

## *Breaking the chains of debt*

Do you get annoyed by adverts for payday lenders, who offer quick loans straight into your bank account but at exorbitant interest rates? News reports tell us that thousands of people are tempted to take out these loans, usually just for a few days until the end of the month, but get caught out by the charges. Interest on these loans builds up very quickly and many end up taking out a second loan to pay off the first. Very soon debt gets out of control. It can end up imprisoning people in "chains" which are difficult to break alone.

Archbishop Justin Wellby has famously spoken out against payday lenders, and Bishop Christopher made his views public



even earlier: "campaigning against this kind of social injustice is a core part of our Christian calling". Both are supporters of Credit Unions, which offer small loans at affordable rates. More than that, credit unions actively encourage members to save small amounts regularly before they will offer a loan. This is the sort of financial good habit that can make a lasting difference to many lives.

But credit unions need access to local people and also money in their coffers to make available as loans. And this is where we come in!

The Highlands Hub is the first church-based centre in our Diocese to host a credit union. Fareham Community Savers (FCS) have been part of the Hub since 2012, and offer savings accounts and loans to people in this area. Access to credit unions is an important factor in breaking the "chains" of debt. So please support the Hub, by going in and buying their excellent tea and coffee, a cake or two, or by making a donation to the running costs. By keeping the Hub going, we can continue to offer services like the credit union right here in Northwest Fareham, where they are needed. The Hub also hosts CAB who can help with budgeting, financial advice and managing financial crises.

We can also play our part by opening a savings account with FCS. I have, and it took about ten minutes, just long enough to enjoy my coffee! FCS are at the Hub on Thursdays, from 10am to 12 noon. To open an account, you need to take proof of ID, (eg. your passport), one proof of your address (eg. electricity bill) and £5 membership fee. By saving with a credit union, we can help them to help the most vulnerable people in our parish to get out of debt and stay out.

Let's do our bit to break the chains of debt.



Website links:

Fareham Community

Savers: [http://www.sehco.org.uk/fareham\\_savers.html](http://www.sehco.org.uk/fareham_savers.html)

Highlands Hub: <http://www.highlandshub.org/>

You can donate to the Friends of the Hub (cash or cheques made payable to "Holy Trinity and St Columba PCC") through the Team Vicar (Ruth) or Churchwardens (Jim and Jane).

*Ruth*



# Aspects of Faith Explored

**A series of talks and discussion over lunch  
11.45 - 2pm on Sundays  
at St Columba Church, Hillson Drive, Fareham.**

**Sunday 21<sup>st</sup> September – Are we Guilty of Neutering the Gospel?**



**– led by James Blott (St Peter & St Paul, Hambledon)**

Our first session explores Jesus’ radical teaching on social justice, and the ways in which we might regain a fresh perspective on being Christ’s ‘good news’ to a broken world.

**Sunday 12<sup>th</sup> October – In the Footsteps of Job – led by Rev Ruth Schofield.**

‘Why does a God of love allow suffering?’ is a question asked afresh by each generation. This second session is a chance to think through the difficulties that suffering poses in the light of Biblical insights.



**Sunday 16<sup>th</sup> November – Enemy, My Friend?**



Eric Lomax, a Japanese prisoner of war in the 1940’s, was tortured by his captors, and spent many years trying to track down one of the men responsible. This DVD tells the extraordinary story of what happens when Eric finally meets his Japanese interrogator.

**A soup lunch will be served during the sessions, for which there is no charge, but for catering purposes please contact Rachel on the details below if you are intending to stay for lunch.**



**All welcome.** Contact Rachel Abbey for more details (01329 318690; rachel.abbey@ntlworld.com).

# The Inside Story

Most of us will probably have a reasonably strong opinion about the sentences given to those who commit crime, as well as the conditions inside



prisons. A lot of this will of course be influenced by what we read in the papers and see and hear on radio and television. We could easily have the opinion that they are holiday camps paid for by you and me and that sentences are often far too short. You will even sometimes hear the opinion expressed that they should “lock them up and throw away the key”.

My six week placement with the chaplaincy team at Winchester Prison earlier this year enabled me to get an inside perspective of the reality. Whilst I was there, the chief inspector of prisons voiced serious concerns about overcrowding in a number of prisons across the country. Winchester is certified to hold 499 but every day that I was there it had over 680. Most prisoners are accommodated two to a cell, in a cramped cell originally built in 1846 and which has changed little since then. The only addition being a toilet and sink at the back of the cell, with little to screen the toilet from the other inmate. Despite these conditions, I was shocked to find that up to 70% of the prisoners had been in prison before, which left me questioning what the purpose of prison is and what should be the Christian response to this.

