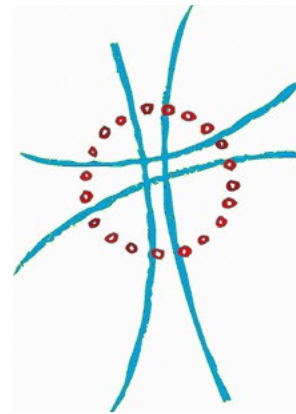


NORTH COAST ANGLICAN



"Embracing the spirit of Christ in Our Time" The Newspaper of the Anglican Diocese of Grafton, New South Wales.

December 2017/January 2018 Issue No 6



Bishop Sarah Humbled by Responses

**WITH A HEAVY HEART BISHOP SARAH ANNOUNCED
HER RETIREMENT ON NOVEMBER 3, 2017**

In what was a historic moment for women in the Anglican Church, Bishop Sarah became the 11th Bishop of Grafton in 2014 and the first woman in Australia to lead a diocese. Since then she has led the diocese with compassion and integrity through what has been a challenging time for the Diocese.

Read Bishop Sarah's full pastoral letter on page 2.

History in the making as Rev'd Anne Goode is ordained by Bishop Sarah in 2015 - the first ordination by a woman. Photo by Seen Australia



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Anglican**funds**
Grafton Diocese

To be the trusted financial services
provider of the Anglican Diocese of
Grafton, enabling ministry growth

More details page 8

Bishop Sarah Writes...

Dear brothers and sisters in Christ,

This edition of *North Coast Anglican* is our first for the new church year. As we enter the season of Advent we are invited to watch and to wait, to be alert for the signs of the coming of the Messiah. In a few short weeks we will celebrate his arrival, born most surprisingly to humble parents in difficult circumstances.

Our annual cycle of remembering and of celebrations reminds us that there are times and seasons not just in the life of the church but also in our own lives. Each one brings its

own blessings and its own challenges. As Ian and I start our preparations to leave the Diocese, we are very conscious of the blessings and challenges of the last few years. It has been a great blessing to journey with you for this time and, although the challenges have taken a toll, we are deeply grateful for the privilege this time in the Diocese of Grafton has been for us.

As a Diocese we will soon be entering a time of transition, standing on the threshold of a new episcopacy. At this stage, none of us can predict how

long the interregnum will be but I am confident that you will be well led through this time. There is temptation in such times of transition to stand still and wait for what is to come. I would encourage you, however, to continue to discern where God is leading the Diocese and to respond to the question: what is bread for the journey and what is lead in our saddlebags?

Advent calls us not simply to watch and wait but also to prepare ourselves. Similarly, this time of transition in the life of the Diocese

gives you the opportunity to prepare actively for whatever God has in store.

Through the Christmas season I pray that your hearts will be filled with the joy of welcoming God, born as one of us.

Grace and peace

+Sarah



With a heavy heart Bishop Sarah announces retirement

It was with a heavy heart that Bishop Sarah Macneil gave notice of ending her ministry as Bishop of Grafton on November 3, 2017. Prompted by a need to look after her health and well-being, Bishop Sarah will conclude her ministry among us on March 3, 2018 with the laying up of her pastoral staff in Christ Church Cathedral, Grafton.

Bishop Sarah announced her decision in a pastoral letter to the diocese, saying she had hoped to remain until 2020, when she turned 65, but questions of health had forced an early departure.

"I had both hoped and expected that I would continue in office until my 65th birthday in early 2020, and have been planning on that basis.

"The medical advice we have received is that continuing to do what we are doing is simply not sustainable. As a consequence, I am retiring with effect from Saturday March 3 2018," Bishop Sarah wrote.

Bishop Sarah's letter reads:

Dear brothers and sisters in Christ, Since 1 March 2014 we have journeyed together as disciples of Christ. When Ian and I arrived in the Diocese you had already faced some significant challenges, providing generous financial assistance to stabilise CVAS, and facing the legacy of past abuse in the life of the Diocese. There was a sense of deep lament for that dark part of our history and a determination to make amends and embrace God's calling into the future.

Over the last three and a half years we have done much together to strengthen the life of the Diocese. As I noted in this year's Presidential Address to the Synod, we can point to particular achievements: improvements in communication, the stabilising of the Diocese's finances and administration, an effective and engaged Bishop in Council, increasing capacity in many of our Boards and Councils, and among the clergy. I believe there is also a greater trust between ministry units and the Diocesan leadership and

administration, a stronger sense of the Diocese as a whole and a deepening of understanding about the need to be open to the change that God is leading us into.

We are living into the future we had hoped for, as followers of Christ, and are increasingly prepared to make the difficult decisions necessary for our communities of faith to adapt to the changing times. The Diocesan strategic planning discussions currently being held across the Diocese are an important part of continuing this work. I had both hoped and expected that I would continue in office until my 65th birthday in early 2020, and have been planning on that basis. Some of you will be aware, however, that the last little while has presented health challenges for both me and for Ian. The medical advice we have received is that continuing to do what we are doing is simply not sustainable. As a consequence, I am retiring with effect from Saturday 3 March 2018. I will lay up my pastoral staff in the Cathedral on that day. There will also be an opportunity to say goodbye in both the north and the south of the Diocese during February for those who are not able to come to Grafton on 3 March.

From 4 March 2018 the Diocesan Archdeacon, Gail Hagon, will be the Administrator of the Diocese. The transitional arrangements will be discussed in the 16 November 2017 meeting of Bishop-in-Council.

There is great strength in the clergy and lay leadership of the Diocese and I am confident that you will be well cared for and well led. It is my hope and prayer that the work we have done together will prove to be a solid platform on which to build and I would like to pay tribute to those who serve the Diocese so selflessly in leadership positions.

Ian and I have been prayerfully and lovingly supported by you in our ministry here and it has been a privilege to serve you. We have come to know and love you and are disappointed that our time here



has been shorter than we had hoped. God's love for us all is steadfast and we know that, in God's providence, all shall be well. You shall always be in our prayers and in our hearts.

*Grace and peace
The Right Reverend Dr Sarah Macneil
Bishop of Grafton*

Since the announcement of her retirement. Bishop Sarah and Ian have been overcome with messages from around the Diocese and beyond.

"Since the pastoral letter announcing my retirement was sent around the Diocese in early November, Ian and I have been overwhelmed and humbled by the generous and understanding responses of so many to the news.

"Our disappointment at leaving earlier than we had hoped or expected has been compassionately shared by you and your prayers for us are greatly appreciated.

"We are very pleased that we will have opportunities over the next few months to thank the people of the Diocese for their warmth, their commitment and

their faithfulness to the Gospel," Bishop Sarah said.

