

ST. MARTIN'S MONTHLY

January 2014

50p



HAPPY NEW YEAR!

St Martin's Church, Hale Gardens, Acton W3 9SQ

(Registered charity no. 1132976)

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020 8992 2333

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Clive Davis (clive.a.g.davis@btinternet.com)

The Vicar is available for consultation and enquiries by appointment.
Please ring the Parish Office.

Articles for the next month's magazine should be sent to
Clive Davis (email: clive.a.g.davis@btinternet.com)

They should reach the Editor by 13th January.

The February magazine will be on sale by 26th January.

Happy New Year!

Bliadhn Mhath Ur!

St. Martin's has had a very good year and, I hope, is looking towards an even greater one in 2014. Let's do all we can to make that happen. Firstly let me thank all of you for what you did for Alyson and I at the celebration of our 35th anniversary in December. We are delighted with the painting you presented to us and are grateful to you for your patience with a service full of Canadianisms. I hope that at worst it was not too much of a stretch for you and that better, it may have opened you to some simple possibilities now and then.

New Year is traditionally a time when people think of resolutions for the coming year. All too often these are grand plans that eventually fall apart (usually in time for new such ones during Lent!). I find that such things are best if they are both do-able and realistic. Some modesty can help the enthusiasm follow through into a longer term achievement. When thinking of resolutions please keep in mind the issue of stewardship that has been a focus this last Autumn in the parish. Stewardship is sometimes just thought of as a financial matter but is really much more than that. It is an "attitude of gratitude" towards God that is expressed through the gift of time, talent, and treasure.

While doing things like increasing your standing order (or signing up for one), giving to special appeals, and other financial commitments are very important, so too are those things that you can offer through your time and talent. Lots of people here do lots of things this way to keep this place going. In terms of a year's resolution, is there something that you could offer this year with your time or talent? Keep in mind the maxims of sustainability and do-ability. This may mean taking on something that is smaller that you know you could do throughout the year. It may also mean keeping it simple. Only by way of example, perhaps it might mean visiting the grounds once a month to check for and clean up any trash that has accumulated and then pausing to pray for your fellow parishioners and their needs. Lots of little contributions can make a huge difference when everyone offers to do their bit.

Personally I hope to see many of you at the Burns Night celebrations on January 23rd. We are planning a whisky tasting, supper, dancing,

poetry, comedy, music and more (of course haggis!). It should be a fun night to honour the bard and enjoy each other's company.

With love and prayers to you all,

In Christ,

Bruce



Sunday 5th January

We shall celebrate the Epiphany
at 6.30pm there will be an Epiphany Carol Service



St Martin's Parish is good for you!

Official government statistics shows that females born in the parish between 1999 and 2003 have a life expectancy of 81 years. Males born between 1999 and 2003 have a life expectancy of 74 years.
(Source: ONS; data broken down into parish boundaries by the Diocese of London.)

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Celebrate Burns' Night



Burns' Night Supper and Celidh Thursday 23rd January

6.30pm: Whisky Tasting

Limited number allowed (no more than 20)

Tickets must be pre-paid: £30

7.30pm: Burns' Night Supper

Tickets: £20 (pre-booking is recommended)

9pm: Burns' Night Dance

Tickets: £5 (may be bought on the door)

Combination tickets:

Supper and dance: £24 (must be pre-paid)

Complete whisky tasting, supper and dance:
£50 (must be pre-paid)

Tickets are available from the Parish Office.



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A message from the Archbishop of Canterbury, The Most Reverend Justin Welby:

Dear Friends,

A large and growing number of people rely on short-term loans at very high interest rates to make ends meet, and can easily end up in a crippling spiral of debt. One million families are taking out payday loans every month as they struggle with rising living costs.

I have seen this myself in the communities where I have lived and worked, and it is devastating. But people often have little choice, especially in deprived areas of the country.

