

**CITY OF SYDNEY**

**MEALS ON WHEELS ORAL HISTORY PROJECT**

**TRANSCRIPT\***

**Name:** Craig Morris and Linda Stangherlin

**Date:** 6 March 2007

**Place:** Russel Investment Group;  
Level 17, 19-21 Martin Place Sydney

**Interviewer:** Margo Beasley

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## SUMMARY

Two employees of the Russell Investment Group [Russell], a financial services company in Sydney, participated in this interview. They were Marketing and Communications Director Craig Morris, and State Manager Linda Stangherlin. Both are Meals on Wheels volunteers along with sixty or so of their colleagues. The company manages a rotating roster to supply two runners every Thursday for delivery of meals from the City of Sydney's Harry Jensen Activity Centre at Millers Point. The donation of time to Meals on Wheels is an extension of the company's focus on 'giving back' to the community, the foundations for which were developed by the Russell's parent company in the U.S. Russell also donates money towards large and small community projects, but the donation of company time is a different kind of initiative. Mr Morris and Ms Stangherlin say that the benefits of the company's involvement with Meals on Wheels are two-way. Whilst clients receive nutritious meals and regular checks on their welfare, Russell employees get to know one another better, learn more about working as a team, and are reminded of their relative privilege as well educated, high income earners. The welfare of Meals on Wheels clients is a regular conversation topic at Russell's Friday night drinks, and a stronger awareness of the lives and needs of the aged and underprivileged has emerged through engagement with Meals on Wheels. A further development of this work is that many Russell employees are now seeking ways of donating personal time towards assisting Meals on Wheels clients for additional purposes such as cleaning, shopping or providing company for a walk in the park.

## **TRANSCRIPT**

**This is an interview with two representatives of the Russell Investment Group in Sydney. That's Linda Stangherlin and Craig Morris. The project is the Meals on Wheels Oral History Project for the History Programme of the City of Sydney. Interviewer is Margo Beasley and the date is the 6<sup>th</sup> of March, 2007.**

**O.K, so if I can ask you two to introduce yourself. Perhaps, Linda, you might like to start. Give us your name, your title and where and where you were born.**

LS: Sure, sure. Thanks, Margo. O.K, Linda Stangherlin is my name and I'm the New South Wales State Manager at the Russell Investment Group. I was born in 1971 in a country town in South Australia, in Strathalbyn.

**And Craig?**

CM: And my name is Craig Morris. I'm the Director of Marketing and Communications here at the Russell Investment Group. I'm also Chair of the Charitable Giving Committee. I was born on the 12<sup>th</sup> of May, 1964, in Hay in New South Wales.

**So, you're both country kids?**

CM: Both country, yes.

.....

CM: In the big city.

**Very big city.**

CM: Mm.

**I don't know if I mentioned the interview is actually taking place in the Russell Investment Group's premises in the MLC Building in Castlereagh, King and Martin Place, I guess. O.K, Craig, so maybe if we start with you, you could give us a bit of a rundown on how the Russell Investment Group comes to be involved in Meals on Wheels.**

CM: Yes.

**What's the background to that?**

CM: Well, basically I think Russell have got a number of about three core values and one of those is a focus genuinely on the community in which we work, so that applies globally around the world. So, as part of the charitable giving activities that we run here - we do a number of different things but we

were specifically looking for something that, you know, beyond where we donated money or ran a marathon, allowed us to maybe donate our time and get more actively involved in the community. So, the work that sort of Linda did, scoping out, that sort of sourced the Meals on Wheels as a good initiative – so we approached them initially probably just over a year or about a year ago now and basically, yes, we've been working with them since.

**So, what was attractive about Meals on Wheels, Linda, if you did the scoping?**

LS: I did the scoping, yes. I think the attractiveness is that there's a lot of focus in giving time at the younger age or lifecycle of a person and there are few people who give time at, let's say, at the other end of our life and Meals on Wheels was obviously something that's very well established and when I approached Di, who runs the Meals on Wheels ..... - - -

**At Millers Point.**

LS: - - - at Millers Point, yes, at The Rocks there - - -

**That'd be Dianne Giles.**

LS: - - - she was so enthusiastic about our involvement which, you know, again, with the values that we kind of work with at Russell - we like to work with people who want to work with us. So, it kind of fitted really well, I guess, as far as a cultural perspective was concerned - and also Meals on Wheels is something that we can do regularly, so not one-off, because we wanted to commit to something on a regular basis that really does show true commitment. Yes, so that's probably some of the core kind of areas that we identified as something that we would like to contribute the community to.