Bishop Sarah was consecrated and installed as the 11th Bishop of Grafton on March 1, 2014 in what was a historic moment for women in the Anglican Church. Bishop Sarah became the first woman in Australia to lead a diocese in what she described as a "breaking through the stained glass ceiling" moment for women in the church.

Bishop Sarah has led the diocese with compassion and integrity through what has been a tumultuous time for the Diocese.

"Thanks to God for Bishop Sarah's wise, steady and loving leadership of the Diocese in a challenging time of our history," Diocesan Registrar, Mr Chris Nelson, said.

Bishop Sarah will lay up her pastoral staff in Christ Church Cathedral Grafton at 10am on Saturday March 3, 2018. From March 4 2018 the Diocesan Archdeacon, Gail Hagon, will be the Administrator of the Diocese.

THE NORTH COAST ANGLICAN THE BI-MONTHLY NEWSPAPER OF THE DIOCESE OF GRAFTON

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Articles should be sent, preferably, by email or as an attachment in Word, or if sent by post should be typed. Articles need to be between 300-400 words but may be edited as a result of space constraints.

PHOTOGRAPHS

All photographs must be sent as an attachment in JPEG format with a dpi of 500 or greater. Photographs sent through the mail will not be returned.

EDITORIAL

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DEADLINE

January 19 2018



Ordination of Cathy Ridd

A joy filled crowd from around the Diocese and beyond assembled on September 23 in Christ Church Cathedral, Grafton for the ordination to the priesthood of the Rev'd Cathy Ridd. Rev'd Cathy has been serving as a deacon attached to the parishes of Ballina and Mid-Richmond and will continue in those parishes as a priest.

Bishop Sarah presided over the ordination service and it was a great joy for those present to witness Rev'd Cathy as she made her solemn vows before God and the gathered congregation.

There was a poignant moment when the clergy surrounded Rev'd Cathy and laid their hands on her shoulders as she was receiving the laying on of hands on her head by the bishop. This reminded us that the continuing ministry of priesthood has been passed down through the centuries by the laying on of hands. A group of singers from St Andrew's, Lismore

sang during communion. Rev'd Cathy had served in Lismore for many years as a Licensed Lay Minister. Archdeacon Matthew Jones, Rector of Ballina and Archdeacon of the North, preached the sermon. He drew on the readings from *Jeremiah* where the prophet had tried to make excuses for not accepting the calling placed upon him by God. Archdeacon Matthew asked Rev'd Cathy if she had ever tried to run away from God's call to priesthood. He then recalled several biblical people such as Jeremiah, Elijah and Moses who made excuses for not responding to God's call, but as he said to Rev'd Cathy, "It didn't work for them either!" He reminded her that she was being called to "fish for people" as St Matthew says and then he presented Rev'd Cathy with a fishing rod. He finished by wishing her "happy fishing". Rev'd Cathy celebrated the Eucharist for the first time at St John's, Evans Head the next day.



Wedding Bells

You never know what God has in mind for you! Just ask Canon Judy Taylor and John Edwards and they will say, "an unexpected and amazing journey". This journey brought them together in marriage in the Cathedral on September 19, 2017.

This ceremony of Holy Matrimony and Eucharist was presided over by Bishop Sarah who added her own special charm to the nuptials and was heard to say, "It is not every day I get to marry one of my priests" – to which the visiting canine guest, Chaucer, responded loudly.

Family, friends and work colleagues filled the Cathedral in order to witness and support Judy and John on this auspicious occasion. Celebrations, with great gusto and joy, were held afterwards at the Crown Hotel on the banks of the Clarence River in Grafton.



Generosity in a Shoebox

Encouraged by the vision and enthusiasm of the Rev'd Pam Stone, Northern Beaches Anglicans is embracing *Operation Christmas Child* with growing generosity.

A ministry of Samaritan's Purse, an international Christian agency, *Operation Christmas Child* reaches children in poverty with gift filled shoe boxes and the Good News of Jesus Christ.

Boxes filled in Australia and New

Zealand are distributed in Cambodia, Fiji, Papua New Guinea, Samoa, Thailand, Vanuatu and Vietnam. This year the parish family lovingly filled 88 shoe boxes, nearly double last years response.

During Bishop Sarah's pastoral visit in October, she dedicated the boxes, praying they would bring blessing to the lives of those who receive them this Christmas.



St Mary's revives an old tradition

An Evensong service based on Thomas Cranmer's creation for the *English Prayer Book of 1549* received such a positive response that Ballina Parish is looking to regular services through 2018. Presenting worship as an art form, Cranmer, executed in 1556 for defying Rome, combined the two monastic liturgies of Vespers and Compline into a service to make us look first at God, not ourselves.

Rector of St Mary's, Venerable Matthew Jones, said the marriage of hymns, sung responses by the choir and timely Bible

readings was very moving.

"Evensong requires a lot of preparation, partly because the clergy, the choir and the congregation interact constantly," Fr Matthew said.

"But the end result is a powerful and uplifting religious experience, and that is why we are looking to bring it to St Mary's in Ballina and St John the Baptist in Lennox Head regularly next year."

The choir of 15 was under the direction of organist Ian Brown, Rev'd Cathy Ridd took the service with Fr Matthew preaching the sermon.



Birth Of New Family Initiative

What began as a "crazy idea" at a Parish Council meeting nearly two years ago, will become a reality when the Rev'd Simon Reeve is welcomed and commissioned as Young Families Minister, Northern Beaches Anglicans and Young Families Resource Officer, Diocese of Grafton.

Simon's commissioning will take place at a combined service at 9am, December 10 at St Augustine's, Woolgoolga. Simon and his family will be introduced to the wider community at the parish annual Community Christmas Party later that day from 3-7pm.

Simon is married to Alison and they have three children Ella, Zoe and Joel. The family are excited about joining the parish in growing a ministry to families in the parish and beyond.

The ministry initiative is made possible by a new partnership between The Bush Church Aid Society (BCA), Diocese of Grafton and Northern Beaches Anglicans. BCA is committed to \$50,000 per annum funding for an initial three year period. Alongside a \$10,000 per annum grant from the Diocese from trust funds set aside for youth ministry, Northern Beaches Anglicans is funding this new

initiative from savings set aside in recent years for ministry development, Op Shop revenue and increasing offertory.

Simon is 42 years young. He has served in full time ordained ministry as a Young Families Minister for eight years in the Diocese of Armidale, firstly at Quirindi and, for the last five years, at Armidale Cathedral. Prior to theological studies at Sydney Missionary and Bible College, Simon attained a Master of Nursing Degree and worked for ten years as an acute care nurse. Alison is a trained pre-school teacher.



The newest member of the congregation!

Members of the congregation at St Johns Church, Coffs Harbour were excited to greet the newest member of the congregation, Bella.

Bella's owner Ian and Kay Mears were concerned that they did not want to leave aging Bella home alone and so were encouraged to bring her

with them. The congregation were delighted and greeted them all with great enthusiasm. Bella brought many smiles and much joy to the beginning of the service and we look forward to having her with us as a regular at the 7am service each Sunday.



