

jan pentland

A TRIBUTE





This book has been put together by the many friends and colleagues of Jan Pentland. There has been an outpouring of grief in reaction to Jan's death on Saturday 15 August 2009. There is a universal feeling of shock and disbelief. There is also an overwhelming sense of loss.

In these pages, we write about this sense of loss and what Jan meant to us. But we also write about what Jan gave. Her contribution, across so many fronts, was extraordinary.

Our first thoughts are of course for Jan's family and this book is dedicated to them. We want you to understand the high esteem in which she was held by so many.

However, the stories and messages also help us in our grieving. They harden our resolve to continue her legacy.

In the future the many people Jan touched—from the financial counselling sector, from the consumer movement, from dispute resolution bodies, from government and regulators and from industry—will no doubt come together to develop a more lasting memorial.

In the meantime, this is our way of acknowledging her life.

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JAN PENTLAND | 1946—2009 | A TRIBUTE



Aaron Davis, the CEO of the Indigenous Consumer Action Network in Cairns, forwarded these emails from Indigenous financial counsellors around Australia. The email from ICAN was headed 'sorry business'. The excerpt from ICAN's newsletter on Monday 17th August is also below.

Tim Hampton

Financial Counsellor and Consumer Advocate | Aboriginal Legal Rights Movement Inc.

I must say that I was absolutely stunned by the recent passing of Jan, and acknowledge that the financial counselling sector would be feeling the loss at this time. Jan was a true advocate for more Indigenous people to take up tasks in our field of work, and would be missed by all who knew her.

Alison Quin

Manage Your Income | Centacare Wilcannia-Forbes

We are saddened, and shocked, by the news of Jan's death. She was a lovely lady who always seemed to have time for you, even when she was very busy, and an important supporter of Indigenous financial literacy.

Aaron Davis

CEO

A Champion Passes

ICAN received the shocking news today that Jan Pentland, Chair of the Australian Financial Counsellors and Credit Reform Association (AFCCRA) has passed away.

Jan will be remembered by ICAN for her tireless work in promoting the development of indigenous financial counsellors and money management workers throughout Australia. After leading the creation of AFCCRA's Reconciliation Action Plan, Jan set about ensuring there were more indigenous people in the financial counselling industry and created a network of indigenous people working in this space.

On behalf of the ICAN staff and board our sincerest condolences go out to Jan's family and friends. We will all miss her dearly.



Below are the contributions of people from across Australia. There are short emails and stories and longer recollections. Together they paint a picture of a woman who touched many lives.

Carolyn Bond

Co-CEO, Consumer Action Law Centre

I have known Jan for many years, and 10 years ago when problems emerged at Consumer Credit Legal Service (CCLS), Jan said “I’ll go on the Committee if you are prepared to stand for the manager position”. When Jan said something like that you knew you would have committed support—and I did. Jan was soon Chair of CCLS, and she played an important role in the merger process that created Consumer Action Law Centre. At the time of her death, Jan was the Chair of the Consumer Action Board. Jan was committed and passionate about the organisation and the work we did, and to a large extent led by example—always fighting the “war” on a number of fronts. A number of people have said it was hard to say “no” to Jan—this wasn’t just because she was a tough advocate —she was—but because her genuine concern for everyone she dealt with meant that people wanted to meet her expectations—whether they worked in community organisations, for Government or a bank!

The same qualities that made Jan such a good advocate for disadvantaged people also made her a loyal and caring friend. I will miss you Jan.

Robin Banks

CEO, Public Interest Advocacy Centre

It has been such a week, the news of Jan’s death continues to shock and sadden me. She was such a truly good and lovely person.

Michelle Bonardi

Financial Literacy Regional Coordinator | The Smith Family

Even though I didn’t know Jan very well, over the past three years I’ve seen her and had brief conversations with her at various meetings and at the AFCCRA conferences that she facilitated both in Sydney and Melbourne.

Jan struck me as someone whose passion for financial literacy and financial counselling shone through as she lead the way in getting people involved in both. The sector has lost a person who lead by example and who others looked to for guidance and inspiration. The journey she started will be continued by those in the field. She will be missed by many.

CFA Executive

Consumers Federation of Australia

We could not issue this edition of the CFA newsletter without pausing to honour Jan Pentland. As many of you know, Jan took her life on Saturday 15 August, whilst suffering a severe episode of depression. We know many of you will still be struggling to come to terms with Jan's death, as are we.

Nevertheless we can honour Jan and her enormous contribution to all of our lives and the lives of disadvantaged and vulnerable people—both here and abroad. Jan's honesty, integrity and determination broke down many a barrier that had withstood the force of logic, evidence and even justice.

She was the sort of person that this world needs more of —compassionate yet practical, wise, with an extraordinary ability to get things done. Above all she was genuine.

We will miss you Jan.

Michelle Commandeur

Head of Community Relations, ANZ Bank

I worked closely with Jan since starting at ANZ in 2005. At that time, the bank was just embarking on some exciting new initiatives in financial literacy and had been consulting with various stakeholders about the best approach to take. It became clear to me on my very first day that Jan was one of the most important and (at that time) sceptical stakeholders - quite vocally critical, and questioning of the motives behind anything the banks might purport to do for disadvantaged consumers. She articulately pointed out the inconsistencies between the altruistic principles of our new community programs and the sometimes less than ideal commercial behaviour our sector demonstrated towards vulnerable customers. She regularly and forthrightly reminded us that the banks created many instances of financial hardship in the community, and held us accountable for it. Some people (especially the more junior staff) were actually quite frightened of Jan, whose steely gaze could so effortlessly wilt.

Over time, the relationship developed and we began to work more closely together on the issues about which Jan was such a strong advocate. We supported a range of AFCCRA's initiatives to build the capacity of the financial counselling sector, we put effort into addressing our policies and practice, and we rolled out financial literacy training and materials to Jan's peers and colleagues around Australia. We lived and breathed the many trials and successes of the annual AFCCRA conference and FLIF with her in close consort. She and David huddled together with us and our visiting Indigenous MoneyBusiness workers (from balmy NT and WA) on a freezing Melbourne evening at the footy. The relationship moved from being adversarial to one of collaboration and partnership, and good outcomes were achieved on both sides. Some might say she softened a bit towards the banks in that time, but whether that's true or not, she became a close and reliably critical friend whose advice and views were always squarely in our view, as I know they were in the view of so many others.

Personally, I came to the bank four years ago with little understanding of the social issues I would be required to grapple with in my role. I realise now that an enormous part of what I have learned has come directly from Jan in all the time she so graciously gave me over those years. I thank her for that, I will miss her enormously, and things will never be quite the same without her.

Robyn Conway

Financial Counsellor

To David and Jan's family,

I would like to send my condolences.

I had gotten to know Jan through my work as a Financial Counsellor and I know in my heart that I made a friend for life. Jan, you and David took me into your home for a week whilst I was in Melbourne and made me feel at home, even though I was a bit homesick. I feel very honoured to have spent that week with you both, got to know and make lifelong friends.

Jan, your smiling face and happy nature will be missed by all here in the west of Australia, especially in Carnarvon.

May you rest in peace now, my friend, I will miss you heaps.