**Why is giving time more significant than giving money?**

CM: I don't think it's more significant - we were just trying to get some balance in terms of the activities we were running. So, this is the really – I mean, we run a range of activities where you either somehow compete in a sporting event or there's money or sponsorship involved but – so we saw that this is a good opportunity to, I guess, broaden what we were doing and allow people to just give up some part of their day. Specifically, it's also part of the working day, so it's Russell's time, not the employee's time. You know, they're not taking time out of their family time to do this, so we saw that as a sort of a good opportunity as well.

**Now, the Russell Investment Group, you said it's one of its core values is community focus and giving to the community?**

CM: Yes.

**The Russell Investment Group, I think, is in a number of countries around the world now but originally started in Tacoma, in the States, is that correct?**

CM: Yes, just outside Seattle in Washington.

**And that's where this philosophy actually began was with the original parent company?**

CM: That's right. Well, Russell was originally a family owned organisation – so, founded by Frank Russell but really built by his grandson, George Russell, and his wife, and the two of them have really established a strong, I guess, ethic of being focused in on the community, as well as other strong values within the company. So, they've been – George and Jane Russell have probably been the key drivers of that, those values of focusing in on community, and they do a lot of different works in Africa, in Europe as well as in America, such as Housing for Habitat, I think, is one of the initiatives that we do.

**And what would Housing for Habitat entail?**

CM: That employees would take time out and basically build houses for underprivileged people in the community that don't have a roof over their heads - so a lot of people come together quite quickly to construct a dwelling.

**Did that focus in the company develop out of an original religious involvement, do you know?**

CM: I don't think so. I think it's just a genuine desire to be more people aware and to recognise that it's just not about profits and money as we build a company. It's about recognising that, you know, the employees that work in the company. So, there is a big focus on, you know, "Our people are our most important assets" is one of the sayings they use at Russell. So, a big focus that, you know, those people are part of a community and if we want to be looking after our people then we need to look after the community in which they live as well.

**So, that philosophy then has become part of the development of the company when it's in other countries as well? I mean, you're fairly removed now from the original company in the states – I don't know how strong the connections still are - but certainly geographically you're a very long way from that place.**

CM: Yes.

**And I guess the company here is primarily run by Australiana, is that correct?**

CM: Yes. But I guess those values are influenced through giving us money, promoting the fact that we need a charitable giving committee in place, so

other activities like that naturally create some sort of foundation of giving activity in Australia. So, I mean, we've got three basic areas. We have a focus giving, where we give large amounts of grants, say, in the region of one hundred thousand to mainly improve financial literacy. The other is a matching giving programme, so if any associate gives one hundred, two hundred, one thousand dollars to a specific charity, Russell will match that amount and give the same amount to that same charity and the third is more the broad-based community activity which Meals on Wheels fits into or, as I said, we might get sixty employees to participate in the City to Surf and raise money that way or do some activity but Meals on Wheels sort of fits into a more broad-based community giving initiative.

**I probably should get one of you to just describe exactly what Russell Investment Group does, what your business actually is.**

CM: M'mm.

**Because it's probably a very marked contrast with the work you do for Meals on Wheels.**

CM: Yes. Well, primarily Russell Investment Group are a financial services company. We – our heritage is more within pension fund consulting. So, we came out of the US and we've consulted to some of the largest pension funds around the world, so our expertise is really what they call multi-manager. So, we've dedicated a lot of time and energy and research into understanding investment managers and how they could be blended together to build quite a diversified, robust portfolio for large pension funds. But then we've used that basic advice and information to allow us to work with individual investors and financial planners.