All Souls Day Bangalow

The Parish of Bangalow celebrated its Feast of Title with All Souls Day on November 5 and welcomed Bishop Sarah as President and Preacher as they commemorated the faithful departed, giving thanks for the lives of those who have encouraged, inspired and challenged us.

In her homily Bishop Sarah reflected on identity which is "forged in relationship... Who we are is intimately connected with the people we have known and with those who have created the world in which we live."

On a day when death is ever-present, Bishop Sarah affirmed that "in Christ

death has lost its sting, but it has not lost its ache." Family and friends lit a candle in the "sure and certain hope of the resurrection to eternal life", and as the name of those whom they love was read out, Bishop Sarah encouraged them "to sit with uncomfortable emotions, with loss, with grief and, perhaps, with anger and unresolved pain. And to invite God to sit with us in that place."

Following the service, all were invited to the hall for brunch and to share memories and friendship with each other.



"Well done, good and faithful servant"

Claire Hetherington of Coraki, in the Parish of Mid Richmond, has taught Scripture in local schools for 50 years (Yes, she started long before we called it SRE.)

Her dedicated service was recently recognised with a certificate and letter from Bishop Sarah. Claire's deep desire to bring God's good news to the community also sees her ministering in the local aged care facility.

Looking for NCA in your Inbox?

Do you want to be among the first to receive the NCA? Would you prefer to receive it electronically instead of in paper form? Or would you like to have it both ways?

For future editions of the *North Coast Anglican*, we will be sending out a PDF version by email as well as sending out the normal paper copies. So if you would like the NCA in your email Inbox, please send your details to Kaytrina in the Registry on admin@graftondioocese.org.au and remember: It's free!





Anglican Diocese of Grafton

Do you have an up-to-date will?

Please consider giving to the work of the Church in your will.

Our diocese has been blessed by the generosity of benefactors in times past. As we seek to expand Christ's Mission in the 21st century, please consider how you might contribute.

You should get legal advice before making your will. You may wish to consider the activities of the Anglican Diocese of Grafton as the recipient of either a specific gift or the residue of your estate.

The following wording may be useful for you and your legal advisor when making your will:

"I bequeath to the Corporate Trustees of the Diocese of Grafton in the State of New South Wales the sum of to be used for the general purposes of the Diocese of Grafton in such manner as the said Trustees may approve."



Experience the "Real Meaning of Christmas"

St Mary's Ballina wants people to experience the "real meaning of Christmas" which is not on display at the shopping centres, so the entire sanctuary of the church will be transformed into a life-size stable, complete with the Holy Family, shepherds, wise men and a donkey!

The Advent wreath is also very large with specially commissioned environmentally friendly candles from the Nimbin Candle Factory.

St Mary's Rector, the Venerable Matthew Jones, noted, "They even adjusted the density of the wicks to minimise the amount of smoke".

The Stable framework was built by parishioners John and Beverley Grant and is made of pine with hessian covering. There is an electric star above the stable.

The crib was made by another parishioner, Richard Crandon, and the straw is synthetic so it does not affect people with allergies.

The models are all made from broom handles, foam heads and coat hangers with fabric draped around them. There were a number of people involved in the dressing of the models, led by Elizabeth O'Shea and Joan Pickup. The shepherd's crooks were made by parishioner Gary Legge from local wood.

The stable will be set up in time for Advent Sunday allowing the three stories of Advent, Christmas and Epiphany to be visual until early January. During this time Emmanuel Anglican College will have their end of year Chapel Service and their presentation ceremonies in front of the stable.

There will also be a service of Nine Lessons and Carols (picture the introit hymn Once in Royal David's City stood a lowly cattle shed with the entire congregation looking at a life size cattle shed!).

The Christmas service for children will be held inside the stable and the children will be able to dress up as shepherds and angels and join the Holy Family. All the other Advent and Christmas services will have the Stable as a backdrop and on January 7, the Wise Men will be repositioned at the door of the stable.

St Mary's will be open each week day from 9am to 3pm so people can come and sit quietly with the Holy Family.



The Rev'd Margaret Beach

St Matthew's Community Fair a Success

St Matthew's, South Grafton held their annual fair on October 14. The church was blessed to have a large crowd from the community share with them on the day and many were delighted with the bargains and treasures they were able to find.

The white elephant stall was once again very popular with large numbers looking for a bargain. Other stalls included linen and lace, Christmas decorations, cooking and lamingtons, books, sewing, pot plants, toys, outdoor furniture and a jumping castle. The

Devonshire Tea and BBQ stalls were both very popular with patrons. A group from the "Ukettes" entertained during the morning with a variety of toe-tapping music. A very successful day was had by all.



All Hail Bangalow

On the evening of November 5 Bangalow was hit hard with a devastating hailstorm, wind, and 64.5mm of rain which stripped macadamia nut trees of their crop, shredded leaves and generally made a mess. At morning prayer on the Monday the congregation joined the

psalmist in saying, "I love you, O Lord my strength: O Lord, my crag, my fortress and my deliverer. Out of his clouds, from the brightness before him: broke hailstones and coals of fire. The Lord thundered in the heavens: the Most High uttered his voice." (Psalm 18:1, 13-14)



Fr Matthew with 11-year-old Paris and owner Judy Turner

Pampered pets blessed and groomed at Ballina

The Annual Blessing of Pets took to the street in Ballina with the Venerable Matthew Jones and newly ordained Rev'd Cathy Ridd blessing a mixed assortment outside local pet shop PETstock. Some of the canine candidates then entered the shop for their

regular bathing and grooming. Fr Matthew said the experience fitted with St Mary's Mission Statement, which says in part, "Growing in our relationship with God and the wider community." He said, "We met many people

who would not have come to the church for a blessing but were happy to do it because we were out there with them in familiar territory." The most uncommon pet blessed at the ceremony was Peanut the lizard.



The Rev'd Lyndon with Candy and Jenny Wein

Blessing of the Animals

The Blessing of the Animals took place at All Saints Church, Murwillumbah on October 1.

Ten dogs and two birds were blessed by The Rev'd Lyndon Mulholland.