Love

Your little aboriginal friend, Robyn Conway

Susan Cook

Co-ordinator Financial Counselling Unit, Lifeline Community Care Queensland Cairns Region

As a Senior Indigenous worker in the Financial Counselling area, I would like to pass on condolences from all the Indigenous workers who Jan supported and encouraged for the past five years. Jan was the leader in getting the government departments and banks to fund financial literacy and programs such as Money Business, so Indigenous people in remote communities have access to information and gain a better understanding of money. At the Indigenous Forum this year in Melbourne we had over 40 Indigenous workers, who, thanks to Jan's efforts, came together to discuss what is happening in our communities all around Australia. This was great for us as a group to meet and the networking we experienced was excellent. Jan Mina Big Esso (Thank you so much)

Maryanne Day

Financial Counsellor, EACH

I first met Jan over 25 years ago. I wanted to rejoin the workforce after having my children and was looking for a position with hours that would suit school age children. I found such a position at a welfare agency called Family Action, perfect I thought but there was only one problem - I didn't know what a Financial Counsellor did!

I rang anyway and spoke with Jan and from that day on I had a bond with Jan that through the years never faded for me. I am positive that there were many more suitable applicants other than myself but Jan took a chance and gave me the opportunity to grow both professionally and personally.

Jan pushed, supported and mentored me, she gave me the strength to fight for my convictions; there has been no other person in my life that has had such a strong influence on me becoming the person I am today. I learnt so much from this wonderful woman, she was, and is my inspiration, and I will love her forever.

Kay Dilger

Financial Counsellor, EACH

I don't know where to begin ... what did Jan mean to me? Mentor, colleague, friend. If Jan gave you praise you know it was deserved. If she thought you could achieve something then you did— even if it meant pushing our own comfort limits as you just didn't want to let her down.

Jan has been influential in me becoming a financial counsellor. I first met Jan as a welfare student seeking a placement for the second year of my diploma. I was fortunate enough to be referred to EACH for this placement and through talking with Jan and seeing her example of how to work with and for the community I learnt more than I think I will even realise. She was truly inspiring.

The following year I was again fortunate when a job came up at EACH and I began to see Jan on a regular basis. Hearing her speak so respectfully about client's experiences and work so tirelessly to make systemic change has certainly made a lasting impression on me.

She leaves a legacy of a sector that would not look like it does now if not for her contribution. The community will never know how fortunate they were to have such a passionate, committed and compassionate advocate. The financial counselling sector will be for ever grateful for her contributions, and I personally will never forget her. They say there are a few key people that influence your life and for me one of those is Jan.

I feel for her family during what must be a truly awful time. I hope they can take some comfort on how much Jan was loved by all of us.

Anita Duesterhaus

Financial Counselling Victoria

Jan Pentland – A remarkable and inspiring woman.

When I first met you, Jan, I was so intimidated by you. By your amazing knowledge, by all your incredible achievements. By the awesome person that you were. But I had no reason to fear or be intimidated by you. I had my first really good chat with you when I was working at the FCRC years ago. You gave me confidence in my abilities and encouraged me to utilize my passion. You recommended me for an advisory panel and I was so proud that you thought so highly of me. I'm so pleased and honoured to have gotten to know you and I continue to be inspired by all that you have done. May you now rest peacefully forever.

With love

Tania Eldridge

Financial Counsellor, Queensland

In case anyone has been left off the previous email sent earlier today, it is with deep regret that I am passing on this news. Jan Pentland passed away on Saturday, she will be sadly missed by all of us, she was an inspiration, a leader and most passionate about financial counselling and had a great vision for many years.

And Tania's personal message:

Jan opened her home to those of us on the AFCCRA council many years ago for our meeting, making us feel comfortable and at home. I was privileged to sleep in the "honeymoon suite", we joked about this for years afterwards. I was able to reciprocate by offering Jan a bed when she came to Cairns for the Sugar Industry Reform Package conference. She always discussed her family and what they were up to and talked about David with such a passion, it was wonderful to see her so happy and in love. You have been a wonderful inspiration Jan and I will miss you greatly.

Jennie Fairman

Financial Counsellor, Community Connections Vic. Ltd.

Dear David, Liz, Cathy and Chris

I would like to offer my deepest condolences.

I knew Jan as a light in the dark when I was struggling with complicated bankruptcy issues for my clients. Her wealth of knowledge and experience will be sadly missed.

I am truly saddened by the manner of her passing but hope that she is now at peace - a truly gifted new angel in heaven.

Hilary Fastier

ANZ Bank

Dear David, Liz, Chris and Cathy

I send my condolences to you all having heard the sad news about Jan's passing.

I worked with Jan in the early to mid 2000s in her capacity as a leader of the financial counselling community while I was working in ANZ's Community Relations team.

I must admit that initially I was a little afraid of Jan, but after getting to know her better I realised that what I had at first found confronting were in fact the qualities I came to admire most in her. She was never afraid of speaking her mind and she called a spade a spade. You always knew where you stood with Jan and I appreciated that.

But more than this, what I really admired about Jan was her compassion for people and her passion for her work. She was committed to building bridges across sectors and doing what she could to help people improve their circumstances with dignity.

Jan was genuine, caring, kind and compassionate and I will always be grateful for the opportunity to have worked with her and learnt from her.

My thoughts are with you all.

Richard Foster (on behalf of the FCRC Board and staff)

Chief Executive Officer, Financial and Consumer Rights Council

Jan, you were a formidable advocate for the many that needed you. Thank you for the efforts, the work, and the dedication on behalf of all those who benefited from your energy and focus, and who will continue to benefit for many years to come. You are sorely missed.

Carmel Franklin

Deputy Chair, Australian Financial Counselling and Credit Reform Association

From a conversation between Fiona and Carmel

The news about Jan's death was devastating ... but I need to turn it into a positive, because this is what Jan would want and this is the best way to honour her. I used to look at her constantly and think that when I'm the same age as Jan that I wanted to be just as vibrant, active, involved, smart. I'd think 'wow, she has her finger on the pulse'. She had so much energy and was an inspiration.

I was talking to some people in funding body who knew Jan. They said that if there was ever any hint of funding, you'd know there would be a submission from her on their desks straight away. She was always proactive and didn't wait for someone to contact AFCCRA and ask ... pesterpower can work! Sometimes governments aren't quite sure what they want, but Jan always had ideas.

And from Carmel a few days later

Yesterday I attended Jan's funeral. It was very beautiful—moving, heartfelt and very, very sad. The words spoken by Jan's family brought home to me that Jan was so much more than the hard working passionate advocate that our sector know and loved her for. She was also a wonderful, and much loved partner, mother and grandmother. Jan often spoke of her family and was clearly devoted to them.

Jan was the most real woman I have ever met, and am ever likely to meet. The financial counselling sector, the community and the world is a better place for Jan having graced it.

Sue Fraser

Kildonan Family Care

One of the lasting memories for me of Jan was that early in my career as a financial counsellor, I had been invited after a network meeting to have drinks with Jan, Maryanne Day, Jacky Bramwell and Virginia Noonan. I felt very much out of my depth in this company. Jan was doing the introduce me around thing, and questions like 'How did I see financial counselling and what was I going to do with it' and I started rabbiting on about some thoughts I had, and eventually shut up.