**Linda, what kind of people work for the Russell Investment Group?**

LS: What kind of people? It's such a broad base. I mean, coming back to something that Craig alluded to was – on the values – one thing about Russell's culture is that everyone has a voice and it's important that everyone does have a voice and is recognised but essentially the culture is one of transparency and sophistication but also giving. So, even some of the most intelligent people in our organisation, whether that be here in the Asia-Pacific region or in the US are very open to sharing their intellect and their knowledge with others. So, it's a very sharing kind of culture that we have, very enthusiastic, I would say, very down to earth people work in this company.

CM: Yes, probably quite – I mean, most people are quite well educated. There's a lot of actuarial people here, so – and, yeah, most people, I guess, would have either graduate, postgraduate or even PhD status in terms of their academic education and then out of those they usually only take from the top tier of those professions when they employ at Russell because really at the end of the day we're an intellectual capital organisation, so it's about how our people can take their knowledge and apply that in the investment scene.

**So, I think you would also say that in income terms on the upper levels?**

CM: Yes, definitely.

**You don't have to go into specifics but well paid people, well educated, well paid, pretty well ..... very educated?**

CM: Well educated would be quite a good summary. So, you know, in terms of the Meals on Wheels scenario we don't – you know, that is a side of the community that we've never really – we'll never get really exposed to on a day to day basis, so yeah, but, you know, each of us, even though we are quite privileged, I guess, in terms of our status and, I guess, assets, etcetera, then we're still quite mindful of other people in the community and there is a desire and a strong want to sort of be able to give and give back in some form.

**So, how many people in the company would actually do the Meals on Wheels?**

LS: Oh, gosh. We have our roster filled for the year, so it would be over sixty, I'd say – around sixty people would be involved.

CM: It's nearly fifty per cent of the company here in Sydney.

**In Sydney?**

CM: In Sydney, which is, you know, a good strike rate.

**And it's completely voluntary, isn't it? People are just invited to do it should they want to?**

LS: Yes, completely voluntary and it's a broad range as well. You know, we have from people who are, you know, personal assistants to heads of marketing, etcetera, heads of distribution and so forth pairing up for a couple of hours every Thursday to do the run that we have committed to.

**So, it's every Thursday and that's one of the runs out of Millers Point which takes you around Woolloomooloo, Kings Cross, Potts Point, 'round that area?**

LS: Yes.

**Which is - - -**

CM: Some of the most interesting characters in Sydney.

**Yeah. So, perhaps you could tell me a bit about some of the people that you've met on the run and you don't necessarily have to give their names. Probably best if you don't or just a first name.**

LS: Yes

**But yes, I imagine they're very different to the people who work here?**

LS: Oh, absolutely, and it's again a broad range. Most of the people that we deliver meals to live in bedsits, so the rooms are essentially – it's essentially a room with a bedroom, with a kitchen attached to it or a sink and a bathroom off of that. Predominantly elderly but there are some who are more of an invalid nature and we do have some great characters. One that's talked about widely at Friday night drinks is our favourite - who's Iris - who always has a great smile on her face, so it's great to hear the banter at – you know, Russell has drinks every Friday night for an hour or so and it's nice to hear that their associates are asking about, you know, the people on our run on a Friday night. So, for instance, I was on the run last week – someone would say, you know, "How was everyone? Was anyone sick?", you know, and that kind of starts to get the real involvement happening. But, yeah, predominantly bedsits and elderly people – different backgrounds, you know, heads of hospitals with dementia, a range of people – and we get to know them, you know.

**Although when you're actually delivering the meals it's actually quite a speedy process, isn't it, because there are issues about keeping the food warm, if it's warm meals that are being delivered. Sometimes they are cold, I know, but also there are parking issues and timing issues and it can be quite rushed.**

LS: It can be quite rushed but I think the essence here – and it's a good point you raised – the essence here is the continuation of information through the associates. So, you know, if there is anything untoward happening, whoever would come back from a run, you know, might say a word to the next people, the next people who are on it for the following week or whatever and say, you know, "Spend a little more time if you've got a couple more minutes with, you know, Gordon" or "Gordon's cat's gone into the RSPCA and it was twenty four years old or something like that, you know. It's up to us to be committed in relation to that as well, so it's not about just, you know, expecting the people to give us the information but it's about us reaching out as well and handing that information to each other to make a difference to them.

**So, I think by that you're saying it's not just that in some small way you're personally rewarded but it actually aids communication between people here within the company?**

LS: Very much so.