Our faith in Christ calls us to love the poor and vulnerable with our actions. That is why the Church must be actively involved in supporting the development of real lending alternatives, such as credit unions. This is not an optional activity, but a fundamental part of our witness and service to all God's people.

We must help credit unions to become bigger, better known and easier to access if we want them to compete effectively with high interest lenders.

We have a unique opportunity to make a difference. We can begin simply by saving some money with our local credit union, using their services and encouraging others to do the same. Some churches are already doing this, so we know the difference it can make to the local community.

Please take this opportunity to consider how you and your church could serve your community in this way. I pray that together we can make a difference to some of those that are most in need.

With every Blessing,

+Justin Cantuar

The use of payday loans has grown very rapidly in recent years fuelled by stagnant wages, rising living costs and limited access to mainstream sources of credit. Applying for a payday loan is quick & easy, especially online – speed is part of the attraction. However, the interest on these loans is very high, frequently in excess of £30 for a 30-day loan of £100 which is equivalent to a staggering APR of 4-5,000%. It is not surprising that not surprising that many borrowers, who are already

in a financially precarious position, are unable to meet the repayment costs and can soon become heavily in debt.

The Office of Fair Trading has flagged serious problems with the way the whole payday loan industry operates. They found that around a third of loans are 'rolled over' or refinanced at least once, providing half of lenders' revenues. They also discovered that credit checks were inadequate, money was often taken arbitrarily from borrowers' accounts, and adverts were misleading.

The Archbishop of Canterbury has spoken out about the devastating effects of indebtedness and called for better regulation of the payday loan industry. Crucially, a credible alternative is also needed, offering opportunities to save, and affordable credit to people on low incomes who are not adequately served by the major high-street banks. Credit unions are already helping to address this need and offer the best long-term solution.

The Government is investing in credit unions, enabling them to become more professional and to expand their reach – the aim is to double membership to two million across the UK within five years. This is where the Church can help.

The Church of England is well-placed to support the growth of credit unions, with a physical presence in 16,000 communities; 1.7 million regular attenders; a large pool of motivated and skilled volunteers; established local networks, and a concern for social justice rooted in our Christian faith. Churches and their members can get involved in several ways depending on their resources and skills, and the needs of the local credit union:

- The simplest place to start is to do some fact-finding: find out if there is a credit union that covers your parish, arrange a visit, and think about becoming a member yourself
- Credit unions have fairly low recognition, so raising awareness of their presence in the community is key to encouraging more people to join
- Individuals and corporate bodies, including PCCs, can invest some of their money in a credit union
- A local credit union may benefit from using your church premises as an access point for people in the community
- Members of the congregation may have useful professional skills to offer, such as finance, business and marketing
- A new Churches' Mutual Credit Union will be launched in the near future for clergy and church staff

Go to www.churchofengland.org/creditunions for more information and resources to help you spread the message.

A credit union is similar to a bank, but unlike a high street bank it is run and owned by its members and serves the community rather than working purely for profit. Credit unions need a broad range of members in order to thrive. So, by taking an active part in a credit union you're helping it to help people in financial need to borrow and save responsibly. Why not join a credit union?


- Credit unions lend responsibly – an alternative to costly payday loans
- People come first – credit unions are owned and run by members, and you can volunteer to help
- Your money stays local, benefitting the wider community
- Anyone can join – you can enjoy a range of financial services including savings, affordable loans and advice, and your money is safe
- One million people in Britain are members of a credit union – go to www.findyourcreditunion.co.uk to find one near you

The Archbishop of Canterbury supports credit unions as part of a more ethical banking system. Visit www.churchofengland.org/creditunions for information and updates on how you and your church can help.



