1999, in honour of his late father, Norman set up the Rev. Tong Sam Lin Theological Scholarship. His target is to support 101 people to study in Guangzhou and Hankou Theological Seminary. The scholarship covers all expenses including board, travel, tutoring fees and textbooks

**"In many ways I have benefited from my parent's devotion to God," says Norman Lin.**

**"Today, whatever God has given me, it's all from God's blessing."**

throughout each student's three or four years of study. Eleven people graduated in July 2002, 15 in July 2003 and 40 are undertaking studies in the 2003-4 year.

**A family concern**

Norman and his brothers Thomas, Francis and Harold also set up the Mrs Wun Sun Lin Nursing Home Fund to honour their mother and her vision to care for older people. The brothers recently rebuilt the kitchen in one of the homes that the fund assists. They are now looking to purchase three more units for a another home they support in Shanghai.

A valued Uniting Church (NSW) Investment Services (UCIS) client, Norman is also grateful for the personalised and trustworthy service UCIS has offered him over the years. This service has meant he's confident that the scholarship and nursing home fund money will get where it needs to go month after month — and on time.

Today Norman counts among his blessings his four children, eight grandchildren and two great-grandchildren.

He's maintained active involvement with various Presbyterian, Congregational and Uniting Church congregations over the years and believes God has given him more in life than he deserves.

"In many ways, I have benefited from my parents' devotion to God," Norman says.

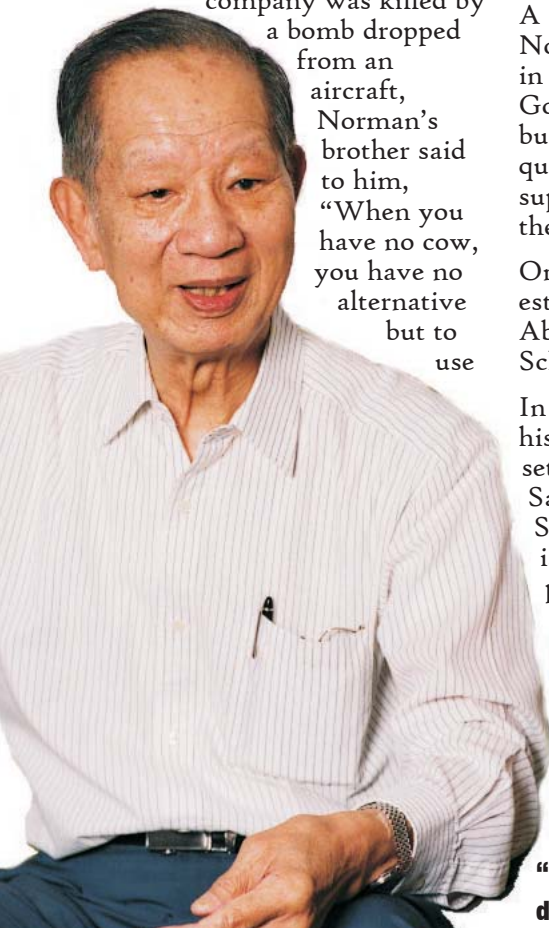
On a trip to Hankou to honour his father's memory he was given a surprise greeting by 35 theological students the scholarship fund had helped to support.

"I told them, 'My late father was a minister of the church. My mother was a minister's wife. So I know you won't get rich now you've come to study.'

"But I assured them that their rewards will be great. Most of the people in the church from my father's day — the elder, the doctor and so on — they were all rich people. But their descendants can't compare to that of the minister's!

"I personally believe that God will bless those who fear him — from generation to generation.

"Today, whatever God has given me, it's all from God's blessing."



BY EMMA HALGREN

# Visionary mind to benefit Synod

After nearly ten years as Executive Director of the Board of Finance and Property, Jim Mein is stepping into a new role: providing visionary, prophetic and pastoral leadership to the people of the church, as Moderator of the New South Wales Synod.

“My main role is to hear what the church thinks about its future,” Jim said. “I see articulating a vision for the church’s future as being the most exciting part of the whole role, and it’s a challenge I like.”

He’s well equipped for such a challenge, having introduced a number of innovative ideas and services during his time with the board.

“We’ve lifted the pro-

file of the board significantly in a number of areas,” he said. “We were heavily involved when the Australian Taxation Office brought in the GST. We’ve grown in leaps and bounds since then, to the point where the ATO consults with us before it brings in a lot of its legislation.”