Blessing of the Animals at Bangalow

On October 8 in the grounds of All Souls', a cat, five dogs, and a guinea pig were blessed in honour of St Francis of Assisi. The *Canticle of the Sun*, written by St Francis, with the

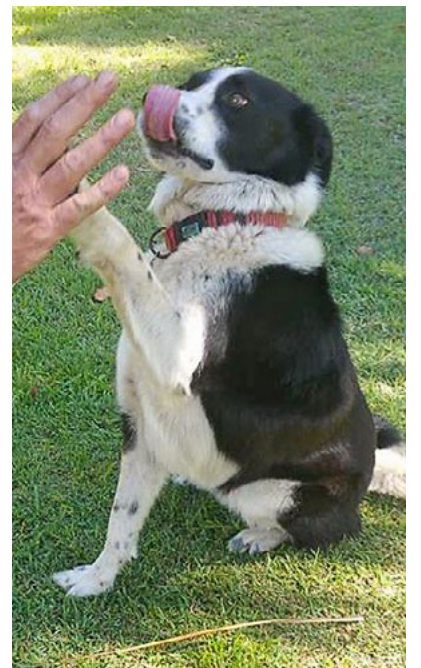
opening line, "All creatures of our God and King lift up your voice and sing" was sung to commence the service in praise of God.



Mid Richmond Blessing of the Animals

The pictures tell the story of the Blessing of the Animals service in the Parish of Mid Richmond on October 29.

The beautiful little church of St Barnabas, Wardell, was filled with people, dogs, birds and even a Siamese fighting fish.



Blessing of Pets Service at Coffs Harbour

On October 8 a group of 40 people gathered with their pets outside the church for the service at Coffs Harbour. The service was led by the Rev'd Anne Goode and the Rev'd Harvey Sloane.

It was appropriately timed as the feast day of St Francis was held just a few days earlier. Prayers were said and hymns sung, in honour of our special friends of the animal world. Occasionally, these friends added their

voices to the music. Our friends of the animal world were well behaved, some shy ones sheltering on the lap of their master or mistress, others far more social, eager to make new friends with their neighbours.

The animals were blessed and thanked for their contribution to our world, for sharing love and companionship, with their owners.



Commissioning of the Rev'd Canon Judy Edwards

On the evening of the September 22, the Parish of Casino was full of excitement and energy in preparing to welcome the Rev'd Canon Judy Edwards into the parish. The people of the parish put all their varied talents into the service, including wardens, lay ministers, parish councillors and the very

dedicated parishioners of St Marks. It was heart-warming to see so many of the clergy within the Grafton Diocese there to support Rev'd Judy. Rev'd Judy was presented with three fruit trees to represent the parish core ministries of worship, pastoral care and outreach

to the community. The branches were each labelled with the various activities under each ministry and represented life and growth as the parish reaches out into the community. In just over an hour, and after almost two years under the gentle guidance of locums, the parish had a new rector.



It is always a time to give thanks

Thanksgiving was the theme for October 29 as the congregations from the three centres of the Orara Valley Parish joined together for a service at Christ Church Glenreagh with the Rev'd Anne Goode presiding. Floral displays, patchwork quilts, crocheted rugs, cooking and other craft were placed before the sanctuary as they gave thanks to God for the

diverse gifts of the Spirit that are present in the congregation. The service was followed by a sausage sizzle and a great time of fellowship that enabled folks to meet. The parish gave thanks to God that the finances were available for much needed church repairs and improvements. This year St Paul's in Coramba received a sparkling new

red roof along with new crosses at the various roof points. They extended their gratitude to Daryl Jarvis for his assistance and diligence in the other repairs that he has undertaken. Christ Church Glenreagh has had a ramp installed enabling wheelchair access and the older steps have also been renewed.



Photo: IOCC/Paul Jeffrey. Used with permission of IOCC.

"Then Joseph got up, took the child and his mother by night, and went to Egypt, and remained there until the death of Herod." Matthew 2:14-15a

The Twelfth Night of Christmas is also Epiphany, when Christ is revealed to the Wise Men. After this revelation, Joseph and Mary flee to Egypt with Jesus, to avoid the 'Massacre of the Innocents'. As a vulnerable babe, Jesus was not in a position to protect himself, and his parents had to respond practically and faithfully to the warning from God.

Today, facing similar crises, many parents do the same, fleeing danger in places such as Syria (see photo), Myanmar and South Sudan. In other circumstances, there is no option to flee, and parents have to protect their children in different ways. Our partners are there to help.

This Christmas, we invite you to support our partners as they help to protect vulnerable children.

HOW TO DONATE

- 1 Online: anglicanoverseasaid.org.au
- 2 By phone: 1800 249 880
- 3 By post: 2017 Christmas Appeal
Anglican Overseas Aid, PO Box 389, Abbotsford, VIC 3067

Donations of \$2 and over are tax deductible | Anglicord: ABN 39 116 072 050



St Columba Anglican School's Performing Arts Centre

St Columba is widely regarded for its performing arts program not only within the region, but also across NSW and Australia. The Program has been recognised in all three disciplines of dance, drama and music by the NSW Standards Education Authority (NESA), and continues to set the benchmark for performing arts.

Our mission is to inspire a lifelong love of performing arts, including music, dance and drama, in an environment where students have fun and enjoy the challenge of reaching new heights.

2017 saw the opening of our highly anticipated Performing Arts Centre, The IONA, where the school engaged architects, studio designers, audio technicians, theatre designers and external organisations to ensure that the building is not only striking in appearance and flexible in use

but, ultimately capable of supporting teaching and learning at the highest level.

As well as hosting the school's co-curricular activities and PACE ensembles, The IONA will also provide opportunities for community engagement and commercial use. The centre has been planned as an excellent educational space and features classrooms, a dance studio, instrument practice and performance spaces, tutorial rooms, staff rooms, theatre and storage. This building will support the SCAS staff in their quest to show that being a part of SCAS performing arts not only gives our students the opportunity to develop performance skills of the highest order but will also allow them to use these skills to achieve excellent academic results and create career options that are often impossible for a regional school.



Merry Christmas and Happy New Year from AFGD

As the year draws to close the team at Anglican Funds Grafton Diocese (AFGD) would like to thank all our clients for their continued support.

This article focuses on parishes summarising the products available and discusses some changes that may impact on parishioners.

AFGD's parish product range has expanded to make the day to day life of parish administration simpler and efficient.

This year we introduced:

- EFTPOS facilities for Parishes and Op Shops; and
- Renewable Energy Low interest loan packages.

- These new products further complement our existing parish product range which includes:
- Parish Cheque, Cash Management & Term Investments,
 - Parish Loan financing for acceptable projects,
 - Parish Provider Electronic Plate Giving,
 - Parish & Clergy Corporate Card Program,
 - Parish or Clergy Motor Vehicle Loans,
 - Clergy Ministry related Expense Accounts,
 - Clergy Investment Property Loans.

All of these products have been developed to enable parishes to save time and money and to let parishes continue with the valuable they work they do in the community.

To our valued investors, we have greatly appreciated the support since the inception of AFGD.

Over the past 12 months we have been working closely with external government regulators to ensure the investments you have with us remain safe and AFGD remains a strong and viable religious charitable development fund.

These changes are a good thing and will result in an increased layer of


protection for individual investors like our parishioners.

However with change individual investors will be required to sign some new documents to continue or to add to their existing investments with AFGD.

