

# MUSTARD SEED

NEWS FROM UNITING FINANCIAL SERVICES

## Give for the right reasons this Christmas

Christmas is a special time of giving, says Jim Mein, Moderator of the New South Wales Synod of the Uniting Church, but it is important to make sure you are giving for the right reasons.

As former Executive Director of the Board of Finance and Property and an experienced chartered accountant, Mr Mein has taken the unusual path of combining faith and finance, and says that they mix well — providing they are underpinned by belief in generosity.

"Generosity is part of the expression of Christian faith," he said.

"That shows in many ways, one of them is your giving: of yourself for

**Jim Mein places a present under the tree for UnitingCare's Christmas Gift Appeal at Target in Leichhardt. His contribution will help contest last year's record of 127,106 gifts disbursed to disadvantaged people of all ages.**



the welfare of others, but also of the resources that God has given you, including money.

"One should think twice if their first thought is, 'I don't have the money.' The next thought should be, 'Well, what can I sacrifice? Because the welfare of humanity is far more important than my pocket.'"

The right reasons for giving, he said, were to recognise the value of friendship and to play a part in achieving a peaceful and just world.

Gifts should be exchanged to reaffirm and cement relationships with families and friends, and to work towards reconciliation where relationships have been damaged.

While immediate relationships were important, he also urged that people not lose sight of the bigger picture.

"Part of the effective use of money is the priorities for spending that money," he said. "It's important to be a good steward of your money, but we also need to exercise a sense of responsibility to share the gains of that stewardship for the betterment of the world."

He said that the inequitable distribution of wealth had contributed to violence and broken relationships throughout the globe.

His own family counteract Christmas consumerism by donating to international aid

*Continued overleaf >>*

## Help us help others

Welcome to *Mustard Seed*, summer 2007.

Our Christmas issue is about achieving meaningful generosity all year round.

We hear what the Moderator of the New South Wales Synod has to say about faith and money.

We learn about 4twelve youth discipleship development — which is just one way that distributions to Synod are helping more people hear and understand the word of God.

A brochure has been compiled to assist church members who may be asking, "What can I do to help?"

There are many easy ways to be generous listed inside, including placing money under our care.

We only exist to serve the financial needs of Uniting Church organisations and members.

Your investments help us help others.

By increasing your investments, you grow our capacity to help.

So if you are happy with our service please spread the word and encourage more people to invest in higher values today.

BY LYNDAL IRONS

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organisations like Uniting International Mission's *Gift of Love*, and other charities that distribute gifts of necessity where they are most needed.

"To keep an element of Christianity in your giving, I think it comes back to the recognition of need," he said.

"Older members in my family often find it hard to think of things that they need because they have accumulated things over time. They would rather you gave to organisations that use it. We need to look at why we give when we prioritise who our gifts should benefit.

"I personally look to projects that the Uniting Church does first. It worries me when I see that

Uniting Church people are often judged to be among the most generous supporters of community projects yet I see them giving to projects that run parallel to what we do. I'd rather see them give to Uniting International Mission, Uniting Church Overseas Aid, Frontier Services or UnitingCare.

"Between those groups we are doing probably more than most other charitable organisations."

He said that it was also important to consider regular programs such as *Giving Direct* and *Living is Giving*.

"It is a more manageable way to give," he said.

"But it's also allowing our people in the field to



**Ministers, Moderators and football players: league star Solomon Haumono hands Leichhardt Uniting Church minister the Rev. Stephen Ratcliffe a contribution for the tree.**

have funds when the need arises, and that isn't just at Christmas."

There are several ways generous people can contribute money to their church. People wanting to make a difference in our community can use *Giving Direct*, *Living is*

*Giving*, bequest money in their Will or place funds with Uniting Financial Services where every dollar helps support the work of the NSW Synod.

Make giving a way of life, not just a one-off act!

## Battalion gains investment benefits

Earlier this year, Uniting Financial Services closed one of its more unusual accounts.