Tony DiMauro, manager of UCIS, said Jim’s “creative and visionary mind” would be greatly missed by the Board of Finance and Property, but would be put to good use in the moderatorial role.

“Within the board he has been a voice of reason and moderation, always balancing a church view with that



**Jim Mein: articulating a vision for the church's future.**

of commercial sensibility,” he said. “His skill was not limited to finance — he contributed greatly to the other areas of our business such as property and equities investments.”

Asked what he hoped to achieve in his new role, Jim spoke of his dream of “a church that

rebuilds and grows through an intentional vision and a strengthened relationship with Christ.

“If I can see churches — not just the Uniting Church but churches generally — regain their focal importance within the life of communities, then it’ll be a fruitful three years.”

## NEW PRODUCT PROFILE

### A term deposit with interest paid monthly

A new investment product has been introduced by The Uniting Church (NSW) Investment Fund: a term deposit where interest is paid every month and at maturity.

This type of product may suit people who want monthly income or who want to supplement their existing income but are prepared to accept a slightly lower interest rate than the fund pays on standard term deposits.

There are some special conditions for this product:

- The amount of the deposit must be at least \$20,000;
- The term of the deposit must be at least 12 months; and
- The interest payment may only be paid into a nominated account of a financial institution not

being an account with the Trust (compounding is not permitted).

Like our standard term deposits the Interest Paid Monthly Term Deposit product offers four great reasons to invest your money with The Uniting Church (NSW) Investment Fund:

- your money is safe and secure;
- you get an attractive rate of interest;
- funds are being invested ethically; and
- your investment is assisting the Uniting Church carry out its important work in the community.

If you would like to take up this offer, please contact us for an application form or download a form from the internet at <http://ucis.uca.org.au> (www is not required).

## Sulu's taking care with business



Sulu Robertson (second left) with other members of the Investment Services team.

Providing peace of mind to Uniting Church customers is now a specialty of Sulu Robertson, one of the newer members of the Synod's Investment Services team.

"Our customers find peace of mind that we are taking care of their money," says Sulu, 25, an operations clerk since June last year.

With her main tasks involving the processing of customer deposits, withdrawals, and the opening of new accounts, Sulu also receives a number of calls from customers who invest with the New South Wales Synod of the Uniting Church seeking information and assistance.

As a regular worshipper and Sunday school teacher at the Assemblies of God in

Hurstville, Sulu says she also enjoys the Christian work environment that the Pitt Street Synod office affords.

Before joining the Investment Services team, Sulu spent seven years working in the accounts department at a Sydney credit union.

Outside work, she enjoys listening to R&B (rhythm and blues) music, playing basketball and spending quality time with her loved ones. Each Friday night she attends a church youth group.

Sulu moved to Australia from New Zealand's North Island ten years ago and has a desire to do some travelling in the future. "It would be really interesting. I would like to find what's out there and experience different cultures."

### Can you help us?

If we are unable to make contact with a client, the balance of their account is eventually sent to the government as "unclaimed money". We'd rather avoid doing that whenever possible.

So if any reader can help with contact details for:

- Alec Roger Willis (originally residing in Neutral Bay)

- Mrs Beatrice E. Turrell (originally residing in Maroubra)
- Gordon William James (originally residing in Muswellbrook)
- Doreen Mary Warren (previously of Leichhardt — Lucan Care)

Could you please contact us as soon as possible on (02) 8267 4300 or 1300 133 673. Thank you.

## Using UCIS Teleconnect

UCIS Teleconnect has been provided to enable you to save time on the day-to-day management of your accounts.

To help you get started, we have prepared this guide to assist those of you who are new to telephone access.

1. Call 1300 133 673 (not accessible via mobile phones)
2. Press 1 to access Teleconnect
3. Enter your client number followed by the '#' (hash key)
4. Enter in your access code followed by the '#' (hash key)

- For your savings account balance press '1'
- For your Loan/Investment account balance press '2'
- To hear the last five transactions press '3'
- To transfer funds press '4'
- For interest earned in the last financial year press '5'
- To access another client number press '7'
- To change your access code press '8,5'
- To speak to a customer service officer press '9'

When you have finished, hang up the phone.

