



Bank Topics

Issue 11



Dec - Feb

Dear Friends



The clear distinction in the colours of the trees tells a rather obvious fact, autumn is here and it will soon roll effortlessly into winter. The trees, having stood for so long clothed in dignified, quiet green, suddenly, almost overnight - don their distinctive festive garb of flaming yellow, reds and gold. Before too long they will again shed this majestic regalia and stand there, naked, exposed as the skinny spikey twigs and branches they are under their coat of leaves. This year we've enjoyed a very decent summer and even an acceptable autumn. Last Sunday after Samuels's baptism at Egerton URC, some of us even sat outside to bask in the sunshine and enjoyed well roasted lamb chops and a wide assortment of Kenyan cuisine...a proper Indian summer it was. But if the trees are a dead giveaway of the things to come, so is one hymn which has been sung up and down the whole country in most protestant churches this last few weeks...***We plough the fields and scatter...I particularly like the chorus: *All good gifts around us are sent from heaven above; Then thank the Lord, O thank the Lord for all His love.****

This hymn reminds us that its harvest time and we should be sitting down to enjoy the nice fruits of our labour, but it also clearly reminds us that we merely ploughed and planted and the hardest job was done by the good Lord in ways that continue to astound us. So, as we congratulate ourselves for the good harvest and drink countless pints and glasses of wine, or even eat several tomatoes on one Thursday morning sitting...yes you know yourself!, harvest time is also a time to give thanks to the ever -creating God who is at work when and how we know not. Harvest also reminds us that the season of Pentecost is nearly over, and in a couple of weeks we shall begin the season of advent. We come into this season and begin a new liturgical year in the Church. Advent is not my favourite time of the year because I hate waiting. Never the less, it's a great season that embodies and expresses the hope that is central to our lives as Christians. This hope is the primary focus for us and indeed the entire earth full of conflict, pain and suffering. And it's this sense of chaos and suffering that has put most people off

religion in the secular world. People see fellow human beings suffering and often ask the question: How can a just God allow innocent suffering? There are no simple answers to such questions, yet as people of faith we continue to hold faith in Gods promises found in the words of prophet Jeremiah: ***See the days are coming – it is the Lord who speaks – when I am going to fulfil the promise I made to the house of Israel and the house of Judah.” The promise is that: “Judah shall be saved and Israel shall dwell in confidence.***

As modern followers of our Lord, we are those who live in faith of God's promises, who dwell in confidence even though that sometimes sounds like simple Christian fantasy. In these days of congregational haemorrhage, economic hardships, terrorist attacks, wars and rumours of war, it's difficult to see the future of the church. But advent is coming and it brings a hope. So, we wait in hope, waiting for the saviour of the world. Not to come and eradicate all our problems, but to walk with us and help us to live as the children of Gods promise... A very happy Advent and Christmas full of blessings: Rev G.



You came as a long-awaited child
in whom the dreams of many generations are
and we thank you.



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 Mrs C Rideout	301328 596360
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, Alison Spence, Maureen Flitcroft	
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
Fitness Classes Ladies only	Tuesday & Thursday 2:00 - 3:00 (Contact Andrew Horvath)	07968 052730
Fitness Classes Over 50's	Tuesday & Thursday 3:15 - 4:15 (Contact Andrew Horvath)	07968 052730
Adult Yoga	Tuesday from 7:45pm - 9:15pm (Contact Jenny Dowling)	07578 108676
Mum and Baby Yoga	Wednesday from 10:00 - 1:00 (Contact Jenny Dowling)	07578 108676

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 on 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.



WHAT'S ON AT BANK TOP?

Mondays	9.30 - 11.30am 1.00 - 3.00pm 5.45 - 7.15pm 7.30 - 9.15pm	Bank Top Child-minders Bank Top Artists Bank Top Brownies Bank Top Guides
Tuesdays	9.30 - 11.00am 2.00 - 3.00pm 3.15 - 4.15pm 6.00 - 7.30pm 7.45 - 9.15pm	Bank Top Toddler Group Ladies only Exercise Classes Mixed over 50's Exercise Classes The Oaks Brownies Yoga with Jenny
Wednesdays	10.00 - 11.00am 7.00 - 9.00pm	Mum & Baby Yoga with Jenny Bank Top Craft Classes
Thursdays	2.00 - 3.00pm 3.15 - 4.15pm 6.00 - 7.00pm 7.30 - 9.30pm	Ladies only Exercise Classes Mixed over 50's Exercise Classes Bank Top Rainbows Karate Classes
Saturdays (first Sat of the month) (third Sat of the month)	12.00 - 1.00pm 10.00 - 3.00pm	Saturday Lunches £3 Adult/£1 Child Bolton Progressive Threads
Parties: You can hire our room for your party for just £30		



T.R.I.O. SERVICE (THE RESPONSIBILITY IS OURS)

On Sunday, 24th November I led worship, the theme of which was belonging, caring and sharing. As Treasurer of Bank Top URC, it's my responsibility to make sure that our expenditure doesn't exceed our income, and during the service I attempted to explain a little bit about our finance. We are in a comfortable position at Bank Top as we do have money in the bank and this is mainly because our church is let out to various organisations during the week (see above) and the rent from these lettings keeps us in the black!