**Would that be one way of looking at it?**

LS: Very much so.

**Which is not usually what you would expect, was it? I mean "charity" in inverted commas – it's not actually charity, I guess, it's people actually pay for their Meals on Wheels food – but it's generally regarded as a**

**kind of a one-way process, where one person gives to the other but you're actually saying there are almost quite concrete benefits for the company in that.**

CM: Yes. The fact that two employees do it together as well – probably a lot of them are from different parts, you know, that don't necessarily work together, so there's that chance to get to know someone else from a different part of the organisation. But too, I think, you know, just to create a stronger morale around the place, you know, feeling that you're working for, you know, a decent organisation that isn't all about, you know, how much money we're gonna make this year. So that, you know, improves the general feeling of, you know, when you come to work you feel better about the place and feel better about where you're working and your surroundings in a number of different elements but, yes, I think that's sort of a key one.

**You mentioned to me when we talked on another occasion that you were perhaps also interested in doing a bit more in time terms, rather than money terms but it wasn't such an easy thing to establish. Could one of you talk about that?**

LS: And that's with the – going that next step further with Meals on Wheels, yeah. Well, I mean, as I said, most of the people that we deliver to live in bedsits that require some assistance and now whether that be, you know, from the basic fundamental cleaning and so forth, the issue that, you know, we have in the community with that, I guess, is the honesty surrounding that. Unfortunately, not all people are honest and take advantage of elderly or invalid people - so in speaking in January with Di Giles [social worker], just finding out a little bit more about, "Well, what else could we do in order to enhance, you know, the work that we're already doing?" So, we're in the process now of looking at having associates who want to spend actually more time and that would be weekend time, their own personal time, in going that next step further and really contributing on kind of household maintenance and so forth but with that comes security checks, police checks, of course and all of that. But, yes, it's not as easy as you would think it is and I appreciate the reason why that is so but there is still - there's a need there in the community for that.

**Yes. And I think insurance might also be an issue, is it?**

LS: Well, actually last week on the run – I was one of the associates on the run last week and I was speaking with a lady from the community from – I'm not sure which – could have been the Council, I'm not sure - and she was in at one of the residents, cleaning, changing linen and so forth but it seemed like it was a paid role rather than a voluntary role, from my perspective, and I had a brief chat with her.

**It was possibly Homecare.**

LS: Yes.

**That's one of the things that the councils organise.**

LS: Yes, yes. So, we're probably wanting to take it a step further and whether it's - you know, a lot of them are, you know, able to go for a walk and whether it's, you know, takin' them for a walk down the park and it's the simplest, you know, kind of activity that we could do but need to go through the process, I guess.

**You have to have security checks and all of that anyway just to do Meals on Wheels, don't you?**

LS: Yes.

**For the same sorts of reasons that you were just talking about?**

LS: And occupational health and safety and all of that. I mean, we took our head of HR down there as well, to make sure that, you know, no associates were going to be, you know, spraining their ankles or whatever. (laughs)

**So, when you go out in the cars, is it a Russell Investment Group car that you go in or how does that work?**

LS: No. Well, there's two volunteer drivers that - Josie and Jim, both retirees, so one week we have Josie and one week we have Jim and they volunteer the car and their time and we just jump in and out of their car as they - - -

**So, you're the runners?**

LS: We're the runners, yes.

**I see. So, there'll be two runners?**

CM: Yes.

**Two of you together from the Russell Investment Group?**

CM: That's right.

**Is there a reason for that because I know some runners do go individually?**

LS: Well, there's not a specific reason as such. One of, you know, when we were speaking about in the charity committee it's also looking at, you know, the value of teamwork and this is a really great kind of example of having two associates in a team. So, one can be preparing the meals in the bags in the back of the car while the other one is making sure that we've got all the right meals because there are specific dietary requirements that we need to get correct (laughs) and not deliver the wrong meal to the wrong person. So, I think, you know, there's no specific reason why we have two associates but we've always gone along - I don't think we've ever had one only.