We give you our commitment that we will make contact with all investors impacted by the change, stepping you through every aspect of the change including any paperwork that needs to be completed.

AFGD thanks you for having the confidence to invest with us.

From the team at AFGD we wish all our valued clients a safe and restful Christmas and a Happy New Year.



Anglican funds

GRAFTON DIOCESE

Term Investment Accounts

Term	Interest Rate
90 days	2.50% p.a.
180 days	2.60% p.a.
365 days	2.65%p.a.

*Interest paid at maturity

Note: Special Interest Rates on Term Investments are available on request for funds \$100,000 & over

Saver Accounts

Balance	Interest Rate
Balances up to \$4,999	0.10% p.a.
\$5,000 to \$49,999	0.25% p.a.
\$50,000 and over	0.50% p.a.

*Interest paid six monthly

All Interest Rates are current as at 17th November 2017 and are subject to change

Cheque Accounts (Parishes, Ministry Units & Anglican Affiliate Entities Only)

Entity	Interest Rate
Parish	1.00% p.a.
Anglican Affiliate	0.25% p.a.

*Interest paid monthly

Cash Management Accounts (Parishes, Ministry Units & Anglican Affiliate Entities Only)

Entity	Interest Rate
Parish	1.75% p.a.
Anglican Affiliate	1.50% p.a.

*Interest paid monthly

Next Gen Accounts

Type	Interest Rate
Next Gen Saver	1.00% p.a. (+2.50%p.a. Bonus T&C's apply)
Next Gen Term Investment	2.60% p.a. (90 Days)

*Interest paid monthly on 'Saver' & at maturity on 'Term Investment'

Anglican Funds Grafton Diocese * 50 Victoria Street Grafton NSW 2460 * PO Box 4 Grafton NSW 2460 * ABN 42 489 753 905

Phone FreeCall 1800 810 919 (NSW Only) or 02 6642 4480 * Fax 02 6643 2391 * office@afgd.com.au * www.anglicanfundsgraftondiocese.com.au

Rev'd Leonard Trump

NOVEMBER 15, 1932 - AUGUST 13, 2016

The service for the celebration of Len's life was led by the Rev'd Keith McPherson of Sawtell Anglican Church.

Len grew up in the centre of London during World War II. There were evacuations and bombing of their home. His mother played the piano and there were lots of sing-alongs. Anyone who knew Len would know of his love of singing, and that he could be heard some distance away.

Len and Janet met at a theatre group when they were in their early teens.

During his teenage years, Len joined the Boys' Brigade. The Brigade went on a camp to the Isle of Wight. Len recalled walking up and down the beach with a man called Norman Talbot, discussing Christian things and how Jesus was more than a religious symbol, that he could be truly known. It was on that beach that Len gave his life to Jesus, forever altering the course of his life.

Full of fire and excitement, he immediately told Janet about his conversion and led her to the Lord. As a true evangelist, this would be the first of many lives he would go on to lead to Christ.

At 18, Len was required to perform National Service. At the conclusion of his duties Len prayed, "Lord, before I was a Christian, I was training to be a photographer, but now I am a Christian, you run the show. Do you want me to be something else?" He was going home for a youth service and he was asked to read the Bible. He was pretty chuffed, so he prayed again in the manner of his youth, "Lord, would you please help me to read the Bible well, and let me know in the service whether I'm to be a photographer or not." He was disappointed that nothing in the service stood out, but as he was leaving a man at the door said, "Young man, you will be in the ministry one day." So, he was then set on his course to become an ordained minister. He immediately approached a theological college and told them of his calling. But, Len had been educated during the war and left school at 14, and also at that point being a married man, he was not considered a good candidate for the ordained ministry. Len took this as another sign, and trained as a press photographer.



Len and Janet considered emigrating to Australia. Finally, the *Armidale Express* offered Len a position in the paper's photographic department. So, in 1957, with two small boys they emigrated to Australia as ten pound poms.

At the Armidale Cathedral they were welcomed by the church family. Len became the lay reader and even had his own little branch church. He discovered that Bishop Moyes was accepting students for theological training who were married (the first Bishop to ordain married men). It did mean that he had to attend tech college for two years to do English and History to matriculation level. So Len and Janet went off to Morpeth College with three children. They received great support from the Cathedral community. He wasn't needed in the Armidale Diocese at the time, so his first year was as curate at South Grafton. Next he went to Inverell as assistant, then as Rector to Tinga. By this time there were four children. His next parish was Mungindi for four years.

In 1969, Len was invited to join the army. He spent ten rewarding years as an army chaplain, with a year in Vietnam in 1971. He found that being armed with a camera made it easier to chat and interact with the men and share his love of Jesus with them.

Len was offered the Parish of Uralla in the Armidale Diocese, where they spent 11 years, and loved every minute of it. Being a small town, they got to know everyone, and he left a very strong

impression. He considered it a highlight of his ministry. During this time he helped promote programs such as Evangelism Explosion, Christianity Explained, Marriage Encounter and Cursillo, and an after school club, called John's. They could expect about 70 kids to attend. Len had an earth ball and parachute which brought hours of pleasure to the kids of Uralla and their own grandchildren.

Len spent four years in Armidale as the archdeacon, assistant to Bishop Chiswell, followed by a year as acting dean.

Len's next appointment was to St John's Coffs Harbour doing services in the Orara valley, being hospital chaplain and assisting at St John's. During his retirement, Len did locums in Coffs Harbour and Sawtell. He would take services and preach at numerous locations including taking many funerals.

For eight years, the Trumps have lived at Marian Grove Retirement Village at Toormina. Len has been a friend and encourager to the other residents, to the Ukulele group and to the people of the Sawtell parish.

Len was loved by all who knew him. He was larger than life, humble and loving. He stood strong in his faith and always led with kindness. He was a true evangelist who profoundly impacted the lives of all who knew him.

In Brief

COMMISSIONING

The Rev'd Canon Dr Greg Jenks has been appointed as Dean of the Cathedral and Rector of the Parish of Grafton. The commissioning service will be held on Tuesday 5 December at 6pm.

APPOINTMENTS

The Rev'd Simon Reeve has been appointed as Young Families Minister in the Parish of Woolgoolga (Northern Beaches Anglicans). This includes a one day a week responsibility as Diocesan Young Families Minister.

The Rev'd Ross Duncan has accepted the position of Associate Minister at Port Macquarie and will start in Port on 10 December.

Mr David Morgan has been appointed as a Stipended Lay Minister at Port Macquarie working in ministry with families. He will take up this appointment on 3 December.

RESIGNATIONS

The Rev'd Eron Perry has taken up appointment as Rector at Burleigh Heads in the Diocese of Brisbane.

DEATHS

The Rev'd Peter Rudge died on 23 September 2017.