Once you become more familiar with the system, you may press ahead without waiting for the prompts.



# UCIS Genesis for country school's fleet

Students at Kinross Wolaroi School in Orange are taking to the water in an exciting new rowing program.

The school's small fleet of boats was named and christened in a gala ceremony on March 15, and an auction was held to raise money for the fledgling program.

All five boats have been donated to the school by various individuals and organisations, including UCIS, which sponsored a single scull named Genesis.

The school bursar, Joe Donnelly, is now the



school's head rowing coach. He represented Australia in the 1970s as cox of the Australian VIII in the UK and Europe and has had a passion for rowing ever since.

In late 2003, Year 7 and 8 students began trying out for the sport on rowing machines in the school gym. They finally had their first on-water experience on the Nepean River at Penrith in January.

Since then, said Mr Donnelly, the program had really taken off and students were learning a

lot — not just about rowing, but also about teamwork and cooperation.

"We're starting off with Year 7 and 8 students, and they'll work their way up as they progress through school. We've got a squad of 30 junior students training on Carcoar Dam, and two senior single scull rowers training on Lake Canobolas.

"It's been fantastic so far — the kids have really taken to it, and they had great success in their first competition, the Independent Schools Association regatta in Newcastle in March."

For Year 12 student Anastasia Hain, the introduction of the rowing program was an opportunity to return to the sport after a three-year break. Ms Hain

took out fourth place in the open girls' single scull at the New South Wales Schoolgirls Head of the River competition earlier this year — an impressive achievement, given that she'd only had eight weeks training on the water.

"I'd basically had one-on-one training out at Lake Canobolas about three times a week," said Ms Hain. "But it was still a bit of a shock actually getting on the water at the Head of the River — it was the first time I'd rowed on a 2,000 metre course."

Ms Hain hopes to continue rowing after completing her Higher School Certificate this year. "I love it — I love being out on the water, and putting in the hard effort for a reward. You've got to really be on the ball," she said.

**Director of the Trust Association and Member of the Board of Education with the Uniting Church, Mr Steve Capelin (left), christening a scull named Genesis donated to Kinross Wolaroi School for its new rowing program (above).**



# FAQs

WITH CHRIS FIELD

**Q. How secure is my money invested with The Uniting Church (NSW) Investment Fund?**

**A.** Deposits with The Uniting Church (NSW) Investment Fund are very secure because repayment

of deposits is underwritten by the assets and resources of The Uniting Church in Australia New South Wales Synod which are vested in The Uniting Church in Australia Property Trust (NSW).

Deposited funds are invested with The Uniting Church (NSW) Trust Association, the investment agency of the Uniting Church in Australia, New South Wales Synod. These funds may be invested in secured or unsecured loans, debentures, the money market, mortgage loans, government or semi-government stocks,

real estate, equities and loans to church agencies or organisations.

In terms of computer system security, our systems have passed the most rigorous testing, so customers can be assured that their money is safe and secure.

**Q. What are the benefits of a Uniting Church (NSW) Funeral Fund account?**

**A.** Firstly, there is certain peace of mind for some people knowing that their family won't have the extra burden when they die of having to find the money to pay for the funeral. So the Funeral Fund provides a means to finance your funeral.

Secondly, the Funeral Fund is an exempt funeral investment for the purposes of the Social Security Act and Regulations. The balance of the account is not assessable under the Income and Assets Test.

## DEPOSIT ACCOUNT RATES

(Interest quoted per annum)

**AS AT 01/04/04**

### INVESTMENT FUND for Individuals & Non U.C. Organisations

**At Call Accounts** (Interest paid Half Yearly)

	\$0-\$4,999	\$5,000-\$19,999	\$20,000-\$49,999	\$50,000-\$99,999	\$100,000+
<b>At Call</b>	<b>3.95%</b>	<b>4.45%</b>	<b>4.75%</b>	<b>4.90%</b>	<b>5.10%</b>