The 35th Battalion, a regiment of the New South Wales Volunteer Infantry, held funds with Uniting Financial Services for over 15 years.

Raised in 1884 in the Newcastle, Maitland and Singleton areas, the regiment had an impressive military career; protecting Sydney coasts, embarking on the Armed Merchant Cruiser *Manoora*, completing jungle training in

Queensland and fighting in New Guinea.

Many years later, when the battalion was looking for an account to store funds, former treasurer Geoff Chillcot suggested the Uniting Church.

"Our members put in funds, a subscription every year to be a part of the 35th Battalion Association," said present treasurer, Basil Jenkins.

"We used that to subsidise ANZAC lunches and our annual get-together.

"Geoff wanted it to be



**Funds held in their account helped the 35th Battalion keep in contact over the years through ANZAC luncheons like this one ten years ago.**

put somewhere where it could earn interest."

As the group aged, membership numbers became too small to maintain the account. But Mr Jenkins has always been pleased

with the service.

"Efficiency and courtesy were expressed every time we dealt with Uniting Financial Services. I certainly would recommend it to friends; in fact, I already have!"



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## Aged care merger made smoother

When UnitingCare Ageing decided to merge two of its regions in December 2005, a lot of work lay ahead.

Combining Sydney North and Ku-ring-gai meant the new region, now known as Northern Sydney, managed 40 aged care facilities and services throughout the area.

The financial side of the merger was completed with help from Uniting Financial Services.

"We had a great number of accounts that we needed to administer," said Scott Griffiths, Financial Controller for the region.

"We cut that number down to something manageable which helped us become more efficient.

"Cathy Tunbridge, from Uniting Financial

Services, came out and gave us a run down of the accounts we had and what would need to be done to reduce them.

"Because we've been able to roll around 90 per cent of our cash into one account, we have been able to better manage our funds."

The region's finance office continued to work in consultation with Cathy to reduce the 98 accounts into 37.

"Since all the accounts were Uniting Church accounts, Uniting Financial Services had knowledge about what each account was used for," said Scott.

"The services and rates that we get with Uniting Financial Services are always very attractive, so no other institution came



Staff from both regions get together at the UnitingCare Ageing Northern Sydney's regional office to get to know each other after the December 2005 merge.

into consideration.

"They structured our accounts to meet our needs."

Uniting Financial Services will continue to assist with maintenance of the new system.

"UnitingCare Ageing, Uniting Financial Services and the New South Wales Synod all benefit," said Cathy.

"We're here to help. If we can make it smoother and easier, then that is what we will do."

## Quality resources on show

Uniting Financial Services set up stall at two recent Christian events to raise its profile among potential investors.

In July, a display stall was set up as part of the Christian Resources Exhibition in Homebush.

Several hundred organisations that provide services to ministry displayed their resources, ranging from professional sound and lighting suppliers to children's ministry

The Uniting Financial Services stand introduced visitors to the quality products and services they offer.

In October, staff met with interested church members and existing customers at the Uniting Church in Australia's annual New South Wales Synod meeting.

"I handed out information during the lunch break and it was good to speak with people, many who knew of Uniting Financial Services and had accounts with us," said Operations Manager Chris Field.

"Some praised our work and the professional assistance given, as well as the distribution provided to the Synod Fund.

"A lot of church members still haven't heard of us, and that is the challenge — to get people to know about us — and get a good return for themselves while helping to grow the income of the church at the same time."



## 4twelve: Got traction and now ready for action

After two years of “warming up”, the 4twelve youth program is ready to hit the tar.

A joint ministry initiative for Sydney North and Ku-ring-gai presbyteries, the program aims to create processes for young people to become dedicated disciples of Christ.

4twelve was formed in April 2004 through funding from a Synod Mission Resource Fund grant.

The idea started with Presbytery Youth Minister Neil McLeod, who saw a need for a coordinated approach to youth ministry in the Ku-ring-gai and Sydney North region.