Dates for Your Diary

5 December 2017 – Commissioning of the Dean of the Cathedral

5 December 2017 – Professional Standards Board Hearing

3 February 2018 – Special Synod (Grafton)

4 February 2018 – Discernment Synod (Grafton)

3 March 2018 – Bishop Sarah laying her Bishop's Pastoral Staff in the Cathedral.

26 May 2018 - ABM Lunch and Conversation with Bishop Cam Venables, Bishop for the Western Region Diocese of Southern Queensland (and great friend of ABM) at 12noon, St Mary's Anglican Church Ballina

Notices

The Professional Standards Board of the Anglican Diocese of Grafton will be conducting a hearing into hearing into the fitness of The Reverend Eric William Griffith to remain in holy orders.

Those interested in observing the hearing may attend at the Conference Room of the Bishop's Registry, Level 1, 50 Victoria Street, Grafton commencing at 10.30am Tuesday 5th December 2017.

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With the closure of GFS – An Anglican Ministry within the Diocese of Grafton, could all parishes please check their records and forward any relevant information held within the parish to the Archives Department of the Grafton Diocesan Registry Office, PO Box 4 Grafton NSW 2460.

ZERO TOLERANCE FOR SEXUAL MISCONDUCT

Grafton Diocese has established formal procedures to deal with **sexual misconduct**. Persons aggrieved by the sexual misconduct of a church worker - whether they are an ordained or lay person - should report it. If you wish to speak to someone about sexual abuse by a church worker

please phone **1800 070 511**

at any time for recorded information of the names and telephone numbers of our contact persons.

REFLECTIONS

Blessed are the Jam Makers!

THE VENERABLE MATTHEW JONES
ARCHDEACON OF THE NORTH

Over the past few months I have been reflecting on the declining numbers of young people in churches. This is not just an Anglican issue but it is one that is also shared by many of our ecumenical partners in mission. I guess there would be many reasons younger people are not attending church services in the same ways my generation did in the sixties.

In the parish I am called to minister in I am blessed to share this ministry with many faithful people who love God deeply and work tirelessly for the church. Most of these people are significantly older than me and I am constantly being inspired by their energy, commitment and talents. One of the many ways this becomes evident is when there is a catering event and these people seem to just appear in large numbers, all loaded with jams and cakes and slices. I must confess that I love these days when I can indulge in some good old-fashioned homemade goodies. These are the people I call the "Jam Makers".

Forgive me if I now seem to be making generalisations but these are some of my thoughts about how I am seeing society changing. I am a "Baby Boomer" and many people of my generation love jam but most of us probably buy it in the supermarket, or stock up from church stalls! We love to eat the jam but we don't make it. Many of the people of the next generation after me also love jam, but they don't make it or buy it from the supermarket. They go to fashionable cafés and have toasted sourdough and condiments and the whole experience is one that is shared socially. They often even take photos of their toast and jam and post them on Facebook and other forms of social media!

I see this social change being reflected in the church today. Most of my congregation is made up of "Jam Makers" with a few "Jam Buyers" sprinkled around. There is virtually no one from the "Cafe and Condiment" set at our church services. Yet we all love jam! So how do we build the connections?

As a child growing up in the sixties, I remember that we went to church as a family and joined together with all the other Baby Boomers and filled the Sunday school hall. Church in the

sixties was an all age experience but society has changed dramatically since the sixties and the numbers of whole families attending church regularly now seems to be declining. Sunday Schools have all but disappeared and we seem to be constantly struggling to find ways of connecting with the young! Anglican Church services seem to be almost exclusively for the old which, for me begs the question, "Is there any hope of the Anglican Church surviving into the future?" I think the answer is "yes". I also think we have a rich resource which may not yet be being fully utilised. That resource is our older people.

One of my colleagues made a comment at a meeting recently that the relationship between a child and their grandparent, or someone of that age, can sometimes be deeper than the relationship with their parent. Some of today's children may also spend more time with their grandparents than people of my generation would have because of the changing family dynamics. My colleague feels that some children also feel more comfortable confiding things to their grandparents than to their parents. He felt that the experience and wisdom of older people is something younger people willingly seek out. If this is true, even partially true, then I think we have a great treasure at our disposal.

This reminded me of my own growing

"I am becoming more and more aware of the power of storytelling and how valuable it is to share stories with others, not only our own personal stories but also stories of our faith."

up years and how important some older people were to me. One example is when I was 15 years old and I used to mow the lawn for my 90 year old next door neighbour. He would tell me stories of his younger years, like when he was a young man in his early 20s and how he would ride his horse along Queen Street in Brisbane which had no bitumen (Queen Street is now the major pedestrian shopping mall). He would tether his horse to the hitching rail outside the pub, brush the dust of his trousers and go inside for a beer. I was intrigued and could not get enough of these stories of a bygone era. Through the storytelling I was learning about history, but it was also a history that



he had lived. I am becoming more and more aware of the power of storytelling and how valuable it is to share stories with others, not only our own personal stories but also stories of our faith.

A few months ago I was discussing this same issue with a friend of mine who is the Assistant Principal in a Catholic girls college. He was telling me how they celebrate Grandparents Day each year and the grandparents are invited to attend a couple of classes

I'd known grandchildren were this much fun, I'd have had them first." He believes grandparents, and people of that age group, have a great potential for evangelism, because evangelism happens within the context of relationships, and these people have the relationships in place. In the parish I belong to there are many grandparents and people of that age group. We also have over 600 children in our Anglican College. How wonderful it would be to find ways of building these types of grandparent relationships, based on faith, so the children could learn from their elders!

Whether we make jam, buy jam or go out to smart cafés for sourdough and condiments, it seems to me that we all want the jam. Perhaps this is also true of the Good News, the Gospel. Maybe we would all like to receive the Good News but we want to receive it in different ways. I am hopeful that the Anglican Church will continue to explore fresh ways of sharing stories across generations so that the young can learn from the old and the old can share their wisdom, experience and faith with the young. I don't see this interaction happening in church services but more in the context of grandparent and grandchild types of relationships. I also don't see a return to the sixties model of all age worship but I do see a bright future for the church if we can allow each generation to enjoy their "jam" in their own way! I envisage different types of church services which cater for the different ways people enjoy receiving the Good News, just like the different ways we all enjoy our jam!

THREADS LAID BARE

Water dragons and serpents

REV'D CAMELLIA FLANAGAN
GRAFTON

Now the warmer weather is here the water dragons, *Intellagama lesueurii*, who usually live under McWilliam Lodge are out in the garden sunning themselves and preying on bees in the clover and grasshoppers on the roses.

On very hot days they lie in the pond amongst the water celery and water chestnuts with only their heads out of the water looking at the world around them.