The main chaplaincy team consists of four Christian ministers who meet with every prisoner when they first arrive. Most of the prisoner’s only stay at Winchester for a short time; whilst awaiting a court

hearing or whilst awaiting a move to another prison after sentencing. This means that any training and work done to reduce reoffending is limited by the amount of time that they stay at the prison. However, the chaplaincy team facilitate a course called Sycamore Tree, which is run by the Prison Fellowship, a Christian charity. It has only been available at Winchester for the last year but early indications are very positive at reducing the level of re-offending.

The course is run over six weeks and built on principles of restorative justice. On week three, the prisoners meet with a victim of crime and get to hear about the impact that it had. This is a revelation for many, as they often don't consider that they have victims. At Winchester,



prisoners get to hear from Ray and Vi Donovan, whose son was tragically murdered in 2001 by young people under the influence of drugs. This comes at great cost to Ray and Vi, as I was told that they relive the experience each time that they relate it to those on the course. It does, however, have a great impact on those who hear it. One prisoner said of his experience “Ray and Vi’s story affected me in a big way. I was holding back tears because it was so sad to hear what a victim has to go through. I’m inside for burglary and I never thought of my victims feelings before but now I feel so guilty and ashamed, and I am so sorry for my own actions. When I get released I want to give something back to the community.”

The experience at Winchester Prison has helped me to get a taste of what life is really like inside prison and led me to wonder what we as a church can do to make a difference. Supporting groups like the Prison Fellowship is probably one good place to start. *Steve Dent*

# St Columba Academy News

## Christmas Fundraising for our Local School

This year, I will again be fundraising through the Webb Ivory Christmas Catalogue. A copy of which will be available at the Highlands Hub for you to browse through/order if you wish. 25%

of all orders will go into Friends of St Columba Academy funds. Last year, a massive £350 was raised which helped to pay for digital cameras for each class.



*Rosemary Brewerton*

**Oasis Tea and Chat** - Our friendly and informal bereavement team work to support those who have suffered from the effects of losing a loved one. 'The Oasis' Tea and Chat Club has been formed to help with this support and meets between 2- 4pm for a cup of tea, homemade cake and a chat. The next dates are: **Monday 6<sup>th</sup> October** at the Highlands Hub, Highlands Road Shopping Precinct; and **Wednesday 17<sup>th</sup> Sept and 15<sup>th</sup> Oct** at Holy Trinity Church lounge, West Street. Come and join us, we would love to see you, with or without a friend. Contact June Hays on 01329 231449 if you would like to know more.

## St. Columba Leadership Team

Area of Oversight	Member's Name	Contact Tel. Number
Worship & Prayer	} Revd Ruth Schofield {	01329 842300 / 07738 858909
Discipleship		
Pastoral Care	Mike King	01329 238194
Fabric & Finance	Jane Whiteley	01329 668388
Fellowship	Margaret Handley	01329 608817
Outreach	Jim Palmer	01329 289568
Administration	Rachel Abbey	01329 318690

## Around the Diocese



### Archdeaconry Consultations on Ministry and Mission:

An evening event for our Archdeaconry is being held on Thurs 11<sup>th</sup> Sept at St. John's, Shedfield from 7-9pm, at which The Bishop, Archdeacon and Diocesan Secretary will be present to discuss our ministry and mission in future years, how it is being planned for and how it will be funded. All are very welcome to attend.

### 'Autumn: a season for transformation' spirituality exploration day

Saturday 20 September 2014 | 10am to 3.30pm at Portsmouth Cathedral  
Why not set aside a day to explore your spirituality alongside others? Marion

Syms will lead this spirituality exploration day on the theme of autumn: a season for transformation. Cost: £8.50. Booking forms in the foyer.

### Could you offer a short break to an international student?

Could you help combat loneliness amongst international students studying in the UK? National charity, HOST is looking for volunteers who would be willing to invite a student to spend a day, a weekend, or Christmas in their home. Find out more at [www.hostuk.org/hosts](http://www.hostuk.org/hosts)

## Messy Church Great Outdoors!

Saturday 4<sup>th</sup> October 1-4pm at Fairthorne Manor Near Botley.