“What we’ve done for the last couple of years is similar to being in the warm up pit in a drag race,” he said. “It has a purpose — it warms the tyres up and gives better traction.”

In this case “warming the tyres” has involved

setting up a leadership course and networks between the youth ministers the area. Neil now says that they are almost ready to get out on the race track.

The course guides participants from senior high school and up through four stages of leadership development.

The 24 subjects cover the theory of youth ministry and leadership, practical skills and biblical and theological grounding.

The first year drew 46 registrations and has continued this year with 21 students.

“We realised we were scratching an itch,” Neil said.

“There is huge potential in these people and we haven’t been offering any pathway for them.” The name 4twelve is taken from Timothy 4:12: “Do not let anyone look



Big fun: giant Jenga is just one item available for ministry loan through the Catalyst library.

down on you because you are young, but be an example for the believers in your speech, conduct, love, faith and purity.”

4twelve also run a presbytery-wide camp during the school holidays and the Catalyst library.

The library resources congregations with books but also loans PA systems, DVD players, camping equipment, tug of war ropes and other things that can enliven ministry activities.

Neil said that the fund-

ing they receive is crucial to his work, and as he enters his third year of 4twelve, Neil is enthusiastic about what can be achieved.

“We’re not trying to create individual extraordinary disciples, but rather a culture of youth ministry where extraordinary disciples are inevitable.”

A very ambitious claim, but fitting considering the motto they borrow from Peter F. Drucker: “The best way to predict the future is to create it.”

## Logo reflects beliefs, aspirations

In December 2005, the financial arm of the Uniting Church developed its new name to proudly promote the same high standard of Christian values with a fresh and exciting new look.

The new name — Uniting Financial Services — was accompanied by a new logo that reflects our beliefs and aspirations.

It features the symbol of an upward flying golden dove, repre-

senting a strong emotional and spiritual link with the Uniting Church.

The colours reflect our business professionalism. The yellow colour represents the financial business we operate and displays optimism to compliment the dove’s upward flight.

The red-tipped wing signifies the flame of the Holy Spirit, and the subtle profile of an upward gaz-



ing face appears in the dove’s wing as a reminder that our business is about helping people.

# Ministry and Mission Expo resources Kyogle



Heather Slaney and Mollie Strong share information from the Expo.

During September, Kyogle Uniting Church held a Ministry and Mission Expo as part of the 40 Days of Purpose program.

The program encourages participants to hold a gathering or fair to publicise the community work and ministry of the Kyogle congregation and the wider church.

In planning for the Expo, Joan Pratt emailed Uniting Financial Services, requesting resources and materials to inform local community members about ways that their investments can help the New South Wales Synod and its mission.

Both George and Joan Pratt and Kyogle Uniting Church have been customers of Uniting Financial Services for many years, and were happy to recommend its products to others.

“From our personal point of view, we feel it’s a safe place to put our money and also we feel that we’re doing something in a small way to help the church,” said Joan.

“We had displays from the groups within our local congregation, Kyogle, outlining what we do within the church and community. We also had displays from Synod bodies and from the Assembly.

“Uniting Financial Services provided brochures and copies of *Mustard Seed* to give out and bookmarks, which were very popular.”

She said that there was a healthy turnout of people walking through the displays and reading the information, including visitors from outside Kyogle.

Joan said that the expo increased local knowledge about the church and the extent of its work.

“I don’t think any of us were aware of the huge range of activities and mission work that the church does in so many different ways,” she said.

“The day achieved a great deal in informing people about what the church is involved in. It also did a lot to encourage people to become involved in whatever way they could.”

## Frequently asked questions

**Q: Is it safe to access my Uniting Financial Services investments over the internet?**

A: Yes. Using Uniting Financial Services Internet Access is easy and safe!

We have sophisticated software in place which is tested regularly so our clients can enjoy the convenience and security of managing their finances online; any time of any day.