A few days later I received a beautiful card in the mail from Jan saying how excited she was that I had joined the sector, and she felt I had a lot to contribute and offering herself as a mentor to me if I needed to chat to someone, not just about casework but other things.

I remember how thrilled I was to get this and how often I have thought of it over the past few days. It not only valued my view and excitement, but gave me encouragement to pursue what I thought could be possible.

The needs I was talking about related to economic violence and the need for additional programs. It turned into two programs which were both Australian firsts - a family violence financial counselling program and a family violence loan program. Both programs are still operating today.

Julia Gillard MP

Deputy Prime Minister



THE HON JULIA GILLARD MP
DEPUTY PRIME MINISTER

Parliament House
Canberra ACT 2600

Mr David Morawetz
18 Mangarra Road
CANTERBURY VIC 3126

Dear Mr Morawetz and family

On behalf of the Community Task Force and the Australian Government, please accept my sincere condolences for the loss of your wife, Ms Jan Pentland. Our thoughts are with you all at this difficult time.

Jan's contributions to the Government's Community Response Task Force, through her extensive knowledge of financial literacy matters, have greatly improved our understanding of this important subject matter.

Of particular note, Jan's commitment to building capacity in the financial counseling sector through discussions with, and papers prepared for, the Task Force has provided the Government with a strong foundation from which we will progress this important work.

Once again, I would like to express my deepest sympathies for your loss.

Yours sincerely



Julia Gillard
Deputy Prime Minister

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Good Shepherd Youth & Family Services, Peninsula

From all the financial counsellors

Dear Jan

An inspiration to all. A passionate worker for all financial counsellors. You will be missed in our sector.

Fiona Guthrie

Executive Director, Australian Financial Counselling and Credit Reform Association

Jan and I have known each for a long time, through our involvement with financial counselling. Later we were members of the board of the Banking and Financial Services Ombudsman together.

In the past few months, our contact was extensive. In early July I had been appointed as the Executive Director for the Australian Financial Counselling and Credit Reform Association (AFCCRA) and Jan was handing things over to me. I knew that Jan's work with AFCCRA had been intense: I didn't realise how intense until the emails and calls and trips to Canberra began. It was more than a job for her, it was a vocation. What AFCCRA and financial counselling is today, is largely because of Jan.

Our last email exchange is telling and took place the day before she died. The email was about some follow up from the AFCCRA conference, but she also wrote:

'The psychiatrist has changed my medication but it's going to take a while to be effective and I'm really struggling still. I can't think of a time when I've been more depressed ... I don't know when I'll be feeling more able to pick things up again, Fiona. I really appreciate your help and support.'

I wrote back:

'Yes—please leave it to me. I will take over all this stuff and at least that won't be on your mind ... It will be good when you get away I expect but in the meantime, you know we all love you dearly and know that you will get well soon. There will be a way through.'

I am very glad I could say that.

My first official day with AFCCRA was Monday. And my first task was to let everyone know of Jan's death. I will think of her every day. She was a source of great wisdom and impeccable judgment and I will miss her enormously.

Fiona Hawkins

A Queensland Financial Counsellor

I have been a financial counsellor for about six years now, and appreciate the hard work that Jan Pentland put into the financial counselling sector. She was there at the frontline, talking to the lenders, but she was also in the background, quietly working on the direction and structure of our profession.

I learnt a lot from my year as the Queensland representative on the AFCCRA board. Jan set a respectful, caring, jovial tone, and was well-organised. Her meetings were productive and ran like clockwork. And in between, she'd be having endless discussions with banks and governments. Jan was the constant thread which kept momentum going in our financial counselling profession, and kept the bureaucrats on their toes. She'd heard it all before, and she wasn't taking any nonsense. With unfailing courtesy, she would keep the pressure on where it was needed. She would push, step by step, year after year, for greater fairness and justice for our vulnerable clients.

When I was the AFCCRA rep for Queensland, Jan found time to return my phone calls, and lend an ear. She was kind and supportive, and could be counted on to give you a frank, honest opinion. She unofficially mentored many financial counsellors along the way. She demonstrated that gentle patience, and hard-headed realism, are a good combination. She certainly wasn't perfect, as none of us are, but I admired the effort she put into her relations with us all. When I remember her meetings, it inspires me to try a bit harder next time to get my tone right, and to welcome and nurture the contributions of others.

I suspect that many State AFCCRA representatives found their own professionalism strengthened by their encounters with Jan. Her determination and good manners showed us how to get things done, and enjoy ourselves at the same time.

Jan had the ability to muster extra energy for the things she believed in, over such a long period of time. We'd float in and out as state representatives, but Jan was there for the long haul, year after year. I don't know how she did that. It was often a thankless task. I don't think she even looked for our thanks. Jan was just doing what she believed needed to be done. No-one else was there to do it, and she wasn't going to leave important things undone.

Jan Pentland was an exceptional person, who had her eye on the big picture, and her heart with the vulnerable, voiceless consumers. I am glad I had the opportunity to work with her. I know I am a better person for it.

Cathy Hunt

Chief Executive Officer, Traditional Credit Union

I am as shocked to lose Jan as everyone else. I really can't believe it. I met Jan while being involved in the NIMMA committee (National Indigenous Money Management Agenda) through Reconciliation Australia and then on from that with the IFSN (Indigenous Financial Services Network). She was indeed passionate about financial literacy for Indigenous Australians and was so supportive of what we were doing in that space. She will be sadly missed. Please pass on our condolences to her family and friends.

Jane Hutchison

Manager, Hobart Community Legal Service

Jan is such a huge loss to the sector, the work she did was amazing, and I believe the refunding of AFCCRA to be directly related to her—she leaves a legacy.

I will be writing to Jan's family also to tell them what a remarkable person Jan was, and how deeply missed she will be by so many. Her family must be devastated, I know she was so proud and loving always when she spoke of them, and I remember particularly how chuffed she was when she became a Grandmother. Their loss is so great.

Veronique Ingram

Chief Executive and Inspector General in Bankruptcy, Insolvency and Trustee Service Australia

Reflections on the contribution Jan made to the development of personal insolvency practice

On behalf of all staff of the Insolvency and Trustee Service Australia, I express and convey our heartfelt condolences to her family and also to the financial counselling community more generally.

While I only had the opportunity to meet with Jan briefly since I have become Chief Executive of ITSA, I quickly formed the view that Jan was a person totally committed to advocating the interests of those people who, mainly through misfortune, had become insolvent. Those ITSA staff who have known Jan for many years have confirmed this.

Jan was a strong advocate for consumers, particularly those needing strong representation and who could not stand up for themselves. Jan fought to correct many injustices and shortcomings that she and other counsellors saw in the law, and in practices of a wide range of business and government organisations.

Jan represented the Australian Financial Counsellors and Credit Reform Association on the Bankruptcy Reform Consultative Forum for about 10 years. Her contributions at that forum and out of session provided an extremely valuable and relevant perspective. Through AFCCRA, Jan facilitated the development of practical improvements through the Bankruptcy Act and opportunities for debtors in financial distress to recover from their misfortune and to get back on their feet. Jan also had active roles as a consumer representative on ASIC's Consumer Advisory Panel and the ACCC's Consumer Consultative Committee.

