

## **Address from Peter Gartlan**

### **Launch of the Jan Pentland Foundation, Melbourne 26<sup>th</sup> November 2009**

Jan Pentland was a colossus of the consumer movement and she leaves a legacy for financial counselling that is unique and irreplaceable.

Jan kept the Australian financial counselling organisation alive when there was virtually no interest in it. Jan was its chair for 10 years and she was the driver behind Jenny Macklin's recent funding announcement of 50 additional financial counselling positions throughout Australia.

Jan was chair of Consumer Action Law Centre, former board member of the Banking Industry Ombudsman, former chair of CCLS, member of ASIC's Consumer Advisory Panel, member of the ACCC Consumer Consultative Committee, member of the Financial Literacy Foundation, organiser of annual national financial counselling and financial literacy conferences, heavily involved and committed to Indigenous consumer workers throughout Australia, instigator and member of numerous bankruptcy forums and working groups, media commentator, educator, teacher of financial counselling and community welfare both in Australia and in South Africa; a prolific writer, and mentor to scores of financial counsellors and consumer workers.

And of course a dear friend to so many here today.

Last week I ran into someone I hadn't seen in 15 years and I was very surprised to discover she knew Jan. She had never met Jan but had come to know Jan through her studies in welfare and social policy. She made a very interesting observation.

She said "Jan made connections".

What she was referring to was connection that Jan made through her casework. Jan was a master at the connection between casework practice, theory and change. She understood that each informed the other. To Jan it wasn't enough to understand the world, but one had to be part of the world, to shape it. Jan was an agent of change.

To Jan, the starting point of her work was through the people who came to her office seeking help with their financial problems. Her work always started and finished with the lived human experience of her clients.

Little did clients realise what would happen when they had an appointment with Jan. Because if, say, there was an issue with a bank, the Jan Pentland approach would be to ring up a senior manager or executive at that bank (because she knew them and they knew her) and more often than not, have the matter resolved.

It didn't stop there. Jan would then see whether other financial counsellors had similar cases, would raise this as a policy issue at an ASIC Consumer Advisory Panel meeting, then write about it for the financial counsellors newsletter, and sooner or later be quoted in the media about it. She would then don her AFCCRA hat, grab David Tennant, march in to the offending bank, challenge the bank executives about whether this example was systemic, and then somehow segue into a conversation with the bank about a funding proposal for an AFCCRA project.

And to finish it off, all of this would then be part of a speech to a financial counsellors' conference in Western Australia a few months later.

Jan was a master at the link between the person and the policy and she used her connections for the betterment of others.

In doing all of this incredible work what most didn't see was the way Jan interacted and worked with clients. A few of us in the room worked directly with Jan, particularly when she was at EACH from 2001, until her so called retirement in 2007.

What we, as part of the financial counselling team witnessed, was the way Jan connected with clients and clients with her. She was so good with people and in many ways it was where Jan was most comfortable. She was absolutely client focused and treated people with the quiet dignity that was a hallmark of how she worked with all people. Jan understood that knowledge is power and many of Jan's clients were empowered because her methodology of working with clients was so smart, so strategic and so dignified.

She never forgot her own background and drew energy from her working class roots. Her clients saw in Jan someone who understood innately why things happen to people and why people do certain things. As Jackie Bramwell says, many of Jan's clients would come back after three months to see her just for a 15 minute chat to talk about how things were going. Jan had a passion for the everyday and clients connected with her.

Jan was also very disciplined and incredibly well organised. She had this knack of having what seemed a relaxed conversation with you, yet on reflection you knew she had clearly thought about the conversation beforehand. Before you realised it Jan would have you agreeing to do things even after you said no. But as Delia Rickard wrote in the condolence book, why would you want to ignore her as she was always on the side of good.

But above all of this vision, drive, commitment, impeccable judgment and generosity to all, was her personal connection with David and Jan's children Liz, Cathy, and Chris - their extended families and of course her beloved grandchildren. Her funeral showed us all that Jan's love for her family transcended everything in her professional life. It is this love that must make the journey of grief so difficult for Jan's family. It is significant that David has agreed to be one of the trustees of the foundation and we are delighted that Liz and Cathy are present today (with Chris here in spirit) to lend their support to the Jan Pentland foundation.

The final connection I would like to highlight is the connection Jan made with us.

Be it EDR, regulatory bodies, government, industry or consumer people, we are all here today united in our commitment to Jan and her achievements. Whilst Jan is irreplaceable, her work continues and I urge you all to support this venture.

The Jan Pentland foundation is a legacy of Jan's work. It is this legacy that Jan would want to further, in particular her commitment to financial counsellors and financial counselling.

Congratulations to the trustees: David Morawetz; David Tennant; Delia Rickard; Carolyn Bond and Colin Neave and to AFCCRA via Fiona Guthrie for establishing the Jan Pentland foundation.

The objects of the foundation, 'to help to train and mentor those financial counsellors who do not have access to the required resources, to undertake this work to help them empower their communities' ...would be something that Jan Pentland would be very proud of and would definitely want to be involved.