But all internet users should take certain precautions to protect themselves against thieves before logging on to any website.

Fraud and identity theft have long been present in society. Advancements in technology have created new techniques for

thieves, but you can avoid problems by following these simple steps:

Only ever access Uniting Financial Services at [www.unitingfinancial.com.au](http://www.unitingfinancial.com.au)

Never reveal your access/password code to anyone, especially when asked in an email.

Change your Access Code frequently and choose a code that is hard to guess.

Install and update anti-virus (and ideally firewall/internet security) software on your computer.

Never open emails from an unknown source. Unsolicited, hoax emails often try to redirect users to a false site so they can

steal personal information.

Check that the “locked padlock” appears at the bottom of screen before transacting as this symbol confirms the page is secure.

Never accept logon links or redirections from other websites.

Avoid using public computers, such as those at internet cafes, to access your accounts.

Check your online statements regularly and contact us immediately if you suspect that something is not as it should be.

Vigilance and taking simple precautions will ensure you safely enjoy managing your finances online through Uniting Financial Services.



**Diaries for 2007 are now available from Uniting Financial Services — phone us on 1300 133 673 for your copy.**

BY EMMA HALGREN

# Esther brings hope to prisoners at Christmas

“Remember those in prison as if you were their fellow prisoners,” says Hebrews 13:3.

The Rev. Esther Smart is one person who will bring empathy, a sense of God’s grace and hope, and a dose of cheer to people in prison this Christmas.

As Uniting Church chaplain at Lithgow Correctional Centre, a maximum security institution for males, Esther works with some of the most vulnerable, broken and needy people in our community.

This year, she’s holding a four-week Advent Bible study, using lectionary readings, a devotional booklet and a series of discussion questions.

The idea of an Advent study developed out of a request from inmates for

an opportunity to reflect on the real meaning of Christmas.

“The idea behind the Bible study is to think about not just what does it mean, but how do we apply it here, in this place? We need to be Christians here inside the jail, which can be difficult, as prisons run to different rules,” said Esther.

“If we say, for example, that we should be kind and not use violence, how do people apply that here, in a place where fisticuffs are often seen as the solution?”

Esther said that Christmas could be an especially difficult time for people in prison. “In a lot of ways they are the forgotten people,” she said. “People don’t tend to think of them as real human beings. But although they are in prison for crimes they

have committed, they’re still fathers, they’re still brothers, they’re still uncles and sons.

“Christmas can be really hard for fathers. It’s very difficult for them to be without their children and they don’t always have the skills to deal with those feelings of loss.”

The Correctional Centre will also hold two services on Christmas day, featuring both carols and contemporary music.

“We try to make it a little bit cheerful, and we’re allowed to serve special food on Christmas day — fruit cake, mince pies, fresh fruit. I’m planning to bring some cherries, which will make their day. Most of them won’t have had food like that for years.”

*Emma Halgren is Mission Promotions Officer for the New South Wales Synod.*



**By investing with Uniting Financial Services, you’re helping to support prison chaplaincy and many other Uniting Church ministries. But you can also do more — by contributing to *Living is Giving*. Project 2157, Ministry with mental health patients and prisoners, is one of 20 projects illustrating the diverse ways in which the Uniting Church loves, serves, and ministers in the world. For more information, visit <http://livingisgiving.nsw.uca.org.au/> or contact Mele Akau, (02) 8267 4393.**

## Generosity made simple

To help simplify generosity, Uniting Financial Services has published a brochure outlining ways to give that will benefit the Uniting Church and its important work.

Entitled “The Benefit Always Goes to the Giver” the brochure is a single point of reference for people who would like to contribute to the work of the church.

It aims to simplify and explain the many ways that you can help support the Uniting Church throughout the community where involvement brings the love of God into people’s lives.

The brochure explains four central ways that you can give:

- To your congregation through *Giving Direct*;
- To *Living is Giving*, identifying a specific mission focus area;
- To the New South Wales Synod by investing with Uniting Financial Services; and
- Through a bequest to the Uniting Church.