Our Offerings only just cover the amount we have to pay to the Synod for Ministry and Mission and this doesn't include the rest of our bills - gas, electricity, water, telephone, Sunday School costs (including rental of the portacabin), pulpit supply, printing, insurance etc, etc.

So... we can't afford to become complacent! We need to consider at this time of year whether or not we could increase our offerings from January 2014. We need also to consider whether we wish to change the way we give to maybe Envelopes or Standing Orders; and if we pay Income Tax, think about signing a Gift Aid Claim form so that tax can be reclaimed on the contributions we make.

Everyone should have by now received an envelope containing leaflets explaining about proportionate giving and about how we give. We need you to complete the Response Form and return it to church by Sunday, 8th December.

Remember what you give is a matter between you and God and it remains strictly confidential.

We are not asking you to give more than you can afford - only that you give it some thought!

Val Singleton, Treasurer

The Ten Commandments To Follow In Life All The Time

1. Prayer is not a "spare wheel" that you pull out when in trouble, but it is a "steering wheel" that directs the right path throughout.
2. Why is a Car's WINDSHIELD so large and the Rear View Mirror is so small? Because our PAST is not as important as our FUTURE so, look ahead and move on.
3. Friendship is like a BOOK. It takes a few seconds to burn, but it takes years to write.
4. All thing in life are temporary. If going well, enjoy it, they will not last forever. If going wrong, don't worry, they can't last long either.
5. Old Friends are Gold! New Friends are Diamonds! If you get a Diamond, don't forget the Gold because to hold a Diamond, you always need a Base of Gold!
6. Often when we lose hope and think this is the end, God smiles from above and says, "relax sweetheart, it's just a bend, not the end!"
7. When GOD solves your problems, you have faith in His abilities, when GOD doesn't solve your problems HE has faith in your abilities.
8. A blind person asked St. Anthony: "Can there be anything worse than losing your eye sight?" He replied "Yes, losing your vision!"
9. When you pray for others, God listens to you and blesses them, and sometimes, when you are safe and happy, remember that someone has prayed for you.
10. WORRYING does not take away tomorrow's TROUBLES, it takes away today's PEACE.

CLEANING ROTA



December

6th	C Rideout & A Hardman
13th	A Myers & I Larkin
20th	M Bates & J Keen
27th	V Singleton & M Batty

January

3rd	C Catherall & M Flitcroft
10th	C Counsell & A Spence
17th	Ann & Richard Smith
24th	The Guthries
31st	L Ridyard & G Brown

February

7th	J Marsden & V Constantine
14th	P McNulty & J Seddon
21st	C Rideout & A Hardman
28th	A Myers & I Larkin



Please can everyone check the dates for October as some dates have had to be altered due to the fact that we have lost a couple of volunteers.

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 Matkin
25th Lucy Chester



- ◇ Why not donate to Christian Aid this Christmas?
- ◇ Instead of having to make the decision about who to send Christmas Cards to!
- ◇ Why not send a message to everyone at church?
- ◇ How can I do this?
- ◇ There is a large Christmas Card on the noticeboard - simply take one of the sticky notes - write on your Christmas message and stick in on the card - this way your message goes to everyone and not just a selected few!
- ◇ The money you save on cards you can place in a Christian Aid Envelope provided

We will also be collecting for Christian Aid at:

- * A fancy goods stall at the Advent Brunch
- * Proceeds from the Eden Singers concert on Sunday, 15th December
- * A retiring collection at our Christingle Service on Sunday, 22nd December

Thank you for thinking of others at Christmas



Dear Friends

Staggering to- There will be a big card Bolton's main food bank. wards Christmas in Church for people to It seems ludicrous that and New Year, sign as a communal card this is needed, but I'm another year has flown to each other - you can sure next year Ian Dun by. then donate some money can Smith will be sug- For us there's been a to charity. If you want gesting that Workhouses wedding and for Church to send individual cards were a good idea and there's been a new then, honestly, that is need urgent re- kitchen. As the Guth- really good - what we introduction. What we ries we've extended the want to do is offer a actually need is compas- family reach but I feel choice! sion. The Good Samari- that Church has also ex- This is our Christmas tan is a good parable be- tended its family, so a card- family, despite the cause it points each and very big welcome to the fact that I loathe every person in the right new faces that are pop- sprouts. direction. It's not just (or even!) because he had money, it's because he knew what was the right thing do was.

