



Bank Topics

Issue 7



Dec - Feb

Dear Friends:

Advent and Christmas Greetings to you all!

Settling in a new church not to mention three is not easy... it's like growing in love...it does not happen overnight and it's the small things each lover does that help in cementing that relationship...Being in love though does not simply mean sitting down and staring at each other but also looking at the same things together.. I pray that our initial sit downs have been fruitful so far. I certainly have enjoyed attending the bible study in Val's house and meeting some of you and having the opportunity to interact in an informal setting where we explored the word and how it continues to speak to us as 21st century disciples. I am also looking forward to the day when the kitchen will be completed so that we can start having coffee after service and thereby have an opportunity to catch up. Thinking of sharing; I hope to start a meditation group mid week come New Year as long as there is enough interest. Please give your name to Val if you are interested or speak to me. Still on this theme of sharing, I had hoped that by now we would have had our first collaborative worship with our sister churches but this has not been possible yet. We hope to kick start this early in the New Year. As a pastorate there is so much we can learn from each other as we are blessed with so much diversity: and what better way to start exploring all our strengths than by worshipping together?

I have stopped whining about the weather partly because Andy told me no one was listening and he advised me to invest in some woollies! Allow me a final whinge though! It's still raining as I write! 352 days to the day since Christine and I drove "up norf" to meet you

nice people on the 25th of November 2011. Oh my, where has time gone! From my study room window I see a yellow brown pile of leaves across the road which was very clear just a few weeks ago and I am reminded of the constant changing seasons of the year and the transient nature of things.



ALL those leaves were green, alive and on the branches a few weeks ago soaking in the sunlight and using it to manufacture food for the tree but now they are all down, dead, to be absorbed by the grass and used as nutrients to give new life come the next season if the council does not sweep them. The church year comes to an end this week too and I am looking forward to celebrating Christ the King Sunday with you. And next week, the season of Advent begins. Advent is all about new things: a period which we shall hopefully spend reflecting prayerful about the real miracle- *that of the incarnation of God as man on earth*- that's what Christmas is about: the birth of God among humans! A period in which we should also spend some time reflecting on our journey this last year as a church and as individuals and identifying ways in which the Lord has accompanied us on this journey and then use that as the basis of our end of year ***thanks-giving***.

I am truly happy that I am able to be here at the start of Advent to share with you a new liturgical year. Together we can look forward to the promises of our

God as we explore his wonders and gifts to us in Jesus Christ and *each other* as well as the rich heritage we have in the scriptures and our own traditions. Through the four weeks of Advent we shall recall the story of creation and God's interest in US as His creation, our fall from grace and his reaching out in the miracle of Jesus birth for reconciliation. The candles we light for John the Baptist and Mary should remind us all of the commission to call the lost and the price we sometimes have to pay for this obedience and we take heart in the example set by the humble virgin girl from rural Nazareth who said yes to the humongous responsibility of being the *mother of salvation*... Her obedience to the call of God on her simple life should be an inspiration to all of us and challenges us to obedience in response to our own call.

As we journey through advent, I hope we will each deeply reflect on the meaning of this yearly tradition and take time to thank God for the honour of letting us know Him through His son and the holy writings. May the peace and light of our Lord Jesus Christ make permanent residence in your heart and life, and may the good News of his coming give you joy now and always.

Happy Christmas in advance:

Rev George Mwaura.



BANK TOP CHURCH - CONTACTS

Church Telephone Number		593393
Minister	Rev George Mwaura	302540
Church Leader	Mr A Guthrie	591185
Secretary/Treasurer	Mrs V Singleton	305401
Organist – contact	Mrs A Smith	693740
Church Hall Hire	Mrs H Guthrie Mrs V Singleton	591185 305401
Pulpit Supply	Mrs J Skidmore	307130
Flower Secretaries	Mrs M Flitcroft and Mrs C Rideout	
Choir Leader	Mrs A Smith	693740
Newsletter Editor	Mrs J Partington	416007
Serving Elders	Mark Bates, Christine Counsell, Andy Guthrie, Jame Keen, Jill Partington, Maureen Roocroft, Joan Seddon, Sue Seddon, Val Singleton, Julie Skidmore,	
Sunday Worship	10.30am Morning Service and Sunday School Church Parade fourth Sunday of month in Jan, Sept, Nov and the Sermons. Communion during the morning service on the second Sunday each month	
Guides	Monday at 7.30pm (contact Mrs V Constantine)	593034
Bank Top Brownies	Monday at 5.45pm (contact Miss K Grainger)	593692
The Oaks Brownies	Tuesday at 6.00pm (contact Mrs G Brown)	306867
Rainbows	Thursday at 6.00pm (contact E Robinson)	415113
Bank Top Art Group	Monday at 1.00pm (contact Mrs V Singleton)	305401
Mother & Toddlers	Tuesday from 9.30 – 11.00am (contact Barbara Jepson)	384514
Lace & Craft Group	Wednesday 7.00 – 9.00pm (contact: Jean Greer)	594127