**Is corporate giving – has that become a bigger thing in Australia over recent years than it used to be?**

CM: I think it's become bigger but I still don't think we're anywhere near the state, interest in it that the US is at, in terms of philanthropy. And I think Australian culture is an interesting one in terms of giving money, for some reasons but, you know, we don't have this huge wealth distribution here that – well, that's changing as well - that we do in the US but I think, you know, there is, I mean, what is changing, I think, is the importance of culture and the importance of building a strong culture within a workplace environment. So, I think you tend to find, you know, people now when they join an employer, they want to join an employer that they like, have respect for, that's gonna look after them, you know, work-life balance, all those kind of things, so a number of elements come into it and I think, you know, just community giving is one of those that you're seeing, you know, rising within certain corporate cultures.

**Because I think there are other corporate groups that also do do Meals on Wheels.**

CM: Yes.

**Although sometimes apparently there's a problem if a corporation just suddenly says, "We've got a hundred people and can you give them something to do for a day?"**

CM: Yes.

**Because it doesn't really work out like that, it has to be a very structured thing.**

CM: Yes. And I think sometimes you'd find a lot of employees wouldn't like the idea of their – employers wouldn't like the idea of their employees disappearing, you know, from eleven thirty to two thirty, three o'clock in the afternoon - that's a big chunk of time for people to be out of the office but, you know, it's obviously not an issue for us.

**What do you personally get out of it, Craig? Linda's talked quite a bit.**

CM: I think just a more - - - from my point of view, because I chair the charitable giving part of the company, is just driving and organising a lot of initiatives has been, you know, one element of that, but I just think it's a - I don't know how you define it or articulate it - but it's just a nice, warm feeling that you're giving back something, that you're participating in some way in helping others - and, you know, sometimes you can get caught up in your own life and, you know, the own stresses that are going on in your own life and you actually come back, I think, with a greater sense of, you know, life's not too bad, I shouldn't let so many things get me down. So, in some ways, you know, it's a good eye-opener and it sort of puts things into perspective for you

as well. So, in some ways, you know, maybe I get out of it more than, you know, I give.

**Do you think it affects people in the way that they actually conduct their personal lives as well? I mean, we're talking here very much on a corporate level. I mean, you're talking about the way it affects you individually too, but I'm wondering if it kind of then spills over and people think, oh, well, at home or out of my own personal or in my own time I might do X or Y. I mean, once you get exposed to doing volunteer work, I just wonder if it broadens after a while to thinking, well, why shouldn't I do a bit more of this or that?**

CM: Mm.

LS: Well, we've had a couple of associates approach us, you know, to ask "What else can we do out of our own time?". So, I mean, that's a pure example of exactly what you're asking. The other – I think the other point that, you know - this is again through just chatting with associates about the run - is that elderly people, when they're walking along the street tend, sometimes tend to feel invisible because our eye as humans are, you know, it's attracted to something aesthetically, perhaps, different than the older person. So, it's probably opened up a lot of people's perception on elderly people who once who equally had a rich life themselves - so I think that's one of the conversations that I've heard from some of the associates which, you know, I guess it's pretty deep but it's, you know, really rewarding to hear something like that because, you know.

**So, you're saying that they have been educated by the process to realise that there are all these other people around them that they may not normally have acknowledged but now have a stronger sense of their value?**

LS: Yes. Value and perhaps more empathetic towards – but, yes, that's the couple of conversations that I've had with some of the Russell Associates when we've been on the run.

CM: But also talking to different, you know, my wife and friends, you know, as they become aware of these activities, you know, you can see them – their own thoughts – you know, sort of say, you know, "I should be doing something like that. I'd really like to get involved", and some of them have gone to be more active. So, in some ways it does sort of spread to a certain extent and make people realise that, you know, a lot of people – I think a lot of people have the idea of doing this and think about it - taking that extra step to actually finding something that they can participate in is often harder but, you know, this hugely spurs them on to think, "Well, you know, if Craig or Linda are doing it, then yeah, I should be out there at least, you know, a couple of hours a week, doing something". So, yes.

LS: It can motivate people.

CM: Mm.

LS: Because Craig, I think you're right where the hardest thing is to have the idea and the intention but the implementation is always the difficult.