Jan was not hesitant in "keeping us honest" in ITSA by raising examples of the inequitable application of the law and practice and where, in bankruptcy, it could be improved. Policy developers had respect for the strength and soundness of Jan's arguments. One example concerned the requirement to disclose on the statement of affairs whether bankrupts had contributed to their bankruptcy through gambling and state how much they had lost. Jan considered this was unfair because the unsuspecting debtor could be prosecuted. Jan had a fine sense of fairness. Jan's tenacious lobbying led to a more conciliatory approach, and invariably the adoption of non-prosecution outcomes.

Jan also was a very helpful and effective conduit between ITSA and the wider financial counselling community around the country. She assisted ITSA to engage with financial counsellors on both specific individual issues, as well as matters that are relevant to the big picture.

It was, perhaps, a hallmark of Jan's devotion to the cause that she gave so much, willingly, of her own time. We recognise this and extend our sympathy to her family and all who worked with her to assist the socially disadvantaged.

Melanie Keenan

Consumer Action Law Centre

To Jan's family ... My deepest sympathies are with you at this difficult time. I moved to Australia five years ago and into the community sector three years ago. I remember well, meeting this wonderfully warm, gentle but also incredibly passionate person who was never too busy to listen or show true compassion for others in their time of need. I am a better person for having known and worked with Jan, and I am going to miss her dearly. I hope you can find some comfort in your memories of a truly beautiful woman.

Melanie Kelly

Jan took me under her wing as a Financial Counselling student, and allowed me the honour of conducting my student placement with her. I couldn't have been more proud, even though I didn't believe I was deserving of the honour.

I later went on to work with her at the Consumer Credit Legal Service, due to her recommendation. Working with Jan was, and will always be, the happiest working experience of my life. She was always willing to pass on her knowledge and advice.

Upon meeting Jan, I knew instantly that she would stay in my heart forever. Jan saw potential in me that I struggled to see in myself. Her amazing qualities inspired me and helped me to improve myself and develop confidence in my abilities.

Jan once said that she saw herself in me. She had recognised that we had faced many similar life experiences. Jan helped me by providing her love, compassion, support and friendship.

Bronny Kernaghan

Financial Counsellor, Wellington Shire

I can't begin to express how much I will miss Jan professionally. Having been a financial counsellor for 18 years I always valued her opinion on the issues that confront us, and whenever I needed an answer to a question, the person I always asked first was Jan. The contribution she made was immeasurable and her legacy will continue to penetrate the lives of the vulnerable and disadvantaged far into the future. Jan was kind, compassionate, intelligent and patient. As a mentor, she always had time for me despite her busy schedule. Her energy inspired me. I hope I am a better person because of Jan and I know that the world is a better place. Always remembered.

Kat Lane

Principal Solicitor, Consumer Credit Legal Centre (NSW) Inc.

For me, Jan was an amazing person who was so many things at once:

1. down to earth—Talking about her partner, children and grandchildren. Jan always updated you on what was happening. You could tell how much she loved them all.
2. a determined and creative caseworker—Jan was great at getting results for her clients.
3. a person with vision—Jan had a vision for Afcra and financial counselling across Australia. Without that vision there would be no funding for AFCCRA and no national diploma for financial counselling (to name just two things of many).
4. a person you could talk to frankly about anything.
5. a supportive person—when I was a co-member of the GE alternative dispute resolution scheme with Jan, I could always rely on Jan to be supportive and suggest improvement. Jan was so easy to work with!

Donna Letchford

Financial Counsellor

Jan was co-located at Camcare as a gamblers help financial counsellor when I started financial counselling eight years ago. I had 20 years in banking but no financial counselling experience. Jan's door was always open to me and all questions, no matter how stupid they seemed, were answered with patience and wisdom.

It is also due to Jan that I am involved in “the bigger picture” of financial counselling. Jan's passion to make a change in the way industry and government deal with clients who have little or no voice of their own, made a big impact on me. She made me realize that whilst dealing with clients is an essential part of our role, systemic change was (and still is) the way to help all those with financial issues. Because of Jan I joined the Banking Issues Working Group at FCRC and I have now been convenor for several years. This has had me doing various submissions to various entities and I could always rely on Jan to give me feedback and encouragement when I had doubts about my abilities to get the message across. It was Jan that talked me into being on the Committee of Management for Consumer Credit Legal Service.

Jan has been a huge influence in my last eight years and I will miss both her professional persona and the kind, caring individual that she was.

Heather Le Roy

General Manager - Victoria, The Smith Family

I knew her first through David. Together, Jan and David were a strong and effective philanthropic force for change. David was a major investor in the Education Foundation, a small NGO supporting equity and excellence in public education. He kept it going at a critical point and enabled it to grow. Jan loved the organisation because she was passionate about a strong public education system and was a strong advocate for those less fortunate.

She was extremely proud of her working class roots, as she would say, and this seemed to define her commitment to the underdog. She understood that disadvantage is not a life sentence—you may find yourself without resources but you can help yourself to break the cycle of despair—this unflinching belief underpinned her commitment to empower people through financial counselling.

Jan aimed for change for good in everything she did. There are few people who can be effective on the front line and at the systemic level. She was as comfortable in Camcare as she was on the government's Financial Literacy Foundation. She worked in new ways and made friends and allies across sectors. Jan helped broker and sustain new partnerships in financial literacy between banks, NGOs, financial counsellors and consumers.

In early September Jan was coming out with The Smith Family to see our financial literacy program in the classroom. She would have loved to meet the young people and hear their stories. Instead, here we are today celebrating the story of Jan's life. It's right to celebrate, but it feels so wrong to be doing it now. She had more to give, more to do to help the rest of us. She should be here with us, shaping her future through deeds and actions that built on what she had done to this point. I'm angry about that. Really angry.

Anna Mandoki

Financial Ombudsman Service

The last time I saw Jan was on the last day of the AFCCRA Conference, a few weeks before she died. I was down as the first speaker for the day, scheduled for 9 am. Public speaking isn't my favourite thing, and that I was there at all was testament to Jan's powers of persuasion. She was hard to say 'no' to.

I looked around at the three-quarters-empty conference room, and with relief thought: 'Great! Everyone's still in bed—nice small audience, no hard questions!' Then Jan came and sat down next to me.

She was going through a very difficult time personally. That day, she looked hollowed out. She was moving carefully—as if afraid she might break if she bumped into anything. She sat next to me, placed her hand on my knee and firmly held my gaze. From somewhere inside herself, she managed to conjure up great conviction as she said: "I do hope people turn up in the next few minutes, because I really want them all to hear what you have to say."

It was just one simple sentence, but for me it encapsulated exactly those things that I valued most in Jan. That sentence said: 'The message is the most important thing, not the messenger.' Jan always had a clear view of the big picture, and often helped me to refocus on what really mattered. Her passion and enthusiasm for the 'big messages' were infectious.