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- Lock changing

Inside stuff

- **Hanging things:** blinds, curtains, curtain rails, doors, pictures, mirrors, shelves, wallpaper, TV brackets
- **Fixing things:** toilet and cistern repairs, unblocking sinks/ drains, tap washer replacement, reseal shower tray, reseal kitchen drainer. Window repairs
- **New things:** replacement taps, showers, baths, extractor fans
- **Hiding things:** boxing in pipe work, pipes, wires and cables. Cupboards and storage. Painting and decorating
- **Making things:** flat pack furniture assembly, carpentry, kitchen fitting, bathroom fitting

Computer stuff

Over twenty years experience troubleshooting, building and installing Mac and PC and acting as software helpdesk, over ten years experience administering servers

- Anti-virus
- Hardware & software upgrades
- Hardware & software maintenance
- Software & OS installs/ rebuilds
- Tuition
- Networks
- Backups/ Archiving

Call or text Phil on 077-88-66-1791

References available

The highlights from last month..... The Christmas Revue...



The Dame Mrs Crumpet (Ken Bartram) and Maryanne (Emma Stehlin)

Below shows PC 49 (The Vicar) with the Sheriff of Nottingham (John Wilson) and the Baron (Lyndon Plant)



Angela North sings and Joey Hutchinson plays the French Horn.

Celebrating the 35th Anniversary of Bruce & Alyson's Ordination



Alyson and Bruce enjoying their special celebration

Churchwardens Liza Ambridge and John Trussler present a painting to Bruce and Alyson



The oil painting was painted by Angela Middleton.

Memories of the very enjoyable International Lunch.....



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Support and dignity

Some photos of last month's Christingle.



Christingles being prepared...

Christingles on display
before the service...



The lighting of the
Christingle.

Stewardship

The sermon preached by Rev Steve Paynter on 24/11/13

A theology of Christian giving and generosity starts with the extravagant generosity of God himself who has given us all things.

God's amazing gifts to us include: a beautiful planet, our energy, gifts and talents, our family and loved ones, not to mention our work, interests and possessions; even life itself. In addition, of course, he has given us the greatest gift of all – himself – through Jesus, in the power of the Spirit. God's lavish grace is truly amazing. Hence, in the astonishing riches of creation and in the extravagant gift of salvation we have received abundantly from the open hand of God. Everything in fact, every good gift is from him, the Father of lights..... Fantastic.

But are we truly grateful – do we daily thank God for his goodness to us and even more profoundly do we live lives marked by thankfulness and gratitude? When we look around the western world thankfulness is in short supply. Profits are never big enough, Goods never new enough, they are hardly out of the box before they are out of date and we must have something else. But Christianity calls us to the very opposite of all this avarice; *"Godliness with contentment is great gain,"* says Paul, which is Jesus' gospel of 'enough' or 'daily bread.' It is a wonderful thing to say to ourselves frequently *"I have more than enough of everything I need."* This way of living is liberating, full of contentment, peaceful, joyful, and happy! Jesus says in our reading *"³⁵love your enemies, do good, and lend, expecting nothing in return."* The world operates on favours and on what 'I deserve,' the theology of back scratching, but the Kingdom of God is not about calculations and favours – it is about extravagant generosity for the sake of love.

So the question is "Am I", "Can we", become joyful, generous givers motivated by gratitude to God for his goodness and by love for him and our fellow man or women? This is what it means to be a follower of Jesus in practise. Now of course everyone's circumstances are different and our giving needs to reflect our personal responsibilities to care for ourselves and our dependants? We are not meant to make ourselves a burden to others but we are called to be like our Father in heaven, generous and motivated by self sacrificial love. *³⁶Be merciful, just as your Father is merciful.* Hence, the Kingdom of God it is all about relationships first, things and money second. Stewardship then is simply our response to the amazing generosity and goodness of God by being like hearted.

You might wonder what on earth we can give back to God. He has no bank account.

But we can give to him:

- ourselves in worship, by who we are and what we do with our lives, day by day;
- our gifts, talents and time, in serving him and others; and
- our money and material possessions, for the work of his kingdom and the relief of our neighbour near and far who is in need.