The brochure provides a summary of each method of giving and details the best person to contact for more information.

For a copy of the brochure, contact Uniting Financial Services on 1300 133 673 or email [contactus@unitingfinancial.com.au](mailto:contactus@unitingfinancial.com.au)



# Interest Rate Schedule

## Part 2 of 3

This schedule forms part of the Product Information Brochure and Product Disclosure Statement dated 2 December 2005, referred to therein as Part 2. All interest rates, unless otherwise stated are effective from 25 November 2006. All interest rates quoted are per annum and are subject to change.

## Personal, Company, Trust and Other Entities

### At Call Savings Account – Interest paid half yearly

\$0 – \$9,999	\$10,000 – \$49,999	\$50,000 plus
5.40%	5.75%	5.95%

### Higher Value Online Account – Interest paid half yearly

\$0 – \$4,999	\$5,000 and over	(Personal accounts only)
5.25%	6.00%	

### Term Deposits – Interest paid 6 monthly and at maturity

Term	\$2,000 – \$9,999	\$10,000 – \$49,999	\$50,000 – \$249,999
6-11 Months	5.35%	6.15%	6.25%
12-23 Months	5.50%	6.30%	6.40%
24-35 Months	5.60%	6.25%	6.35%
36-47 Months	5.70%	6.15%	6.25%
48-59 Months	5.50%	6.05%	6.20%
60 Months	5.60%	5.95%	6.10%

Rates for investments of \$250,000 or more are available on request or by calling 1300 133 673.

### Term Deposits – Interest paid monthly

Term	\$20,000 – \$49,999	\$50,000 – \$249,999
12-23 Months	6.10%	6.20%
24-35 Months	6.05%	6.15%
36-47 Months	5.95%	6.05%
48-59 Months	5.85%	6.00%
60 Months	5.75%	5.90%

Rates for investments of \$250,000 or more are available on request or by calling 1300 133 673.

### Self Help Savings Account – Interest paid quarterly

Nil (forgo interest) or 5.20% – Effective 1 October 2006 to 31 December 2006.  
 Nil (forgo interest) or 5.40% – Effective 1 January 2007.

### Funeral Savings Account (Personal accounts only)

4.95%

## Uniting Church Organisations

### At Call Accounts – Interest paid half yearly

6.00%

### Cheque Accounts – Interest paid half yearly

Under \$10,000	\$10,000 – \$49,999	\$50,000 plus
2.00%	3.50%	4.50%

### Self Help Savings Accounts – Interest paid quarterly

Nil (forgo interest) or 5.20% – effective 1 October 2006 to 31 December 2006.  
 Nil (forgo interest) or 5.40% – effective 1 January 2007.

### Term Deposits – Interest paid 6 monthly and at maturity

6-11 Months	12-23 Months	24-35 Months	36-47 Months	48-59 Months	60 Months
6.25%	6.45%	6.40%	6.35%	6.10%	6.00%

Rates for investments of \$250,000 or more are available on request or by calling 1300 133 673.

**Conditions apply. Please ask for a Product Disclosure Statement and a Product Information Brochure to assist you in making your product selection.**

## UNITING FINANCIAL SERVICES

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Invest in a safe, secure and professionally managed financial organisation that shares your Christian values.

## **Uniting Financial Services – people you can trust.**

You will rest easy knowing Uniting Financial Services has \$1 billion in funds under management and over three decades of experience. All investments are underwritten by the assets and resources of The Uniting Church in Australia Property Trust (NSW). You will enjoy the return on all your investments with no transaction or account keeping fees to bother you.

It's a good feeling knowing every dollar you invest will help the religious and charitable work of The Uniting Church NSW Synod in the wider community.

Talk to one of our friendly staff phone **1300 133 673** or visit our new website at **[www.unitingfinancial.com.au](http://www.unitingfinancial.com.au)** – the rest is easy!



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