For Baptisms, (which are held during the Morning Service), Weddings, Funerals, Sick Visiting or Home Communion, please contact the Rev George Mwaura.
If you would like to join our Direct Offering scheme, through the Envelope system, please contact Mrs Val Singleton, who is also available to give advice to those who want to take advantage of Gift Aid.
We also have a Church Memorial Fund – contributions to the treasurer, Val Singleton
We are a pastorate together with Egerton URC and Red Lane URC
We are a member of Churches Together in Astley Bridge.

Everything can change in the blink of an eye.
 But don't worry; God never blinks



Hello Friends!

I'm a bit worried. On a cold and foggy Thursday night Heather and I set off in search of our polling station - we wanted to do our duty and vote - so in the dark and fog we pulled up at what was formally Oldhams Primary school - and the polling station was not there - actually I'm not sure the whole building was still there. So re-read the registration card and off we go in search of Forfar and their children's centre. By chance my kilt came from Forfar, but as I wasn't wearing it that was not much use (- or relevance really.) We did the magical mystery tour of Scotland that is Dunoon, Athlone, Stirling, Oban (if this is not making any sense you've never been lost in Oldhams Estate!)

In fact you know you're really lost when you hit Broad o'th Lane - because that's not Scots, has no number 13 and is one of the rare Bolton roads where the house numbers get higher as you get nearer to Bolton town centre.

Back to Scotland with Cameron Street, Seaforth and finally Forfar Street. (For any pedants you may have guessed that the road names above weren't necessarily our route - rather a recollection of road names!)

Fighting through the crowds we voted and discovered that the little box room we were voting in was not a

large office or a meeting room for 10 or so people - but it was Astley Bridge Library - or what remains of it. It was neat and tidy, it had books on shelves but I've seen schools with bigger libraries.

Now there may have been a whole stack of Kindle's with 100s of books in them - but I fear not. And it may be my fault that the old library has gone because I'd not used it for years - but it was a place where you could even borrow sheet music, never mind the latest best fiction, where children could sit and browse (in silence obviously!) The new room was neat and warm, but it was not a beating heart in the community. If anything summed up being "downsized" then this little room is the perfect example of "little" society - the downsizing of community. What worries me about this is that the old library has been gone some 6 months and I had not realised.

As I said above, we fought our way through the crowds. That was a lie, there were no voting crowds, actually no other voters - again this begs a question about community - how do we get to a position where there is so little interest, not just here but across the whole country? It's not that the issues aren't important - are people just so fed up with all things political that they are just not engaged any more?

And of course there's a parallel with

faith - it's not that many people no longer "believe" it's that for many they just don't even know what they're missing. How many generations will slip through the net?

And yet (I do know you should never start a sentence with an "And" and that's two paragraphs in a row!) And yet Advent is here, a new beginning once again. Here community may count for little, the Middle East continues to tear itself apart - BUT "For unto us a child is born, to us a son is given, and the government will be on his shoulders. And he will be called Wonderful Counsellor, Mighty God, Everlasting Father, Prince of Peace."

So let each one of us help spread his message this Christmas, let us bring his love to everyone we meet, especially those who are not even aware of his loving presence. With his help, let us change the world.