Jan's short sentence also said: 'I believe in you, and I know that you can do it.' Despite her enormous and important workload, Jan still managed to find the time and energy to informally mentor me over several years. With her constant encouragement and support, I achieved things that I would never even have dreamt of trying if she hadn't been there beside me. Because of Jan, I have been transformed.

And even though it was just one sentence, Jan had unerringly honed in on exactly the thing that I needed to hear, on that day and at that time. At one of her lowest moments, she was still able to reach out and give to the people around her.

Marianne Mayer

WA AFCCRA Council Member

Jan

Thank you for your passion and leadership in our profession of Financial Counselling.

You took your dreams of fair play for ordinary people in the complicated system of consumer credit to a new level.

You led the Financial Counsellors of Australia with spirit, skill, determination and often laughter and never gave up.

You were an inspiration for so many and I will miss your guidance, leadership and friendship.

Wendy Mason

Commonwealth Bank Foundation

We are thinking of you all during this difficult time. Jan was a wonderful and highly respected woman. Please pass on our condolences to her family.

Fiona McLeod

Victoria's Energy and Water Ombudsman, in her capacity as Chair of the Australian and New Zealand Ombudsman Association (ANZOA), has expressed the Ombudsman Association's condolences to David and to Jan's children.

Jan was well known to a number of ANZOA members and those who knew her are shocked and saddened to hear of her death. Jan was a hardworking role model for consumer and community workers around Australia. Many of us know her best from the yearly National External Dispute Resolution Forum which Jan organises, along with others. Working with advocates such as Jan is a great benefit for Ombudsman schemes. We rely on community workers and financial counsellors to keep us grounded, in touch with what is happening in our markets and departments and agencies, and for referring customers to us for resolution of their complaints. Many of those customers are the most disadvantaged in Australia. Jan has a long history of showing the way in the community sector not just in Victoria but nationally, and she will be sadly missed in the Ombudsman sector, both professionally and personally.

James McDougall

Director, National Children's & Youth Law Centre

So sad to hear we've lost Jan. I've always been inspired by her quiet determination.

Michelle McLinden

Families, Housing, Community Services and Indigenous Affairs, Money Management Branch

I would like to express my condolences to Jan's family and friends. I have only known Jan for a short while, a tad under three years. I was very impressed by her passion and drive and enjoyed the many conversations we shared. I met Jan through my current program management role within FaHCSIA that funds Indigenous money management services including Family Income Management (FIM), MoneyBusiness and Money Management in Queensland, Northern Territory and Western Australia.

Jan was very supportive of community organisations and their workers delivering these services and worked very hard at supporting them when they were a long way from home attending AFCCRA Conferences and other forums that Jan organised to help them develop strong and supportive networks with others delivering similar services. Thank you Jan.

Gregory Mowle

Consumers and Retail Investors, Australian Securities and Investments Commission

Jan was a mentor and inspiration to me. When I became President of the Queensland Financial Counsellors Association in 2001 I also went on the AFCCRA Board and it was there that I first came across Jan and discovered her passion, energy, determination and vision. She was determined to raise the profile of financial counselling, improve the professional development opportunities for financial counsellors as well as secure increased funding for the sector. I was amazed at the hours and work she put into AFCCRA on top of her normal hours with EACH.

She supported me in my new role and gave me guidance in how to best perform the duties required. I also learned a lot from observing how she interacted with a range of stakeholders such as government and the financial services industry. It is a testimony to Jan's vision and hard work that the goals she had for the sector have come to fruition with a significant recent increase in funding for financial counselling as well as peak body funding for AFCCRA. She had grown the AFCCRA Forums held every July to be the pre-eminent financial literacy Forums to be held in Australia with an incredible range of stakeholders attending and presenting.

I remember that Jan always had time to talk to me when I had a problem or needed some guidance. Although she was extremely busy she always wanted to help and support others. In recent years I moved into the government sector but still had the pleasure of working with Jan and seeing first-hand the respect and authority she had at FaHCSIA and ASIC and how she was the first person to be contacted by government for financial counselling issues.

I will miss her greatly; the financial counselling sector has lost a great leader and the financially disadvantaged have lost a true champion.

Keryn Myers

Head of Responsible Lending, Westpac

All of us at Westpac who knew Jan Pentland were deeply shocked to hear of her sad and untimely death. She will be sorely missed and never forgotten.

John Mumford

Financial Counsellor

I have tried to find a way to express my sadness at Jan's passing but I cannot find the words so I will borrow your words: "Her loss is immeasurable. A leader, a sage, an inspiration."

As an isolated financial counsellor working in Wonthaggi, Jan was always there. When I needed to bounce an idea or talk to someone who understood the big picture I could talk to Jan because she was part of the big picture. Yet she would always find time to talk and I always felt that she valued my views.

Of course the cost of calling Jan was often a request that I do something in return but Jan would always ensure that I had the means to act and her direction was the catalyst for my action. Jan was practical and communicated in a manner that was easily understood. Jan was a great advocate for rural and regional consumers who often seem to be forgotten.

My thoughts and sympathies are with her family of whom she often spoke and her colleagues. I will miss her but never forget her.

Alicia Nas

*Senior FIM Consultant/Floating Resource, Family Income Management
Mossman Gorge, Cape York Partnerships*

I would like to express my sincere condolences to all of Jan's family and friends. She truly was an inspirational woman. I am deeply saddened by this tragic news. My memories are of a warm, compassionate lady who went out of her way to make us (FIM) feel comfortable in our surroundings as she knew we were always a long way from home.

Denis Nelthorpe

Consumer Advocate

I first met Jan in 1987 when she was a fairly new financial counsellor. She had persuaded some clients to be witnesses in the licensing objection to HFC Financial Services Ltd. Jan had provided financial counselling advice to these clients but also asked them to participate in a public interest licensing hearing that she believed would benefit other consumers. She went on to provide emotional support not only to her clients, attending the hearings with them, but also to the lawyers from legal service over the course of the very long and stressful hearing.

That first experience showed Jan in her true light. Professional, compassionate, strategic and determined to achieve change for the benefit of all low income and disadvantaged people.

She achieved so much with a smile, endless patience, quiet determination and a willingness to be constantly available to colleagues and decision makers alike.

It was a privilege to know her and share her life.

South Africa

In 1998 and 1999 I worked with the South African Government to establish a financial counselling program in that country. As part of the work I introduced my South African colleagues to a number of financial counsellors, including Jan, knowing that it was likely that one or two would be invited to join the team in South Africa.

It was no surprise when the South Africans indicated a preference for Jan to join the team. We would live and work with each other, and one other colleague, for six weeks in Pretoria.

Jan and I invited Dina Sayers to join us but Dina initially indicated she could not leave her family. Jan said "Tell her that her decision isn't acceptable and she will have to reconsider". Dina agreed to join us. That was Jan at her best – her mind was made up and she was not easily deterred.

We went on to work with a small team in Pretoria and provided financial counselling and advocacy training to 50-60 participants from black townships all over South Africa.

We celebrated life in post apartheid South Africa, seeing the changes and the resistance to change. We formed a wonderful team with never a cross word as we worked together. Jan was sensitive but strong and encouraging to everyone involved.

I was privileged to share six weeks in the life of a wonderful woman. She told me a great deal about her life journey. She overcame adversity as a child, a teenager and a young woman and took from her experiences a passion and determination to improve the lives of others. She will be fondly remembered in South Africa.