Watching them with their proud stance when I approach set me thinking about the painters of the Renaissance who used dragons to symbolise the devil. The dragon as the enemy of God is

vividly portrayed in *Revelation 12:7-9*; "and war broke out in heaven; Michael and his angels fought against the dragon. The dragon and his angels fought back, but they were defeated..."

The dragon, expelled from heaven, continues his war against God so he is depicted as the devouring monster who angrily destroys his victims. The dragon is the attribute of St Margaret, and of St Martha, both of whom are said to have fought, and vanquished, a dragon.

It is also the attribute of a number of other saints, including St George of Cappadocia, who slew the dragon, "through the power of Jesus Christ". The dragon appears with the Apostle Philip,

St Sylvester and the Archangel Michael, who is often shown with a dragon under foot, as token of his victory over the powers of darkness.

The serpent, symbolising the devil and Satan, is depicted as the tempter of Adam and Eve in *Genesis 3:13*. The serpent represents in general the wily tempter that beguiles humans into sin.

The serpent is sometimes shown in religious art at the foot of the Cross to signify that the evil power responsible for human downfall has been overcome by the power of Christ, who died that people might be redeemed. Next time you see an Australian Water Dragon, ponder these things.

BOOK REVIEW

Anam Cara by John O'Donohue

DIANA EAGLES

"It is strange to be here, the mystery never leaves you alone. Behind your image, below your words, above your thoughts, the silence of another world waits. A world lives within you..." This is John O'Donohue's introduction to *Anam Cara: spiritual wisdom from the Celtic world*. John O'Donohue (1956 – 2008), an Irish Catholic priest for 19 years, expressed views that disturbed the thinking of Irish Catholicism's rigid traditionalists and has the potential to challenge traditional thinking today.

O'Donohue's promise that the Divine lies nearer than our fingertips, it is the very centre of our own being and becoming, is very much in the same vein as Julian of Norwich with her message of God's intimate and immediate loving presence.

It was written at a time when Ireland was opening up to new ideas as well as enjoying an economic expansion. "There's a huge crisis of belonging in post-modern culture," he said, and his vision appealed to an audience who recognised their own spiritual hunger.

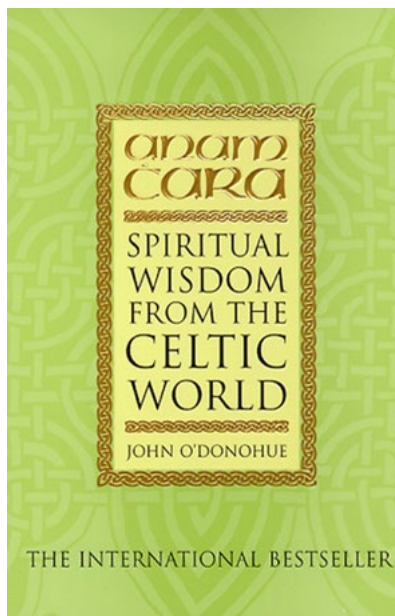
I was first introduced to John O'Donohue's *Anam Cara*, (literally translated as soul friend), when exploring the contemplative/meditative spiritual path. The Celtic awareness of life as both around and within us captured my imagination, as I recognised a Celtic, cultural

reverence of the Mystery: the sustaining life force of humanity and the natural world.

O'Donohue uses the ancient Celtic wisdom to help the reader discover the depths of treasure that lies hidden in every human soul. I was particularly captured by the way O'Donohue traces the cycles of life and nature, while drawing from Ireland's rich spiritual heritage, discerned as authentically holy. Together with Celtic poetry, prayers and blessings the reader is gently led into the reality that each person has their own personal anam cara: the soul's friend who nourishes, heals and brings life to the soul.

I quickly became absorbed, reading and re-reading a book filled with existential, Celtic wisdom that preceded Christianity by thousands of years. O'Donohue skilfully blends Celtic wisdom and rituals with Christianity, to awaken awareness that the longing of the human heart is the presence of the Divine. A spirituality that recognises the senses as "divine threshold", invites the reader into to a deeper inner friendship with their anam cara, as silence and solitude deepen the mystery of the inner life. O'Donohue says, "When our inner life can befriend the outer world of work, new imagination is awakened and great changes take place."

The reader is introduced to history as a place where "vanished time gathers". Living in the flow of time it's difficult to glean its significance,



and only in looking back at a period of time in history, or a person's life, do we begin to recognise the hidden dimensions at work.

It seems to me that O'Donohue's *Anam Cara* may well speak into a modern culture's search for a deeper spiritual life, free from the shackles of organised religion. I recommend the book as an excellent read for anyone who desires a richer relationship with their beloved. A weekly ecumenical meditation session based on *Anam Cara*, while incorporating Centering Prayer and *Lectio Divina* has proved popular during 2017 in St Bartholomew's church, Alstonville.

PRAYING WITH THE SAINTS

WITH THE REV'D CAMELLIA FLANAGAN

St John of the Cross

MYSTIC AND POET, DIED 1591
FEAST DAY 14 DECEMBER

His original name was Juan de Yepes y Álvarez. He was born June 24, 1542 in Spain, canonised in 1726, and named a doctor of the church, a reformer of Spanish monasticism, and co-founder of the contemplative order of Discalced Carmelites. His father was rejected by his family because he married John's mother, an orphan of a lower class and although originally an accountant to rich silk merchants, he was forced to work with his wife as a weaver. John's father died while John was about three years and John was educated originally in a school for poor children where he received food and some clothing and was chosen to serve as an acolyte at the nearby monastery of Augustinian nuns. He also studied at a Jesuit school, and became a Carmelite monk at Medina del Campo, Spain in 1563 adopting the name John of St Matthias. The following year (1564) he professed his religious vows as a Carmelite and travelled to Salamanca, where he studied theology and philosophy at the prestigious University there which was one of the four largest in Europe. Some writers suggest that this influenced his later writings as he studied Exegesis, Hebrew and Aramaic and was ordained priest in 1567.

St Teresa of Ávila, the celebrated mystic, enlisted his help in 1568 in her restoration of Carmelite life to its original observance of austerity. A year later, at Duruelo, he opened the first Discalced Carmelite monastery. The changes caused friction in the order and he was imprisoned in 1576 and 1577 at Toledo, where he wrote some of his finest poetry. He escaped in 1578, and later became vicar provincial of Andalusia in the Order from 1585 to 1587. Near the end of his life, the Discalced Carmelites were again troubled by dissension, and he withdrew to solitude.

John listed the steps of mystical ascent—an understanding of self in quiet solitude which leads a person away from distractions of the world to the sublime peace of union between the soul and God. In this he combined a poetic sensitivity for the nuances of mystical experience with a theological and philosophical precision guided by his study of St Thomas Aquinas. His poems, *Cántico espiritual* (The Spiritual Canticle), *Noche oscura del alma* (The Dark Night of the Soul), and *Llama de amor viva* (The Living Flame of Love) achieved preeminence in Spanish mystical literature.