God Bless and

Have a great Christmas

Andy, Heather and all the family



11th Bolton Bank Top Guides

This year, as part of Girlguiding's Unite badge, Bank Top Guides have been fundraising for Bolton Hospice. The Unite badge involved taking part in activities related to one charity within the local area. The guides and guiders all voted for their chosen charity, and Bolton Hospice won! Throughout the year the guides have been involved in activities and fundraising. We have bag packed in supermarkets, held a bric-a-brac stall at our Village Fair in July and in June, 10 of us completed the 8 mile Bolton Hospice Midnight Memories Walk. We had a wonderful time, all dressed in pink!, and we hope to do the walk again in future years. Our fundraising for Bolton Hospice throughout 2012, came to the grand total of £1,966 and I would like to thank all the guides and guiders for this tremendous effort.

Vicky Constantine



Bank Top URC CHRISTMAS PARTY



Friday, 23rd December
Dunscar Conservative Club
7.30pm- Midnight



Tickets £12 adults/£5 children
Disco & Buffet

Winter Watch Cafe

The Café will open it's doors once again each weekend from Friday 4th January 2013 until Sunday 24th March. A choice of three course meals will be provided, plus hot drinks and all free of course. Hot showers are available with a change of clothes if needed and a chiropodist and hairdresser will be there on certain nights.

Newspapers, board games, chat and friendship are in abundance for anyone who needs it.

Winter Watch are holding a traditional Carol service for volunteers and friends on Friday 7th December at Claremont Baptist, St Georges Road at 7:30pm.

Churches Together In Astley Bridge Dates For Your Diary

Sunday 2nd December

Advent Service,
St Peters, Belmont,
3:00pm

Sunday 20th January

Week of Prayer for Christian Unity
Ecumenical Service at Bank Top U.R.C.
3:00pm
Preacher—Rev George Mwaura

Please try and support these services



December

2nd	Janet & Hollie Rigby
9th	Ann & Alex Hardman
16th	Diane & Gerry Salmon
23rd	Christine Catherall
30th	Maureen & Syd Roocroft

January

6th	Nichola Collinson
13th	Vicky Constantine
20th	Joan Bond
27th	Christine Counsell

February

3rd	The Guthries
10th	Vacant
17th	In memory of Phyllis Walsh
24th	Val Singleton

As you rush around during Advent and Christmas,
thank God that he sees us as we can be,
but loves us as we are.
Please pray for all those who live on their own,
are ill or elderly and take time to visit them.



Birthday wishes go to:

December

21st James Snelson
Ruby Juson
30th Adam Johns
31st Hannah Taylor

January

3rd Jacob Collinson
4th Ava Chester
13th James Astley
20th Ross Duxbury
21st Larissa Collier
22nd Max McCollin
24th Emma Johns
Rose Pemberton
27th George Irving

February

17th Oliver Makin
25th Lucy Chester



Thank You

We have received letters from both Winter Watch and Bolton Hospice thanking us for our gifts of money and food from our Harvest Service.
We collected £209 for Winter Watch and brought lots of gifts of food and toiletries for the Hospice.

ADVENT BRUNCH



Saturday 1st December
10.00am – 1.00pm

£3.00 Adults/£1.00 Children includes:
(Egg/Bacon/Sausage Barm and MinceTart/Chocolate Roll)

Many attractions; including Tombola, Home Produce, Raffles & Father Christmas



Samaritans Purse
Shoe Boxes

Our shoe boxes are due to be collected from Bank Top on the 25th November and I would like to say thanks to several friends who have supported us with lovely knitted items and have given other things needed. Others who, although not able to fill a box, have generously donated money towards the travel expenses. So a very big thanks in anticipation of another bumper year to help children less fortunate than our own.

Maureen Roocroft.



Family Bible Readings

December

2nd	Luke	21:25-36
9th	Luke	3:1-6
16th	Luke	3:7-18
23rd	Luke	1:39-45
30th	Luke	2:41-52

January

6th	Matthew	2:1-12
13th	Luke	3:15-17, 21-22
20th	John	2:1-11
27th	Luke	4:14-21

February

3rd	Luke	4:21-30
10th	Luke	9:28-36, (37-43)
17th	Luke	4:1-13
24th	Luke	13:31-35

FINANCE REPORT

OFFERTORY

August

Cash Collection	182.75
Envelope Collection	367.20
Standing Orders	735.50
TOTAL	1285.45

September

Cash Collection	264.86
Envelope Collection	575.40
Standing Orders	715.50
TOTAL	1555.76

October

Cash Collection	171.71
Envelope Collection	370.50
Standing Orders	715.50
TOTAL	1257.71