When we returned to Australia Jan regularly asked whether I was in touch with our South African colleagues and whether there was anything we could do to assist them.

Paul O'Shea

Lecturer, University of Queensland

Over the years that I have dealt with Jan, apart from her obvious talent and industry, it was her character and integrity which I will remember. She was someone you could trust. This is a great loss. That's all I can think of to say. Its too sad.

Phil Powell

Member of the Executive of AFCCRA for a number of years.

My first encounters with Jan:

During my first teleconference as the Tasmanian representative on the AFCCRA Council almost 10 years ago, where I was a bit nervous as to my ability to be part of the group, I well remember listening to Jan as the Chair. She came across as such a knowledgeable and articulate person and she ran the most comprehensive and forthright meeting that I had ever been involved in. My picture of Jan was that she would be about 6 feet 2 inches tall and have a commanding appearance.

The previous year Jan had arranged for four AFCCRA council members to stay with her in Melbourne so that we could afford to meet in person. I was amazed to be meet by the diminutive Jan with the inquisitive smile at the airport. Jan was nothing like the image that I had built up in my mind. As we sat in the airport waiting for Rosie Warren to fly in from South Australia Jan sat quietly listing to me explain a bit about myself. Afterwards I realised that I had talked non-stop about my self for over 45 minutes while Jan just listened and smiled.

Over the years, I rang Jan many times and no matter what she was doing or where she was Jan always had time to take my calls whether it was about AFCCRA, case work or our beloved Richmond football club.

Jan was not only a great colleague but an outstanding friend and support for me personally and I will sadly miss her.

Corinne Proske

Community Finance & Development Manager , National Australia Bank

Thank you Jan,

For your passion,

For your time, persistence and honesty,

For your principles and friendship,

And most importantly, for trying to keep the damn system honest for all.

Thank you.

Delia Rickard

Senior Executive for Consumers and Retail Investors & ACT Regional Commissioner, Australian Securities and Investments Commission | 19 August 2009

Celebrating Jan

If you are very lucky as you go through life you may meet a handful of people who inspire you and who, through their being, make the world a better place. Jan was one of those people for me.

I heard about Jan long before I really got to know her. Back in the 1990s, people like Carolyn Bond and Denis Nelthorpe so often talked about their incredible friend who seemed to be involved in literally dozens of projects to help financially vulnerable Victorians and to expand and develop the financial counselling profession throughout Australia. When we finally properly connected, at a time when Jan had just travelled to South Africa to assist with their nascent financial counselling sector, I instantly ‘got’ what generated their admiration for their friend.

Since that connecting meeting at an ANZ function a decade or so ago, Jan has become both a colleague and a friend. Through the wilderness years from 1996 to mid 2009, when there was no funding for AFCCRA, Jan, and a small handful of dedicated colleagues such as David Tennant, kept the peak body for financial counselling going and ensured that the experiences and knowledge of Australia’s financial counselling profession, and the problems and concerns of their clients, were fed into Australia’s policy debates and helped direct the priorities of regulators such as the Australian Securities and Investments Commission (ASIC).

Jan had that special ability to bring home the human dimension of a problem while still presenting the evidence in a way that cut to the heart of what needed to be done at a policy level. And she was tireless in doing this and impossible to ignore—and why would you want to ignore her as she was ALWAYS on the side of good.

For these and so many other reasons ASIC invited Jan to be a member of our Consumer Advisory Panel (CAP) from 2002 until 2006 and again more recently. She brought to CAP the same passion for fairness and unstinting energy that she directed to all areas of her life. She took the time to gather and understand what caseworkers were seeing so that her contribution to debates remained relevant and she was committed to feeding information back to the AFCCRA membership. In preparing this I went through our old records. Just some of the issues Jan championed were relief for financial counsellors from FSRA requirements; preventing bad practices by mortgage brokers, improving dispute resolution, issues associated with gambling and preventing bad debt collection practices. It’s pleasing to see that a lot of progress has been made on at least some of these issues—in no small part due to her efforts. She also regularly helped us by providing us with comments on our draft consumer publications and even by appearing on our radio programs. As a colleague, Greg Kirk, commented though, it is no one issue that stands out, rather her consistency—“she was so reliably Jan”.

In working with Jan you appreciated much more than just her intelligence, drive and astute judgement—you also appreciated how she treated people. She was always respectful of others; always warm; always appreciative of anything done for her; always looking to promote the next generation of leaders in the financial counselling sector; always ready to debate hard issues without animosity or antagonism but with a firmness and clarity of thought and vision; always true to her core values which were about fairness and compassion for those less well off and our obligations towards them; always fiercely protective of the independence of financial counsellors; never one for harsh judgements and bitterness even in reaction to those who behaved less honourably than herself and always ready to help. And that generosity of spirit has ensured that she was loved and respected by all who worked with her and knew her.

More recently, the Government appointed Jan to the Australian Government Financial Literacy Board. While in that Board position for way too short a time, her contribution was invaluable. To give that contribution context I need to ramble a bit.

One of the things about Jan that I most admired was her ability to see the whole, to see the big picture and to break out of historical ways of thinking and bring a considered pragmatism to what she did. Jan had a healthy scepticism about just how much could be achieved through financial literacy and of the motives of some for focussing on financial literacy when there were possibly other things that could be done to provide more immediate solutions to problems. But she didn't resort to simplistic black and white, good and bad ways of thinking. She recognised the complexity of issues and that, in the context of this example, financial literacy was one part of the solution and so got involved in a way that sought to ensure that the work done on financial literacy was well directed and meaningful and, at the same time, wasn't used as an excuse to stop other more challenging reforms. She was a pragmatist who was still always sensitive to the feelings and ideas of those more set in their ways of thinking.

This was never more obvious than in her truly tireless and fabulous work throughout the Global Financial Crisis to tap into the opportunities it offered the financial counselling sector and at the same time continue to ask the hard questions about what changes may be needed to improve access to, and the quality of, financial counselling in Australia.

In fact, this last year saw many of the things Jan had been championing for so long come to fruition. Through her efforts, and those of a small group of others, the last 12 months have seen:

- AFCCRA again receive much deserved Commonwealth Government funding so that there will now be a funded secretariat - with the wonderful Fiona Guthrie doing much of the work that Jan had tirelessly undertaken over thousands of hours on a volunteer basis during the previous two decades.
- The research paper Jan has wanted written for so long on best practice in financial counselling around the world has been produced (with evidence that much of what we do here in Australia is best practice).
- Funding for the development of a quality training program for financial counsellors and for the delivery of training has been achieved; and
- Importantly, there has been first a doubling of the budget for financial counselling in Australia and then still more funding for financial counselling.

Put simply, without the tireless lobbying of Jan, it is very unlikely that most of this would have happened. And she was still setting the agenda, exploring with Anna Mandoki new ways of doing things—even when she wasn't sure what her final view on such new approaches would be. Her mind was always open, always looking for the best way forward to help financial counselling in Australia and to help the vulnerable within our population.