CM: So, what we've done here, really, at Russell is just set up that structure to sort of say, "Here's a programme, here are the hours", you know - and I think Linda alluded to it earlier - but the response has been, you know, dramatic from Russell internally, in terms of, you know, it's not us out there, saying, "God, we need someone to do, you know, week seven and week nine", it's like, you know, "Sorry, everyone, agenda's full. You're gonna have to go on a waiting list to possibly participate in this". So - because when we started on this, there was, like, the option that we could do one week a month or, I think, one day a week or one day a month and we were thinking, "Oh, will we get enough people to fill up the one day a week thing and we decided to go for it and it proved to be, you know, the right decision. If anything, we could have easily filled up two or maybe three days a week.

**I don't know if there are any other company who are as committed as yours in time terms. Do you know?**

CM: Oh, I couldn't tell you off the top of my head but, I mean, there are a lot of, obviously, companies out there doing community works and donating money and backing certain community activities but, yes, giving it time is sort of a different initiative, whether it be soup houses or, you know, other things as well. I think that's a hard one to measure, though.

**One question I'd like to ask both of you - I don't know if you have thoughts in this way - some people would say the poor will always be with us. I can't remember who it was who said that - Malthus or someone - but that this is just a part of life and, I mean, not everybody who is a recipient of Meals on Wheels is necessarily poor, that's not their reason for getting it. It's a question of need and whether you're able to look after yourself but of course inevitably it tends to be people who are of extremely limited means because they can't pay for anything; they can't have a cleaner come in and do things for them or cook for them or whatever, and I wonder if it sort of causes questions about the way the world is run. I mean, do those people deserve to have, you know, should social security be better so that you don't in effect have to rely on the goodwill of people which is how that system runs? It runs on community goodwill, doesn't it?**

CM: Mm.

**Which is not really necessarily a locked-in thing.**

CM: I think the other big factor is, you know, we're all very conscious about the ageing population, so this problem is just going to get bigger and to maybe an epidemic level. I think, you know, around the world what do you do? - and, you know, people are living longer; drugs and medicine allow us to get

to a certain age. Dementia's on the rise, Alzheimer's, etcetera, so all of these factors are sort of reshaping society a bit and, you know, yeah, I mean, you'd hope - well, I would hope - that there would be a much stronger infrastructure in place to support those people going forward, especially knowing that, you know, this is on the horizon and unless we do something now and put something in place it could become a big problem for us and, you know, one that would take quite a while to, you know, fix.

**Yes. Well, I guess at the moment you've got a lot of baby boomer people, in effect, my sort of age and a bit younger and a bit older - - -**

CM: Yes, yes.

**- - - supporting a smaller aged population base.**

CM: Yes.

**But what's coming up underneath is going to be a much narrower base of younger people with the really big aged population.**

CM: Yeah.

LS: And the question also lies, I think, you know - O.K, you look at Generation X, you know, that probably is a combination of, you know, the old world and the new world, so to speak, but I, you know, I ask the question also on Generation Y and their contribution to community and how we would pitch that to Generation Y, to get them to contribute to community as, you know, Generation X and baby boomer generations do to the retirees or elderly. You know, it's just a means of communicating that value in a different way because the value that we perceive and we receive would be different than the value that the Gen Y would receive and I guess it's about passing, you know, the volunteer kind of value system down through the generations as well.

**So, Generation Y is roughly what years?**

CM: I think they'd be about twenty one, twenty two now and under.

**Right. Gen X then is from there up to, what, mid thirties or forties?**

CM: I think I'm right on the border at '64; 1964 is where it cuts out. But, yeah, I mean - but there's also a big focus in on environmental issues, etcetera, you know, from the younger generations as well. So, as they focus in on that, you wonder how many issues they can sort of deal with.

**So, where do you think the Russell Investment Group will go next with your various giving programmes?**

CM: I think, you know, as we start relationships with certain groups like Meals on Wheels or the Smith Family - which we also have relationships with - we'd

just like to deepen them, do more and extend that giving mentality into those organisations, form stronger relationships with them, understand what we can do. So, you know, we'll work with them to really continue that and we may come up with some other causes as well but as, you know, Linda said earlier, that yes, we'll be looking to I guess just try and deepen our relationship with those specific organisations.