BRUNCHES

September	173.30
October	169.80
November	197.90

JARS OF GRACE

August	4.13
September	51.02
October	16.38

50/50 CLUB

September

Sue McCollin	50.00	50
Janet Rigby	30.00	40
Vicky Constantine	20.00	16

October

Arthur Sutton	50.00	27
Anne Smith	30.00	79
Pat McNulty	20.00	5

November

John Else	50.00	27
Pat McNulty	30.00	52
Pat McNulty	20.00	25

Harvest to Winterwatch 203.30

Harvest to Bolton Hospice - gifts of food etc

Letters of thanks have been received from Winterwatch and Bolton Hospice

Thank you to all those people who continue to support any or all of the above



How the Greek Bailout Really Works

It is a slow day in a little Greek Village. The rain is beating down and the streets are deserted. Times are tough, everybody is in debt and everybody lives on credit.

On this particular day a rich German tourist is driving through the village, stops at the local hotel and lays a €100 note as a deposit on the reception desk, telling the hotel owner he wants to inspect the rooms upstairs in order to pick one to spend the night.

The owner gives him some keys and, as soon as the visitor has walked upstairs, the hotelier grabs the €100 note and runs next door to pay his debt to the butcher.

The butcher takes the €100 note and runs down the street to repay his debt to the pig farmer.

The pig farmer takes the €100 note and heads off to pay his bill at the supplier of feed and fuel.

The guy at the Farmers' Co-op takes the €100 note and runs to pay his drinks bill at the tavern. The publican slips the money along to the local prostitute drinking at the bar, who has also been facing hard times and has had to offer him "services" on credit.

The prostitute then rushes to the hotel and pays off her room bill to the hotel owner with the €100 note.

The hotel proprietor then places the €100 note back on the counter so the rich German Tourist will not suspect anything.

At that moment the traveller comes down the stairs, picks up the €100 note, says that the rooms are not satisfactory, pockets the money, and leaves town.

No one produced anything. No one earned anything. However, the whole village is now out of debt and looking to the future with a lot more optimism.

And that, Ladies and Gentlemen, is how the bailout package works.

Simple.

CLEANING ROTA

September

7th **Ann & Richard Smith**
14th **The Guthries**
21st **L Ridyard & G Brown**
28th **J Dunne & V Constantine**

January

4th **P McNulty & J Seddon**
11th **C Rideout & A Hardman**
18th **A Myers & I Larkin**
25th **M Bates & J Keen**

February

1st **V Singleton & A Duxbury**
8th **J Kelly & M Batty**
15th **C Catherall & M Flitcroft**
22nd **C Counsell & A Spence**



Report from your Treasurer

You will probably be aware that I provide a finance report in each magazine throughout the year. This gives you information on income from our weekly/monthly offerings, income from Brunches and Jars of Grace and prize winners in our 50/50 draw. As we reach the end of 2012, I thought maybe it would be a good time to think about our offerings for the next 12 months and for me to explain to those new members of our congregation, the different options.

Day to Day running of our Church Building:

This includes expenditure such as Gas, Electricity, Water, Telephone, Cleaning materials, Sunday School equipment, rental of the Portacabin, Music, Insurance, and money which goes to the Central Synod to pay for the Ministry and Mission of the URC. The income which covers this expenditure comes from: Our offerings, Rental of our Building and Gift Aid reclaims; and I would like you to consider these three areas.

Offerings:

Standing Orders: Currently we have 26 people who pay by Standing Order. This is a great way of giving, as your offerings go directly into our Church Account regularly each month, and we can rely on this regular source of income.

Envelopes: There are also 26 people who currently use the envelope system. The envelopes run from January to December and each one is dated. The idea is that you put the same amount in the envelope each week, and if you aren't able to attend, then you still put your donation into the envelope and bring it with you when you next attend. This is also an excellent way to give because it means that your contributions are reliable.

Cash: If the above two ways of giving don't appeal to you, then you can donate cash on a weekly basis on the weeks that you attend.