With so many people we work with we only know the work person, not the private person. And yes, there were private parts of Jan—I know that many of us were never aware of her personal battle with bi-polar disorder and wish now that we had known and could somehow have offered her more support. Jan did, however, share much of her private self with her work colleagues and friends. She would happily talk with anticipation about the trips she was planning with David and then, when the trip had been taken, share the stories and adventures of what had clearly been wonderful and treasured times. (Another colleague, Miles Larbey, tells a favourite story about Jan where they sat opposite each other at a dinner with a Ministerial adviser sitting between them—they spent the entire dinner switching between swapping holiday stories and ear bashing the poor adviser about different issues).

She would also often talk proudly about Liz, Cathy and Chris—boasting about their qualities and achievements as any loving mother would. And, in recent years, she looked forward with anticipation to her weekly “nana days”—days she often discussed with me. It was a real treat to see her switch off from the stresses of her volunteer work responsibilities and hear her chatter happily about family life and the antics of her much loved grandchildren who so clearly brought her enormous joy.

Jan has enriched the life of all who were lucky enough to be close to her and done immeasurable good in helping the vulnerable within our society. There is a Yiddish word “*mensch*” that is used to describe a person who is good through and through. That is how I think of Jan—as a “*mensch*”. Like all of us, I will miss her beyond words.

Marilyn Roberts

Family Services Manager, Somerville Community Services

It is with sadness that we heard of the untimely death of Jan. We offer our sincere condolences to her family, friends and colleagues. She will be sadly missed.

Please pass on our condolences.

Barbara Robson

New Zealand

Dear Sue

Claire included me in the message that conveyed the news from you regarding Jan’s untimely death. I was deeply saddened by the news, as I imagine you are.

I have just spoken with Kitty and we had a chance to remember the groundbreaking trip to NZ that you and Jan did, and the wonderful times we shared together. We may have been totally exhausted by the end of that week, but I have always said to Kitty, I wouldn’t have missed it for the world. So while Jan may have taken matters into her own hands, all I can say from the little time I knew her, I was the richer for knowing her.

I can’t imagine how sad her children must be feeling right now, and her husband. Claire explained to me that Jan’s ex-husband died recently, so the children will have a huge amount of grief to carry and to resolve in the next while.

Please convey my sympathy to your colleagues at AFCCRA, and may you all get an opportunity to honour the life of such a fabulous person as you say your final goodbyes.

She has touched our lives this side of the Tasman too and we will not forget her.

With my love

Barbara Romeril

Executive Director, Community Child Care

Jan Pentland was a skilled leader to the financial counselling field in translating casework knowledge into practical policy ideas; her work in winning government funding for the national peak body AFCCRA after decades in the wilderness was an outstanding feat and is a legacy that will benefit vulnerable Australians for generations to come.

I will always be grateful for the personal and professional support Jan gave to me when we worked together as Chair and Executive Director of Financial and Consumer Rights Council; her wise supervision and inspired organisational leadership provided a wonderful professional experience for me which I draw on to this day.

In our more recent collaboration on the Board of the Consumer Law Action Centre, I saw up close her amazing leadership in bringing two organisations together to form a highly effective advocacy organisation. Jan's is a very hard act to follow. I'm sure I speak for the Board when I commit now to honouring Jan's legacy — we will do our very best to keep advocacy for vulnerable people at the forefront of public debate and public policy.

Tricia Ross

Financial Counsellor (and former member of AFCCRA Council)

Jan was a friend, mentor and colleague that I felt privileged to have in my life. She never missed an opportunity to make a difference, make a positive impact, or make someone's day (or not, depending on their leanings!)

Jan would not tolerate bullies. I realised this first hand at my first ITSA bankruptcy congress in Sydney, where I had gone outside for a smoke. A very odious debt agreement administrator from the Gold Coast, who arrived in black muscle t-shirt, gold chains, white shoes and what appeared to be a bodyguard, had followed me outside unbeknownst to me. I had never met him, but had recently lodged a formal complaint with the ACCC and ITSA about his unethical and misleading practices. He started to verbally abuse me, quite frightening really as I didn't know who he was at that stage, and threatened me with defamation etc. Jan had been watching him through the window and came out and made mincemeat of him in the way only Jan can. I was quite shaken, so she took me to the function bar where we had a glass of red and planned how to deal with our concerns..... Eventually he was directed by regulators to withdraw his controversial advertising.

Garry Rothman

Senior Financial Counsellor, Broadmeadows Uniting Care

I first met Jan in 2001 whilst studying the Financial Counselling Diploma. Jan came to the course as a guest presenter having just returned from South Africa where she had been invited to assist with the establishment of Financial Counselling services there. She spoke about the state of Financial Counselling in Victoria and Australia, how it had changed and grown and the impact it was continuing to have on law and policy makers.

So my first impressions were that this woman was respected, knowledgeable and was active in the promotion of Financial Counselling, development of policy and dissemination of Financial Counselling. Sometimes first impressions are deceptive but not in the case of Jan Pentland. This does not mean that I was always in agreement with Jan's views and methods but as time has passed I became more and more respectful of her dedication, hard work, knowledge and influence.

As convener of the Financial Counsellor's Network in Victoria over the last few years, I have had first hand experience of Jan's work and the high regard in which she was held by the Financial Counselling sector and by those sectors we engaged with. Whether in the roles that she held on AFCCRA, her expertise in bankruptcy, gambling issues, Financial Counselling accreditation and qualification or Financial Counselling in general, Jan's views were always sought, valued and respected. Her contribution cannot ever be underestimated.

In recent times I have had the pleasure of engaging with Jan on a more personal level where we have discussed matters outside of financial counselling with talk about children, grandchildren and life in general. I am glad that I did not miss out on this. And when I look around at my other colleagues, Jan's passing reminds me not to take all those friendships and relationships for granted and to value what I have in my life today.

Thank you and goodbye Jan

With love from Garry

Joy Smith

*Director of Community Services, The Salvation Army Morley Community Services
and the staff, The Salvation Army Morley Financial Counselling Service*

Although we did not meet Jan's knowledge and hard work for financial counselling has been very much appreciated. As a financial counsellor I found that Jan's advice and any paper etc that had Jan's name to it could always be relied upon. Now as a Director supervising financial counsellors her work has continued to be of a great help to me and our service here at The Salvation Army Morley. Our thoughts and prayers are with her family and friends.

Francis Story

Money Business Program, Tennant Creek

Condolences to David, Liz, Cathy and Chris on the passing of a wonderful lady Jan.

I would like to share a little story with you all about Jan.

I first met Jan two years ago whilst attending the AFCCRA conferences in Sydney in the year 2008 and then in Melbourne in 2009. This is a story of a night—a happy place while having dinner. I would like to share this story because there was lots of laughter in the restaurant and coming from the table Jan and I were sitting on.

When sitting at the table wondering what could be cooking in the kitchen a lady said “ I hope that the food is simple as I would not like to be served frog legs, pussy cats or anything else that does not come from cattle, pigs, and chickens”. After saying this it all bought tears to our eyes and cramps in our stomach. Jan was full of smiles and even the next day she was still smirking.

Jan was a lovely lady and only knowing her for a few years was a great opportunity, for my work and myself.