Outdoor activities including fire making, den building, camp fire cooking and food. £10 / family – bring coats and wellies. Book through [Clare.jones@portsmouth.anglican.org](mailto:Clare.jones@portsmouth.anglican.org) or [pete.maidment@winchester.anglican.org](mailto:pete.maidment@winchester.anglican.org)

## Year's Mind for September

1 <sup>st</sup>	Brian Bushell, Phyllis Tidd
2 <sup>nd</sup>	John Simmons, Thomas Wrad
3 <sup>rd</sup>	Emma Sygrove
4 <sup>th</sup>	
5 <sup>th</sup>	Fred Barrett
6 <sup>th</sup>	Anthony Bird, Crystal Masters
7 <sup>th</sup>	Marjorie Evans, John Hazell
8 <sup>th</sup>	Norma Payne
9 <sup>th</sup>	Cecil Margaret Gibbins, Doreen MacAuley
10 <sup>th</sup>	Janet Fuller, Gwen Miles, Cyril Pope, Colin White
11 <sup>th</sup>	Bernard Barlow, John Carter, Ray Dowding, Ralph Moore
12 <sup>th</sup>	Stephen Gilbert, Alice Reed, Ethel Westbrook
13 <sup>th</sup>	Vera Cook, Lily Cooper, Gwendoline Hounslow
14 <sup>th</sup>	Ted Godwin
15 <sup>th</sup>	Stuart Thorne
16 <sup>th</sup>	Lily Churcher, Jenny Cole, John Divall, Patrick Threadingham
17 <sup>th</sup>	John Mawson
18 <sup>th</sup>	Olive Rossiter
19 <sup>th</sup>	Bertram Rands, Charles Starks
20 <sup>th</sup>	Alfred Law, Anne Lowe, George Muthee, Darren Olden
21 <sup>st</sup>	Violet Scrivens, Georgina Stewart
22 <sup>nd</sup>	Bob Starks, Bill Winkless
23 <sup>rd</sup>	Iris Brown, Renee Hogan
24 <sup>th</sup>	William Jeffery, Peter Lee
25 <sup>th</sup>	Albert Gates
26 <sup>th</sup>	Catherine Edwards, Thelma Hester, Alan Joll, Mary Ward
27 <sup>th</sup>	David Brown, Jack Franks, Norman Stokes
28 <sup>th</sup>	Jim Clark, Rosina Thomas
29 <sup>th</sup>	Aiden Cawte, Kathleen King
30 <sup>th</sup>	Helen Diamond, Alan Smith



<b>October</b>	
1 <sup>st</sup>	Chris Mead, Violet Stanley, Ronald Starr
2 <sup>nd</sup>	Elizabeth Kerry, Reg Leach, Pauline Rasey
3 <sup>rd</sup>	Elsie Cotton, Alfred Hutchings
4 <sup>th</sup>	May Gardner, William Watkins
5 <sup>th</sup>	George Charman, Maude Shuttle

## Services at St Columba during September

**Prayer during the week** – Tues & Thurs at the Hub – 9.15am

### 7<sup>th</sup> Sept – Trinity 12

- 8am - Said Communion;
- 10am - All Age Morning Worship
- 6.30pm - Iona service



### 14<sup>th</sup> Sept – Holy Cross Day

- 8am - Said Communion
- 10am - Family Communion (with Columba Kids)

### 21<sup>st</sup> Sept – St Matthew

- 8am - Said Communion
- 10am – Morning Worship (with Columba Kids)

### 28<sup>th</sup> Sept – Trinity 15

- 8am - Said Communion
- 10am – Family Communion (with Columba Kids)



**Find us on facebook!**

**[StColumbaChurchFareham.facebook](https://www.facebook.com/StColumbaChurchFareham)**

## Spotlight on World Concerns



There are many places in both the Old and New Testament of the Bible where we can read of God's love and concern for the poor, the weak and the vulnerable. Jesus' words in Matthew chapter 25 verses 35-40 remind us that when we serve these people, we are serving Him. "For I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, I was naked and you gave me clothing... ." (Matthew 25:35-36a) The Mission Statement of the Basics Bank food banks in Fareham & Gosport include words from these verses as a reminder that we aim to serve God by being His hands and feet to the people who live in our local area.

The primary aim of the Basics Bank is to provide temporary support to anyone who is going through a crisis and we now work with over forty agencies in the area who refer people to us in need. This year there have been nearly two and a half thousand referrals, resulting in a record number of approximately eight thousand bags of food and toiletries, as well as other items such as sleeping bags and clothing, being freely given out to those in need.