So giving of our material wealth is an important part of being a follower of Jesus Christ. It is a joyful and liberating thing to do. It's one in the eye for our avaricious culture. How much we give of course is entirely up to us – the NT doesn't specify an amount. Paul talks about "*giving in proportion to our income*" – Jesus too assumed we would give alms. My discipline has always been to start each month by giving 10% of my income before tax and then give over and above this as things come along and it seems right to give to that thing or need. I always give 5 % to the church I worship at and 5% to God's work elsewhere. I think that is a good place to start the tough calling of giving. Initially it can feel painful. Some of us with a hard hearts need a little discipline to get us going.

But in the end it is not about figures but about attitude. Paul says in our reading: 2Cor. 9:6-9 *The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. ⁷Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.*

If we are blessed abundantly then it is so that we can bless others abundantly. Do we receive when we give? Well, yes, of course there is a reward to giving generously. But that reward is not necessarily financial, of course, but riches in the Spirit. So faced with your stewardship renewal pack this year how will you, how will I respond?

Certainly the place to start is by considering the extravagant generosity of God to us, in creation and in salvation, and seeking to respond to him with true thankfulness of heart and gratitude for all his wonderful gifts; giving ourselves freely, generously and expansively. And in the strange way that the Kingdom of God works, we find ourselves blessed unexpectedly, as we give ourselves freely to God and our neighbour in need regularly and generously.

The New York Link

We have for some years had a special relationship with the Diocese of New York and a number of our parishes, clergy and people have links with our Episcopalian brothers and sisters in that other great world city.

On Sunday 26th of January at the 3.15 Evensong, I will be installing the Bishop of New York, The Rt Revd Andrew Dietsche, as an Honorary Canon of St Paul's Cathedral. It is the patronal festival weekend and I hope that especially those of you with New York connexions and perhaps with Episcopalians in your congregations will be able to support Bishop Andrew on that day as we celebrate our co-operation in exploring how to be effective in mission with the particular challenges and opportunities our two cities present. The Bishop will be our guest in the Diocese throughout the last week in January.

Prebendary Nick Mercer looks after our links with New York and it would be a great help if we were able to compile a list of those parishes that have some association with New York parishes. It may well be that others of you would value the opportunity to form a link with a parish in some way. Either way, it would be very helpful if you were able to let Nick know (by simply replying to this email) that you have a link or would like to explore developing a link.

As we approach this Advent with all the opportunities and inevitable pressures that the season brings, I pray that God may 'give us grace that we may cast away the works of darkness, and put upon us the armour of light' and so be strengthened and inspired as we share the light of Christ with others.

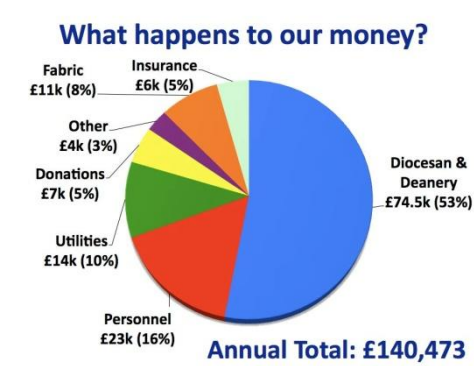
With thanks for our partnership in the Gospel

The Rt Revd & Rt Hon Richard Chartres KCVO DD FSA

St Martin's has a link with the people of St Mary's Episcopal Church, Arlington Virginia and their Rector Fr Andrew Merrow. The Vicar is hoping to take a group of parishioners over there next year.

Preparing ourselves for the future

Money is not an easy subject to discuss in church, when our real purpose is to worship God and deepen our relationship with Him. However, unfortunately it is a necessity in order to keep the church open and give us a place to come together to worship.