Deepest Sympathy

Ana Tabacman

Senior Regulatory Analyst, SingTel Optus

My colleagues and I at Optus were saddened to hear of Jan’s passing.

Jan worked tirelessly over the years to assist and protect the vulnerable members of our society. Her advocacy work, and her support of AFCCRA’s participation in industry groups such as the Optus Consumer Liaison Forum, gave a voice to those who could not speak for themselves and ensured better outcomes for consumers experiencing financial distress and hardship.

Jan’s hard work and contribution to consumer protection will be her legacy.

On behalf of Optus’ Regulatory Compliance and Financial Services teams, I offer our condolences to Jan’s family, friends and colleagues.

Kaylene Taylor

Money Business Team Leader, Geraldton Resource Centre

My sincere condolences to Jan’s family and to the members of AFCCRA. I was another lucky person who Jan had faith and belief in that I would make a good Financial Counsellor.

I had given up on completing my Diploma studies, but now have been inspired by her memory of how proud Jan would have been to have another Indigenous Financial Counsellor join such a great field of employment.

Jan also encouraged me to join AFCCRA, only for a short time due to me leaving the NT and moving back to WA.

Condolences also from the staff of Geraldton Resource Centre and the MoneyBusiness Team.

David Tennant

A former Chair of AFCCRA (and a Hawthorn supporter)

It's been such a horrible week—and just hard to fathom Jan isn't around any more. She was just one of those constant energies that you learned to rely on. I have never seen a more determined advocate. Ruthless and pigheaded but lovely at the same time. And AFCCRA was stuffed beyond redemption before Jan decided to pull it from the ashes. I still don't know how...but perhaps it was just brute force of character.

To have worked with her during that time has provided some very happy and intense memories. I remember bursting into tears when the budget speech two years ago confirmed the money for the commonwealth fc program was going to be doubled—and the first conversation afterwards was with Jan. She was and will remain a legend and a hero. I wish there was a chance to say that to her now.

We used to talk about football a bit (and Tricia and Phil on the Council have already had a bit of a dig that the funeral is in Hawthorn). Football provides a great analogy for Jan's life and outlook. She followed Richmond. A tough bunch of battlers. But she would go to games with David and cheer and celebrate the Swan's wins with him. The message of congratulations after the Hawks GF win last year was immediate and heartfelt. And (and this is almost super-human) she was one of the only people I have ever known who is not a Collingwood supporter to have kind words to say about them.

Bugger Mary McKillop. Saint Jan would do. And although I suspect she would find it very difficult to work with the papacy—God would be a key stakeholder with whom she would seek regular meetings.

I'm looking forward to seeing everyone on Monday and wish to hell it wasn't happening.

Telecommunications Industry Ombudsman

From the website: www.tio.com.au

The TIO would like to pay tribute to Jan Pentland, financial counsellor and Chair of the Australian Financial Counselling and Credit Reform Association, who passed away recently. Through her work in the financial counselling sector in Australia Jan touched an enormous number of people. She was a committed and tireless advocate for the interests of vulnerable and disadvantaged consumers. Through her advocacy Jan sought to ensure that organisations like ours - whose services are accessible to all Australians - are responsive to the needs and different experiences of all consumers. Jan and her advocacy will be missed. On behalf of the staff and Council of the TIO, we offer Jan's family our condolences.

Nick Trehella

Financial Counsellor, Melton Community Health Centre,

What stood out for me were two things

1. As Financial Counsellors we sit in a room day after day and see clients who are in financial stress. Jan demonstrated through all her many external roles and activities on behalf of the field that she had a vision beyond that room. Firstly she was heavily involved in CAFCA, FCRC's predecessor and then our organisation on a state level. Latterly she moved onto the national stage with AFCCRA and some years ago went to South Africa, I believe, operating internationally ... Where next?
2. Jan always shared her knowledge with her professional colleagues - every Devil's Advocate (the FCRC Newsletter) had an article from Jan containing vital information for the practising worker.

I am sure these perspectives are not unique...

Maria Turnbull

Financial Counsellor, Camberwell

I was fortunate to spend a couple of months working side by side with Jan before she retired. What a wonderful opportunity. I remember saying thank you to her at our last staff meeting when we bade her well. I was daunted by the shoes I had the honour of trying to fill upon her retiring. It is still an honour and one I take with even more determination to do well now.

I admit it has been difficult being in her old office in Camberwell these last few days. I had purposely kept reminders of her and her work around me as sources of inspiration as I worked.

She has touched so many we know. She was instrumental in helping so many find a good introduction to a fantastic profession that would surely not exist as it is without her dedication and input. Part of my placement time in my early months of financial counselling included getting to know her at Camcare.

I will never forget her, and I know we all feel the same. Yet I'm determined to continue to live by her example of social justice as a way of life and the way she was so committed. It is IMPOSSIBLE to say enough about her and what she means to me and us. It is enough to say I will MISS her enormously as no doubt we all will. Thank you.

Miles Turnbull

Financial Counsellor, Moreland Community Legal Centre Inc

I miss you being there, I have always had the comfort of knowing that you are around and will respond. You, Jan, have had quite an impact on my and my partner's lives as we subscribe and practice social justice values that are a special valued link with yours. Will always have a part of you with me and supporting my journey. Great to have had you to know

Audrey Turner

Financial Counsellor, OBO: Youth Legal Service Perth WA

Dear David, Liz, Cathy and Chris

Our sincere thoughts and condolences on the loss of Jan your beloved wife and mother and a great professional.

Like everyone, I am so saddened that we have lost Jan. She was often in our office here in Canberra when she came for meetings with government. She could be found working away in one of the spare offices and sometimes joining us when we had an event to celebrate which included one of our many cakes! It was always a pleasure to have her here.

Lisa Wallace

Co-ordinator, Care Inc. Financial Counselling Service

She was a remarkable woman – passionate about social justice, a fighter for the sector and an intelligent and creative spirit who has given so much to both workers and clients in the sector. Over my many years in financial counselling I was privileged to attend government Inquiries and Hearings with Jan and David Tennant. Jan always represented financial counselling superbly.

Jan was truly amazing; we will all miss her so much.

Kind thoughts to all.

Iris Watt

Financial Counsellor, Susses St Community Law Service

Please send my condolences to Jan's family, she always gave so much at our annual Financial Counselling Conference in Perth, and we will all miss her.

Julie Wentworth

Financial Counsellor, Wangaratta

I am just wanting to express to you and all at the office my sadness from reading the e-mail today via Jan's family. I am so sad for their loss. She was an amazing person that I only spoke to over the phone, she had contacted me on several occasions to talk about the clinic and get some rural information. She was such an intelligent woman with so much knowledge, I am just saddened.

Betty Weule

Financial Counsellor

To Jan

You have been passionate about financial counselling, passionate about increasing the standards of our profession and passionate about raising the profile of AFCCRA throughout the country. Jan, over the years you have been AFCCRA.

Your work in the Australian Consumer movement has been legendary but, on a personal level, my favourite memories of you are the times in Perth when Graham and I had dinner with you and David.

We did not talk about AFCCRA.

We did not talk about financial counselling.

We talked about your travels, books and most of all, about our grandchildren.

Jan, you will be greatly missed.