*I was hungry, and you gave me food....*

It is over ten years since the Basics Bank first started in Fareham. The last few years have shown an increasing trend in the number of people that are referred to us who are in employment but struggling to make ends

meet. This has been particularly noticeable since the introduction of “zero hours” contracts, resulting in some people telling us that their income is unreliable, as they never know from one week to the next what hours they will be working. The bills, of course, still reliably drop through the letter box, resulting in them having to make decisions about whether to eat or pay the bills. This especially affects many families. A third of the 4,600 people we provided food for this year were children. Some parents tell us of how they go without food themselves, so that they can make sure that their children will have something to eat.

We are extremely thankful & grateful for your support that enables us to do what we do. Harvest is the most important time of the year for food banks & it is certainly true for ourselves, as it brings in most of the food, toiletries & other items that enable us to meet the growing demand each year. We are also very grateful for your on-going support throughout the year, through donations made in the box at the back of the church or in the donation trolleys at stores such as Sainsbury & Tesco. Thank you so much for your help.



This year, we would especially appreciate donations of tinned meats, fish, vegetables, sugar, UHT milk and pasta sauce. We currently have a large amount of baked beans, soup and dried pasta. Please see our website at [friendsofthehomeless.org.uk](http://friendsofthehomeless.org.uk) or our facebook page at [facebook.com/FarehamandGosportBasicsBank](https://facebook.com/FarehamandGosportBasicsBank) for more information. Thank you. *Steve Dent*



## Spotlight on World Concerns continued...

Churches in West Africa are asking us to pray as the deadly Ebola virus continues to spread through Liberia, Sierra Leone and Guinea, and now threatens other neighbouring countries in the region. Two special prayers have been written to help us remember our brothers and sisters in our prayers:.



God of our anguish, we cry to you for all who wrestle with Ebola.  
Grant we pray,  
peace to the afraid,  
Your welcome to the dying  
and Your comfort to those living with loss.  
And, merciful Father, bless those many loving hands, that bravely offer care and hope.

God of healing, whose Son healed those who were brought to him,  
Hear our prayer for the peoples of West Africa suffering from the Ebola outbreak.

Inspire and enable your church to be a source of healing, comfort and hope to those affected,  
and an agent for the education and equipping of communities to stop the spread of this disease.

For the sake of your Son, Jesus Christ, our Lord.



## Still time (just!) to sign up for Ride and Stride 2014

Have you signed up for the annual Ride and Stride yet? It's on **Saturday 13 September** and aims to raise money for the upkeep of the region's historic churches. Last year we helped raise more than £53,000 for the Hampshire and the Islands' Historic Churches Trust's (HIHCT). Let's try and beat that this year!

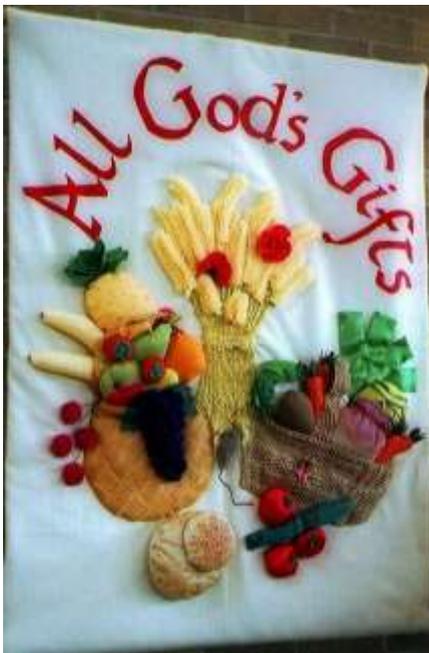
Or.....

## Join us for our St Columba Gardening Day...

13<sup>th</sup> September 10am – 3pm as we tackle the Summer growth, clear the weeds (and brambles), and trim the hedges and shrubs. Please bring your own tools....



## Harvest at St Columba



We're celebrating harvest at St Columba on **Sunday 5<sup>th</sup> October** at our 8am Communion, and 10am all age morning worship services.

All food donations brought to the services will be given to our local Fareham and Gosport Basics Food Bank - please see page12 for the items that the foodbank needs most at the moment. When buying items such as sugar, tea and coffee please bear in mind that food bags are designed to last people for a week – so two smaller items (e.g. bags of sugar) are more useful than one large one. Thank you very much.

## **Storm in a TEA cup - I had a bit of a meltdown moment a couple of weeks ago. Let me explain....**

Several weeks ago my social club "the silvertops" which is run by Brendon Care (and like all charities it's always in need of money) invited our members to help them celebrate 30 years of Brendon Care by raising money along the theme of '30'.