**Term Deposits** (Interest paid Half Yearly)

	\$2,000-\$4,999	\$5,000-\$19,999	\$20,000-\$49,999	\$50,000-\$99,999	\$100,000+
<b>6-11 Months</b>	<b>4.25%</b>	<b>5.00%</b>	<b>5.25%</b>	<b>5.45%</b>	<b>5.60%</b>
<b>12-23 Months</b>	<b>4.50%</b>	<b>5.20%</b>	<b>5.55%</b>	<b>5.70%</b>	<b>5.85%</b>
<b>24-35 Months</b>	<b>4.75%</b>	<b>5.35%</b>	<b>5.65%</b>	<b>5.85%</b>	<b>5.95%</b>
<b>36-47 Months</b>	<b>5.10%</b>	<b>5.65%</b>	<b>5.80%</b>	<b>6.00%</b>	<b>6.05%</b>
<b>48-59 Months</b>	<b>5.25%</b>	<b>5.70%</b>	<b>5.90%</b>	<b>6.00%</b>	<b>6.05%</b>
<b>60 Months</b>	<b>5.40%</b>	<b>5.80%</b>	<b>5.90%</b>	<b>6.00%</b>	<b>6.00%</b>

**Term Deposits** (Interest paid Monthly)

	\$20,000-\$49,999	\$50,000-\$99,999	\$100,000+
<b>12-23 Months</b>	<b>5.35%</b>	<b>5.50%</b>	<b>5.65%</b>
<b>24-35 Months</b>	<b>5.45%</b>	<b>5.65%</b>	<b>5.75%</b>
<b>36-47 Months</b>	<b>5.60%</b>	<b>5.80%</b>	<b>5.85%</b>
<b>48-59 Months</b>	<b>5.70%</b>	<b>5.80%</b>	<b>5.85%</b>
<b>60 Months</b>	<b>5.70%</b>	<b>5.80%</b>	<b>5.80%</b>

Additional conditions apply to Term Deposits that have interest paid monthly. Please call 1300 133 673 for the complete terms and conditions for this product.

**Funeral Fund:** 3.95% p.a.

### TRUST ASSOCIATIONS for UC Organisations (Interest paid Half Yearly)

	At Call	6-11 Months	12-23 Months	24-35 Months	36-47 Months	48-59 Months	60 Months
<b>Interest Rate p.a.</b>	<b>4.75%</b>	<b>5.25%</b>	<b>5.65%</b>	<b>5.80%</b>	<b>6.00%</b>	<b>6.00%</b>	<b>6.00%</b>

### Cheque Accounts for UC Organisations only

	Under \$5,000	\$5,000-\$9,999	\$10,000-\$19,999	\$20,000+
<b>Interest Rate p.a.</b>	<b>0.75%</b>	<b>1.25%</b>	<b>1.75%</b>	<b>2.50%</b>

**Overdraft rate:** 8.50% p.a.

**Self Help Fund Maximum rate:** 4.45% p.a. (Effective 01/04/04)

**Please note:** Interest rates are subject to alteration without notice, with the exception of term deposits already lodged.

## New Terms and Conditions and Account Application Forms

The Introduction of the Financial Services Reform Act in March 2004 has meant that Uniting Church (NSW) Investment Services has had to make some changes to the information we provide about our products.

Therefore, new product Terms and Conditions and Application Forms for The Uniting Church (NSW) Investment Fund and The Uniting Church (NSW) Trust Association have been produced.

If you wish to view the Terms and Conditions go to the Uniting Church (NSW) Investment Services Internet site at <http://ucis.uca.org.au> or contact us and we will send you a printed copy of the Terms and Conditions. See our contact details on page 2 of *Mustard Seed*.

If you have obtained New Account Application forms before March 2004 then you cannot use them any longer. Please contact us for the new forms or download the forms from the internet at <http://ucis.uca.org.au>.

# *your investment* helps

**Your deposit with the Investment Fund has helped  
Uniting Church organisations and agencies:**

- comfort the sick
- work with troubled families
- grow youth ministry
- support special religious education in schools
- conduct ministry and mission with children
- sustain remote area ministries
- encourage university chaplains
- help congregations with mission planning
- promote urban mission and evangelism
- foster new congregations and faith communities
- minister with indigenous Australians
- advocate social justice
- assist theological education
- develop cross-cultural relationships
- provide presbytery development grants
- provide resource development grants to congregations
- bring hope to those in detention centres
- and work with partner churches on the overseas mission field.

**These are just a few of the many ways your funds  
enable the Uniting Church to help others and bring the  
love of God to many. By spreading the word that the  
Uniting Church (NSW) Investment Fund exists you can  
continue to help the church help others.**



**Uniting Church (NSW) Investment Services**  
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