

SPEECH – CAROLYN AND FIONA

Fiona – Introduction

What an extraordinary woman.

How lucky we are to have known her.

She was a leader. A mentor. A consumer advocate. A Richmond supporter.

But as only Jan could do, a Richmond supporter - and this is superhuman – who also had a kind word to say about Collingwood.

David, Liz, Cathy, Chris

Thank you for asking us to talk about Jan and her contribution to public life. It is a great honour.

Our words today are on behalf of the many people Jan touched in the community – financial counsellors, consumer advocates, people working in the finance industry, in ASIC, the ACCC, in ITSA, in state and federal governments, in the ombudsman service and in the community sector. Please excuse the acronyms, but you know who you are!!

Many of us are here today, but those who could not attend have also been thinking about Jan.

Our talk today has been informed by this wider group. Many people sent us stories and recollections to help us paint as full a picture as possible. We couldn't possibly do justice to Jan's contribution alone.

You can see Jan's life through many prisms. We have chosen two.

First, we want to talk about what she **did** – her many, many achievements.

But then we want to talk about her **impact** on people's lives. To do that, we have turned direct to the words of her colleagues.

Carolyn – Achievements

The Chinese Philosopher, Lao Tzu said about 3,000 years ago – “with the best teachers, when the work is done, people will say, we have done this ourselves”.

This is Jan.

She had so many achievements, yet never sought to claim them – and none of us will know the full extent of her work.

In the early 1980s, Jan had been involved in a number of campaigns in her own community, and she saw the need for a place for people to meet – particularly disadvantaged mothers with young children. She was one of the founders of Hampton Park Community House, where, once established, she worked as a group facilitator.

In 1985 she took her first financial counselling role. I first met her the following year. Financial counselling was to be at the core of Jan’s advocacy work.

Jan cared deeply for the individuals she helped, but she could always see the need to change the system as well.

In a CV from 1997, Jan wrote “For more than 30 years, I have always been a member of at least one committee.” In reality, you could probably count in nanoseconds the time she was only ever on one committee! Her list of committees and boards runs to pages.

She was a member of the

- Banking & Financial Services Ombudsman board,
- ASIC’s Consumer Advisory Panel,
- the ACCC’s Consumer Consultative Committee,
- the Bankruptcy Reform Consultative Forum,
- the Financial Literacy Board and
- the Community Response Taskforce -

to name just some of the more high profile.

She chaired

- the Consumer Credit Legal Service and later the Consumer Action Law Centre. And then there was
- the Financial and Consumer Rights Council here in Victoria and
- the Australian Financial Counselling and Credit Reform Association.

However, it was Jan’s campaign and lobbying work – including working to strengthen the sector - for which she is most recognised. This is where her determination and her ability to bring people together and to continue to fight - even when others might give up - shone through.

In 2002, when we got less emails in our inboxes than we do today, someone asked me “what’s all this BLAB stuff we’re getting all the time?” Jan’s ongoing updates about the BLAB campaign (that’s Bankruptcy Law Amendment Bill) were relentless.

Jan said herself that fighting for the rights of gamblers and bankrupts was not “sexy”, but she could see injustice. This campaign was not an absolute success, although some concessions were achieved. A few years later though, when Jan wrote a report about the problems with Bankruptcy Agreements, the Attorney General announced changes that sounded just like Jan’s recommendations!

Fiona - Achievements – Financial Counselling

Recently, some of us had begun to put together an Order of Australia nomination for Jan. She would surely have been a shoe-in!

The citation would have read something like “To Jan Pentland for her contribution to financial counselling.”

Financial counselling was Jan’s passion and underpinned her advocacy.

Jan kept AFCCRA – the national financial counselling body – alive. Despite being defunded in 1996, Jan brought it back from the ashes, hosting the first face-to-face meeting in her home and being on the Council - some of those years as Chair - ever since. Her voluntary hours were countless.

AFCCRA was refunded in the last budget.

Jan was tireless in her lobbying for more funding for financial counselling services. Government listened. She and David Tennant were in tears on budget night 2008 when the Government doubled the funding for the Commonwealth Program. Again, so much credit rests with Jan ...

Jan has been the driving force behind the AFCCRA conference and the Financial Literacy and Inclusion Forum.

She fostered the network of Indigenous financial counsellors, organising special meetings for them at the conference and wrote AFCCRA’s first Reconciliation Action Plan.

I could go on and on, but a story illustrates her selfless approach.

At the recent AFCCRA conference just a few weeks ago, Jan arranged for the three keynote speakers to be filmed, for financial counsellors who could not attend. But in typical Jan fashion, even though she was the organizer of the conference – and a speaker– she told them not to bother filming her. Jan didn’t need, or seek, the limelight.

Luckily Keryn didn’t quite follow her instructions and we have three precious minutes of film to pass on to Jan’s family.

What Others Said

(C) We turn now to the words of others. We have chosen a selection of messages, describing Jan and what she meant to so many people.

- (F) 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.
- (C) 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.
- (F) 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.
- (C) Jan was AFCCRA.
- (F) It was more than a job for her, it was a vocation. What AFCCRA and financial counselling is today, is largely because of Jan.
- (C) Working with Jan was, and will always be, the happiest working experience of my life.
- (F) 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.
- (C) 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.
- (F) 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.
- (F) 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.

The Final Word

(C) Finally, we want to acknowledge the sense of devastation and loss we are all feeling at Jan's death.

In the longer term, we will turn our grief into something positive - the consumer movement will come together and decide on a lasting memorial for Jan. Already people are suggesting ideas.

Jan would want us to continue to advocate for change – in credit, in bankruptcy, in the way the social security system operates. We know that we can also honour Jan by carrying her memory with us. But a greater honour will be to carry on her work.

Thank you.