Other ladies made 30 small jars of marmalade, or rode a bike 30 miles , etc etc. I offered to make 30 cupcakes. This is where my trouble started. I built it up in my mind so much the task became enormous, out of all proportion. I wanted these cupcakes to be perfect, show stopping in fact. The irony of this situation is I was a pastry chef in my former life.

The baking day was getting nearer, and my panic was growing too. At one time I would have knocked out several dozen cakes, taken the children to school, pegged out the washing, walked the dogs, all without taking a breath. What is the matter with me? I am not in the best of health but that is no excuse to tremble over a few cakes. I was suffering from severe



self-doubt – ‘what if this?’, or ‘what if that?’ Being quite a sensible soul normally, I sat down to analyse the situation and find a solution, I could feel myself on the verge of being depressed about what had now become 'the b####y cakes'.

After long deep thinking I came up with a reason for my nerves: it's suddenly the realization sinking in that I just can't do what I used to! I have been slowly getting less able and not acknowledging it. I know I can't walk well, but I thought everything else was on track. It appears not, and I just have to accept it. My embroidery stitches are not quite as neat and tiny as they used to be, my writing is getting spidery, and my memory, well I won't go into that!

So here I am, and tomorrow is the day to bake. I went through a stage of thinking of excuses not to make the cakes, "Hello Silvertops, I am sorry but my head fell off, and I can't get it put back on till next week" or "I have got my toe stuck up the bath tap and the plumber can't get here for four days". But I have never been one for fibs, and not facing up to the truth. So here I am, now it's all clear, I need help, not from a psychiatrist or Doctor, but practical loving help to get through this blip. I picked up the phone and called one of my dearest friends (the fact she is my ex daughter-in-law is by the by). "*Natalie can you spare me some time please?*" I explained that I had got in a state over 'the b####y cakes'. "*No problem, I will come and make them for you, I will make you some icing flowers and they will look lovely, don't worry.*" I suddenly felt better.

Natalie duly arrived, with my grandchildren and her partner, and we had a fabulous time, I didn't do much, mainly cuddled the children whilst Natalie got to work making and decorating the cakes. They were a work of art: hand-made roses, and leaves, little tiny flowers in abundance...I will be honest and tell them I didn't make them, I will explain how my head fell off.....So, now instead of dreading the afternoon, I can't wait to get there and show off the confection. What a difference love makes. Money can't buy it, and my cup runneth over.

"What a difference love makes. Money can't buy it, and my cup runneth over..."

wonderful culinary

It's now the day after 'the event' the cakes were very popular, and I was honest (I told them my head fell off and I had to call the troops in). It was quite amusing seeing the ladies making their choices deciding which cake was the prettiest. The result was we sold out, and raised £16.50 for the funds.

I have heard about a storm in a tea CUP, this was a storm over a CUPcake.

*Eileen Tollhurst*



Check out Eileen's newest new ride!

## Opportunity Knocks...

Having disagreements has never been a feature of my married life, though I confess to having a bit of a re-think on that stance recently, when yet another car made an appearance on our driveway. An approaching age milestone on Andy's part, plus an unexpected opportunity he felt was unlikely to come again had precipitated an initial, but incomplete conversation between us...which became rather irrelevant seeing as the car turned up anyway!



It got me thinking about the way in which we as parents have encouraged our children to make the most of every opportunity that comes their way – we want them to flourish, to experience life in all its fullness (John 10:10). But I suppose the rights & wrongs of grasping opportunities rather depends on the opportunity doesn't it? Is it life-giving? Is it at the expense of others? Is it selfish in a way that prevents others from flourishing? And how does it sit alongside loving God & loving our neighbours as ourselves? (It's easy to concentrate on loving ourselves rather than loving God or our neighbours when it suits us isn't it?!).

I suspect I'm quite good at ignoring God's promptings to take an opportunity for him, I suspect I'm also quite good at not finishing the conversation with Him before I plough on regardless! Thank goodness he forgives me and gives me every chance to try again. Better make sure I do likewise.... RA

**Thank you to our contributors this month. We love to hear from you – want to reply? Want to share something that's struck you, or tell us about something you're involved with?** Articles for the next edition of the Informer (available 5<sup>th</sup> Oct) are very welcome – 500 words or less. Please forward them to Rachel Abbey - hard copy deadline Mon 29<sup>th</sup> Sept, electronic copy Tuesday 30<sup>th</sup> Sept to [rachel.abbey@ntlworld.com](mailto:rachel.abbey@ntlworld.com).