**The ones that already exist .....**

CM: Yes. Because I think once you form a relationship with people you understand, that you find that it's someone you can connect with and you've got a sense that, O.K, there's some good infrastructure here – because you need an organisation with good infrastructure to help people like us. There's no point in us running out into society and going, "Hey, we're gonna help people". It's much easier to partner with an organisation like that and then use their infrastructure to somehow be able to give effectively back to the community. So, yeah, I just think we'll investigate a few different avenue and maybe, you know, we may finance something for Meals on Wheels or, you know, we may do other things, so it may not be just giving time, it may be giving money to do other things as well.

**What do you do with the Smith Family?**

CM: With the Smith Family we got a – we fund a financial literacy programme for them. So, on an annual basis we're basically trying to – we put in place a financial literacy coordinator who's training about a hundred and twenty of their Learning for Life workers who – and those one hundred and twenty people are theoretically going to the different communities around Australia and helping improve financial literacy for disadvantaged people in the community as well. Because, you know, this day and age, finance and managing of your finance and debt and Visa cards and phone bills and, you know, those are the things that can get families and relationships into a lot of trouble, so there's been a big focus by the government as well as now the Smith Family in terms of trying to, you know, not just counsel people but effectively counsel them on financial literacy.

**And I suppose that would mean just actually actively teaching them how bills work and how things might accumulate and how interest works?**

CM: Yeah, giving them basic – giving them basic programmes, budgeting, giving them budgeting sort of facilities to just really figure out, "O.K, if I'm earning this much money and I spend this much money" - you know, as simple as that – then, "This is how much I'm gonna have left" or "This is how much I'm gonna overspend". It's amazing how many people don't correlate their spending with their earnings and that's where they get into trouble. So, you know, there's some simple tools that they're starting to apply to those areas.

**Are there other things that you'd like to say about the Russell Group and Meals of Wheels. I know I'm mindful of the time and we don't have a lot of time today.**

LS: M'mm.

**So, I just wanted particular insights you might have or you might think we've covered them all.**

CM: Well, as I said before, you know, in some ways this is viewed as us giving back to the community but, you know, I walk away with a better sense of my own priorities and, you know, a deeper understanding of my own privileged status and, you know, as we all get too stressed about time and money and all this kind of stuff you just realise that, you know, life is pretty good and it's nice to think that those people can give us back that perspective and, you know, I've always – I think that's a key point to emphasise.

**What about you, Linda?**

LS: I – well, it's my personal opinion but I really believe that however, you know, through our lifecycle that people, particularly the elderly, deserve to be respected for their contribution in life and they're not always (laughs) appreciated. So, that's my – I adore them, so I guess that's, well - - -

CM: That's a very Italian sort of philosophy, ..... ..

LS: Yes, it's a very Italian philosophy, (laughs) it is.

**What, adoring old people?**

LS: Yes. (laughs)

CM: But, you know, society has created a – because people have had children later as well, you know. Now, society's creating older people that may not have, you know, a large – even older people that can look after them or, you know, any sort of children as well.

**Yes. It's one of the things that's predicted for the future is that the gap is going to become so big, if people don't start reproducing until their thirties which they're not doing - - -**

CM: Yes, yes.

**- - - that then by the time the parents get old the younger ones won't be in a position to look after them anyway because they'll still have so many demands on their own time.**

CM: Yes.

**And time and money.**

CM: Yes.

**So, yes, the statistics are looking as though this particular area of life is going to get more complex and be much more demanding.**

CM: Because it used to be, you know, the grandparents would look after the grandchildren or very much be active members of the family but now people move away, they live in different locations. I mean, I know my mother – my mother is too old, you know, to look after my two children who are too much of a handful. She's in her late sixties but, you know, it's not like I can leave them with her for a whole day. So, society is changing, unfortunately - I don't think necessarily think for the better - but I don't know, I think that's just the way things have turned out. People like to live a good life for a long time before they decide to go down the family route but that then presents, you know, complications on the other side.

**But after this experience, I suppose, you'll both take great care of your own parents?**

LS: (laughs) Absolutely, absolutely.

CM: Yes, definitely, and you'd hope that someone else would be looking after them as well, to some extent, yes.

**Yes. It's sometimes, of course, not always possible.**

CM: No.

**Hence, you need services like this one.**

LS: Mm.

**That sounds like a good place to end. Thank you very much.**