You are our largest source of income so it's important that you know how your generous donations are being spent. Next year we will need £140,473 to keep St Martin's going and the graph here shows where we have forecast that money is needed. The lion's share goes to the Diocesan Common Fund that pays for things like our clergies

salaries, their housing, pensions and training. It also gives contributions to church schools and helps to support less privileged parishes – all things that you need to keep our church and our Diocese running. We also need to cover staff costs for our Organist, Cleaner and Administrator and our utility bills are huge - every Sunday that we use the church costs us £88 just for gas and electricity! The church is an expensive building to run. General upkeep and insurance cost us over £17,000 a year.



So how do we pay for all this?

We have forecast that we will generate a massive £145,000 next year. The graph here shows how this is split. The biggest source of income is you - £60,000 a year is raised by your generous giving. So it's important to extend a big thank you – without you and your

generous support, we wouldn't be here – you make it possible keep St Martin's going.

As you've probably noticed our budgeted income for next year is still £5,000 more than our budgeted spend – so you might ask 'Well what's the problem then? We're more than covering our costs, so stop bothering us with matters of money and let's get on praising God.'

The problem is our future

Our costs are continuing to increase with inflation but our income doesn't automatically increase at the same level. Also we are at risk because our income is unpredictable. Half of our income from your generous giving is donated on the collection plate, which is a much less predictable source of money than donations received through standing orders.

What's more, just over half of the income from standing orders comes from only a handful of givers. We are very lucky that we have members of our congregation in a position to be so generous, however if just one of them has to reduce their giving for whatever reason this hits us hard – as has happened this year. Additionally, if any one of the organisations that rents the hall or church didn't need us anymore; we'd also be left with a big gap.

And to top it all, we have no reserve funds left. Historically St Martin's has kept around £25,000 in the bank to help with cash flow and for emergencies. This, however was all but used up in 2006 due to urgent maintenance. So now, during the summer months when attendance is low, we struggle to pay our monthly bills on time and we have no fall back fund for emergencies or any future plans.

The bottom line is, whilst our finances look OK at the moment, should something unexpected happen, we would have a large gap to fill in our income and with nothing in reserve. We'd very quickly find ourselves struggling to make ends meet.

What can we do?

There are things we can do that will help to protect and prepare ourselves for the future.

Firstly, please don't forget Gift Aid. Regardless of how you donate, please try to Gift Aid your donation if you can. It costs you nothing, but allows us to increase the value of your donations by 25%.

Secondly, if you don't give using a standing order please consider setting one up for what you would normally put in the collection plate. Currently 39% of the 115 households registered on our electoral roll already give by standing order, which is great; but for a parish our size we would love to see this percentage increase. Standing orders are so important because they ensure we have a more regular monthly income, which helps with our cash flow problem during the summer months

And thirdly, if you already have a standing order and haven't reviewed it recently, please consider doing so – ideally review it annually – even if you could spare just an extra couple of pounds a month that would help so much.

To plagiarise Tesco's advertising slogan 'every little helps'. If every person on the electoral roll gave £1 extra per month that would generate £2,112 extra a year; £1 extra per week would generate £9,256 extra a year. You are the people who keep St Martin's going and you are already incredibly generous for which we extend a big thank you. But, if you could help us in any of the ways mentioned above that would be wonderful.

All the information about using Gift Aid and setting up a standing order is in our Stewardship leaflets, which you can pick up either in church or from the Parish Office.

Thank you.

Shelley Merrick



There will be a
Confirmation service at St Martin's
on Sunday 8th June at 10am
If you are considering being Confirmed,
speak to the Vicar.

The Parish of St Martin Hale Gardens, Acton W3 9SQ

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Usual Sunday Services

8am: Holy Communion

10am: Parish Communion

6.30pm: Evensong

Our Junior Church meets in the Church Hall at 10am except when there is a Family Service.

A non-Eucharistic Family Service
is held on most first Sundays of the month.

Japanese Anglican Church UK

meets every third Sunday of the month:

(except July, August and December)

3pm Bible Study and Evening Worship in Japanese

Every **Wednesday** at 25 Birch Grove, W3

11am: Informal Eucharist

Followed at 11.30am by the Coffee Club