In *The Dark Night of the Soul*, the soul sings of shedding worldly attachment and passing through the dark night of faith... to union with the Beloved, Christ's Crucifixion and His Glory. Can we take time to be drawn into the mystery of Christ, and in peace which passes understanding pray a prayer of St John of the Cross.

*"O blessed Jesus, give me stillness of soul in You.
Let Your mighty calmness reign in me.
Rule me, O King of Gentleness, King of Peace." Amen.*

Focus on low incomes and high rental costs

Anglicare's work on housing affordability is under the spotlight in Ballina, where Parish Council is examining ways of providing assistance.

CEO of Anglicare North Coast, Estelle Graham, attended all three services in Ballina and Lennox Head on Anglicare Sunday to highlight the problem facing people on fixed and low incomes.

She said pensioners, parents with children of various ages, victims of domestic violence and some unemployed were among those who had virtually nothing left after paying high rents and day to day living costs.

"This might mean children can't go to a birthday party with friends because they can't afford a present," Ms Graham said. "It might mean mum can't go to a wedding because she can't afford a decent dress or gift.

"An aged pensioner might not be able to go for a beer with his mates, or just a cup of coffee because he may have only \$5 a week left over after paying for his rent and normal groceries," she said.

"There is a lack of affordable renting properties right across the region, with our research showing decreasing levels of availability," Ms Graham said.



The latest official figures on rental costs around Ballina put an average two-bedroom house at \$380 a week and a three-bedroom house at \$510.

Ms Graham also spoke with St Mary's Parish Council at a recent meeting where she urged support for Anglicare's Affordable Housing Foundation.

Rector of St Mary's, the Venerable Matthew Jones, said it was important for the parish to identify

effective methods to help ease the affordability crisis.

"Parish Council is keen to set some goals and move forward as soon as possible," he said.

Anglicare North Coast offers a range of services: Community Housing, Migrant Services, Partners in Recovery, Financial Counselling, Problem Gambling, Disaster Recovery and Emergency Relief welfare provision.

It's a tough life for many in our region

There is no question that we live in a very disadvantaged region. The North Coast of NSW is often perceived as an idyllic holiday and retirement region. However for many people the poverty trap has a firm hold and life is far from idyllic.

Census data demonstrates very clearly that our average household incomes are far lower than the national average. We also have high levels of unemployment and underemployment, many single parent families and many older people. Educational levels are also quite low and access to education can be difficult. Lack of educational qualifications generally means fewer employment opportunities, creating a vicious cycle of poverty in which people become trapped.

Two of the major areas that contribute to people experiencing poverty are difficulty in obtaining employment and the high cost of rent. Recent Anglicare Australia research focused on difficulties around obtaining employment and our own work and research has clearly demonstrated that high rents are an ongoing and crippling problem for many people.

Facts and figures are one side of the story, but through our work we see a totally different side – the personal impact that lack of employment and unaffordable rent has on people. When people don't have a job or they are working less than full time, there are many implications. For example, they may not be able to afford swimming lessons for their children and parents may go without meals to enable their children to eat. Needless to say, life becomes a very stressful cycle of juggling expenses, constantly thinking about the cost of upcoming bills and the fear of a crisis, such as car needing major repairs or unexpected medical expenses.

What should our response be to the grim reality of the tough life many in our region are living? There's a pretty strong clue in *Deuteronomy 15:11* which says, "For there will never cease to be poor in the land. Therefore I command you, 'You shall open wide your hand to your brother, to the needy and to the poor, in your land.'" Are you willing to respond?

It's a tough job market

Anglicare Australia's recent *Jobs Availability Snapshot* report found that across Australia there are five people applying for each entry level position. The report also found that:

- Over 711,000 people are unemployed
- Over 1.12 million people are



- underemployed
- More than 124,000 job seekers are only qualified for entry-level jobs
- Of the 171,544 job vacancies advertised, less than 26,000 (15 percent) were entry-level jobs
- Entry-level jobs are drying up. In 2006 nearly 22 percent of all vacancies were at the entry level, compared to 15 percent this year.

These are, indeed, sobering findings, so what can be done about it?

Executive Director of Anglicare Australia, Kasy Chambers, said that a new approach was needed to help people find stable work.

"We've always known that the job market is tough for people without qualifications or experience to draw on. Our research shows that five of these job-seekers are competing for each entry-level job, and that entry-level jobs have been disappearing over the last ten years," Ms Chambers said.

"Not only are they competing with each other for these diminishing jobs, but they are also competing with more highly-skilled job-seekers.

"Those who do find a job end up in unstable roles. We found that 1.1 million were underemployed, up from 875,200

in last year's report.

"This shows that cracking down on welfare and forcing people to jump through hoops simply hasn't worked. Instead of helping people find work, they are forced to compete for jobs that simply aren't there.

"But there is hope, and opportunity. With the disability and aged care sectors set to grow across Australia, we can create stable jobs and career pathways for those who need them. We can offer tailored support and training for those who need it. And we can redesign the support system so that it's a safety net, not a poverty trap.

"We will not get anywhere until we start helping people, instead of punishing them."

Whilst this was a national research project and did not specifically look at our region, the findings are consistent with what we hear from those we assist locally. Sadly, our region contains some of the highest levels of unemployment and under-employment in NSW.

It's a tough rental market

Affordable housing continues to be an enormous problem for those in our region. We know from our annual *Rental Affordability Research* that there are very

few properties available for rent that are affordable for people on low incomes and that rents continue to be extremely high.

The median rental figures in our region are quite staggering. Those seeking to rent a three bedroom property in the Richmond-Tweed can expect to pay \$510 per week, whilst those in Port Macquarie would need to pay \$420 and those in Coffs Harbour \$400. It may be possible to pay these amounts if you are earning a good income, but how do you rent a property in these towns if you are on a Centrelink benefit or working but on low wages?

Luke, a single father of three children living in Ballina, knows only too well how difficult it is. Luke has been a "stay-at-home" Dad since the recent death of his wife and relies solely on Centrelink payments. By the time Luke pays for food, rent, fuel and electricity, he only has around \$40 per week remaining. From this meagre amount he needs to buy his children clothes, pay for their school needs, any medical expenses and the list goes on. Stressful? Without a doubt, and unfortunately Luke is not alone! Each week we help many people in similar situations through our Emergency Relief and Financial Counselling services.



CHRISTMAS APPEAL



Join with us this Christmas to help people in our region

To help someone in need, visit our website www.anglicarenorthcoast.org.au or call (02) 6643 4844

"And going into the house they saw the child with Mary his mother, and they fell down and worshipped him. Then, opening their treasures, they offered him gifts, gold and frankincense and myrrh." (Matthew 2:11)

ALL DONATIONS OVER \$2 ARE TAX DEDUCTIBLE