Gift Aid:

If you pay your offerings by Standing Order or using the Envelope Scheme and you pay Income Tax, then if you complete a Gift Aid Form, we are able to claim tax back on the amount you have given. It does not cost you anything extra! There are currently 36 people who have signed up, and it meant that this year we were able to claim back £3,298. If you are interested just ask me for a form - it's a two minute task. Note, however that we can only claim tax back if you pay by Standing Order or Envelopes, because we have to keep records of what people give. All offerings remain strictly confidential at all times, and only the Treasurer is privy to this information.

Room Hire:

Our Church Building is very much at the heart of the Community and is used most evenings of the week, and it's also used during the day on Monday's, Tuesday's and weekends. If you know of anyone interested in hiring our premises each week, or for a one-off party, then please have a word with me.

Fundraising:

This is money raised mainly from our Monthly Brunches, the Village Fair, the 50/50 Club and Jars of Grace. This money goes towards improving our building, and early in the New Year we hope to start work on the refurbishment of our kitchen. You can help us by: supporting our brunches, which are held on the 1st Saturday of each month, from 12.00 till 1.00pm; participating in our 50/50 Club, (£24 for one number for the year), which is drawn monthly at our Brunch - prizes of £50, £30 and £20 are to be won, whilst £100 goes into the Fundraising Account. Lastly you can help us by saving your loose change and bringing it in on the last Sunday of each month - Jars of Grace for this year have raised just over £140.

I thank you all for taking the time to read this item, and also for your support during 2012. We are very lucky at Bank Top, that our building is always warm and welcoming. We look forward to keeping it this way in the future, but we do need everyone to contribute in whatever way they can.

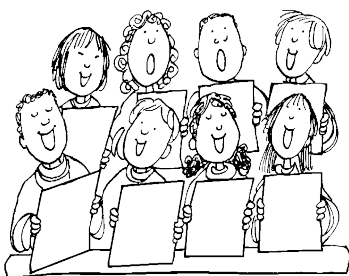
Val Singleton

Dear Jesus, during this Christmas period please cleanse our hearts, so that we may become more worthy of receiving you. Help us to follow your example and help us to make this Christmas special to all those who are not as fortunate as we are.
Amen



FUTURE EVENTS: DECEMBER-FEBRUARY

December			
Sat	1st	10:00-1:00pm	Advent Brunch - Guides
Sun	2nd	10:30	Advent Sunday, Mark Bates
Sun	9th	10:30	Morning Service, Communion, Rev George Mwaura
Tues	11th	7:30	Ladies meal at Angelo's
Sun	16th	10:30	Morning Service, Andy Guthrie
Sun	16th	3:00	Eden Singers Christmas songs, mince pies & mulled wine
Fri	21st	7:30-Midnight	Christmas party at Dunscair Golf Club
Sun	23rd	10:30	Nativity - Sunday School children
Sun	23rd	5:45	Christmas Carols on the Community Garden
Sun	23rd	6:15	Carol and Christingle Service, Ann Smith
Mon	24th	11:30	Candlelight Service, Rev George Mwaura & Andy Guthrie
Tues	25th	10:30	Christmas Day Family Service, Andy Guthrie
Sun	30th	10:30	Family Service, Andy Guthrie
January			
Sat	5th	12:00-1:00	Brunch
Sun	6th	10:30	Morning Service,
Tues	8th	7:45	Housegroup at Val's
Sun	13th	10:30	Morning Service, Communion, Rev George Mwaura
Sun	20th	10:30	Morning Service, Mark Bates
Sun	20th	11:30	Church meeting
Sun	20th	3:00	Ecumenical Service, Bank Top, Rev George Mwaura
Tues	22nd	7:45	Housegroup at Val's
Sun	27th	10:30	Family Communion Service/Church Parade, Rev G Mwaura
February			
Sat	2nd	12:00-1:00	Brunch
Sun	3rd	10:30	Morning Service, Andy Guthrie
Wed	6th	7:30	Elders meeting at Andy's
Sun	10th	10:30	Morning Service, Communion, Rev George Mwaura
Tues	12th	7:45	Housegroup at Val's
Sun	17th	10:30	Morning Service, David Canham
Sun	24th	10:30	Family Service, Worship Group
Tues	26th	7:45	Housegroup at Val's



**Christmas Songs
Performed by
THE EDEN SINGERS**

**Sunday 16th December
At 3:00pm
In
Bank Top Church**



**Please join us for an afternoon of Christmas songs,
mulled wine and mince pies**