ADVERT ALERT- If you've not been to our midnight service on Christmas Eve (it ends just after mid-night!), then think about giving it a go. There are some sober people there, but we don't let them ruin the atmosphere. It is a joyous way to welcome Christ into this world. And then on Christmas day there is a short service at 10:30, we need to see your presents and we may even understand what some of them actually do!



New Year sees the re- start of WinterWatch which is a good reminder that there are more and more people accessing food banks. We're currently asking about having a food tub in church so that we can support

We've decided to make the newsletter free next year. The quid pro-pro is that we'd like much more content. Now the Elders have signed up to help with that but we need every reader to help out too - that's a big please to you all! We wish you all the best for Christmas and 2014...

*Heather, Andy
and all the family*

Bank Top URC

ADVENT BRUNCH



Saturday 7th 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

SHOE BOX APPEAL 2013

Many thanks to all our friends including Guides, Brownies and Rainbows who so generously supported us this year by filling 105 boxes of goodies for children in Uganda. These boxes are often the only gift the children will receive.



With your continued support over the last thirteen years we have sent off
1,804 boxes.

THANK YOU SO MUCH. GOD BLESS.

Maureen Roocroft.



WINTER WATCH 2014



The Winter Watch cafe will open it's doors once again in early January until the end of March.

The guests who come in each Friday & Saturday from 8pm until 1:30am & Sunday from 8pm until 12.30am will be served with a three course meal and lots of hot drinks. There are shower facilities and clothes are available if needed.

A hairdresser & chiropodist are also there on certain nights.

The guests get a chance to chat, play games ie dominoes, chess and cards etc or read newspapers, magazines and generally relax.

Winter Watch is part of Urban Outreach. Dave Bagley will be coming to speak to us during the service on 19th of January 2014.

Six people from Bank Top URC work as volunteers along with others from various churches.

We ask for your prayers for this project.

We have received a letter of thanks from Winter Watch for our donation of £259.75 from our Harvest collection.

Maureen R.

BANK TOP URC

CHRISTMAS SERVICES



Come and join us this Christmas for any of our services:

Sunday, 15th December

**2.00pm: The Eden Singers with their Christmas Medley,
£2.50 includes Mince Pies and Mulled Wine
(proceeds to Christian Aid)**

**Sunday, 22nd December, 10.30am
Children's Nativity**

Sunday, 22nd December

**5.45pm: Carols on the Community Garden
6.15pm: Mince Pies & Mulled Wine in Church
6.30pm: Christingle & Carol Service in Church
(retiring collection for Christian Aid)**

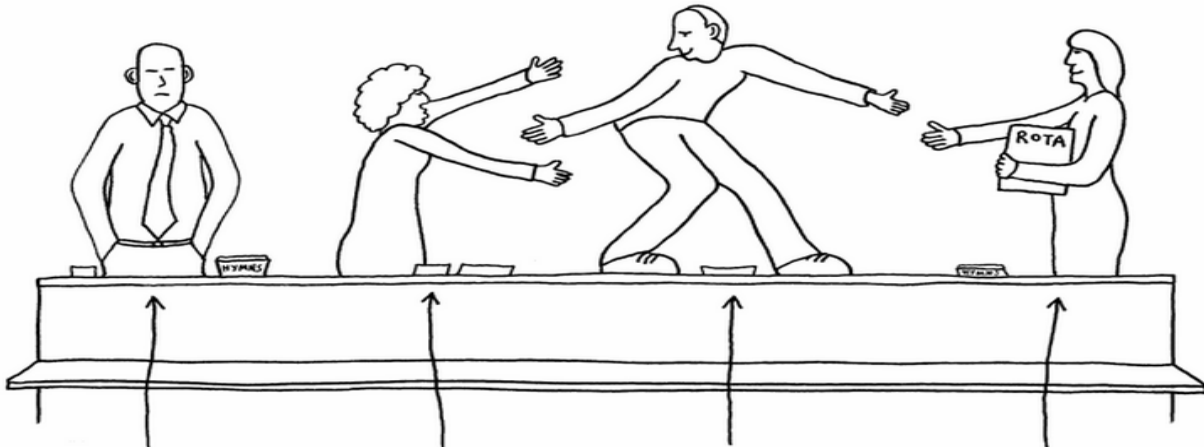
**Tuesday, 24th December, 11.30pm
Christmas Eve Candlelight Service**

**Wednesday, 25th December, 10.30am
Christmas Day Family Service**



THE PEACE

THIS IS A TIME DURING THE SERVICE WHICH IS SET ASIDE FOR PEOPLE TO BE NICE TO ONE ANOTHER. DIFFERENT PEOPLE SHARE THE PEACE IN DIFFERENT WAYS:



THE NON PARTICIPANT.
TRIES TO AVOID EYE
CONTACT IN THE
KNOWLEDGE THAT
SOON THIS
INDIGNITY WILL END

THE PERSONAL
SPACE INVADER.
PURVEYOR OF
UNWANTED HUGS
AND KISSES

THE OLYMPIC
PEACEGIVER.
AIMING TO
GREET ENTIRE
CONGREGATION.
EYES ALREADY
ON NEXT VICTIM

THE CHURCH
BUSINESS
CONDUCTOR.
WILL BLESS
YOU WITH
MANY MINISTRY
OPPORTUNITIES

CartoonChurch.com



Pray for all who live alone.
When you write your Christmas cards
please remember them and make time to
take them a card before Christmas.



Family Bible Readings

December

1st	Matthew	24:36-44
8th	Matthew	3:1-12
15th	Matthew	11:2-11
22nd	Matthew	1:18-25
29th	Matthew	2:13-23

January

5th	Matthew	2:1-12
12th	Matthew	3:13-17
19th	John	1:29-42
26th	Matthew	4:12-23

February

2nd	Luke	2:22-40
9th	Matthew	5:13-20
16th	Matthew	5:21-37
23rd	Matthew	5:38-48



December

1st	Ann, Alex, Carol and James
8th	Vacant
15th	Vacant
22nd	Christine Catherall
29th	Maureen & Syd Roocroft

January

To be confirmed via Sunday notices

February

To be confirmed via Sunday notices

It's OK to get angry with God.
He can take it



FINANCE REPORT

OFFERTORY

July

Standing Orders	685.50
-----------------	--------

August

Cash Collection	153.83
-----------------	--------

Envelope Collection	369.30
---------------------	--------

Standing Orders	685.50
-----------------	--------

TOTAL	1208.63
-------	---------

September

Cash Collection	265.60
-----------------	--------

Envelope Collection	560.45
---------------------	--------

Standing Orders	755.50
-----------------	--------

TOTAL	1581.55
-------	---------

October

Cash Collection	236.05
-----------------	--------

Envelope Collection	440.15
---------------------	--------

Standing Orders	700.50
-----------------	--------

TOTAL	1376.70
-------	---------

BRUNCHES

September	181.30
-----------	--------

October	180.70
---------	--------

November	210.20
----------	--------

JARS OF GRACE

August	21.45
--------	-------

September	10.92
-----------	-------

October	11.00
---------	-------

November	29.63
----------	-------

50/50 CLUB

September

S McCollin	50.00	57
------------	-------	----

S Thompson	30.00	43
------------	-------	----

E Farrell	20.00	80
-----------	-------	----

October

J Partington	50.00	77
--------------	-------	----

A Myers	30.00	64
---------	-------	----

S McCollin	20.00	57
------------	-------	----

November

A Duxbury	50.00	73
-----------	-------	----

M Bates	30.00	39
---------	-------	----

M Batty	20.00	3
---------	-------	---

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

FUTURE EVENTS: DECEMBER—FEBRUARY

December			
Sun	1st	10:30	Morning Service (Advent Sunday), Andy Guthrie
Sun	1st	3:00	CTIAB, Advent Service at the Baptist Church
Sat	7th	10:00 - 1:00	Advent Brunch
Sun	8th	10:30	Morning Service, Communion, Rev George Mwaura
Tues	10th	7:30	Ladies Meal at the Wilton
Sun	15th	10:30	Morning Service, Mark Bates
Sun	15th	2:00	Eden Singers, Mince Pies and Mulled Wine, Bank Top
Wed	18th	7:30	Community Carol Service at the Baptist Church
Fri	20th	7:30 - Midnight	Christmas Party at Dunscair Golf Club
Sun	22nd	10:30	Sunday School Nativity
Sun	22nd	5:45	Carols on the Community Garden
Sun	22nd	6:15	Mince Pies and Mulled Wine in Church
Sun	22nd	6:30	Christingle and Carol Service
Tues	24th	11:30pm	Midnight Communion Service, George and Andy
Wed	25th	10:30	Christmas Day Family Service, Andy Guthrie
Sun	29th	10:30	Family Service, Phil Evans
January			
Sun	5th	10:30	Morning Service, David Canham
Sun	12th	10:30	Morning Service, Communion, Rev George Mwaura
Sun	12th	11:30	Church Meeting
Tues	14th	8:00	Housegroup at Val's
Sun	19th	10:30	Morning Service, Dave Bagley
Sun	26th	10:30	Family Service, Church Parade, Worship Group
February			
Sun	2nd	10:30	Morning Service, Norman Hindley
Sun	9th	10:30	Morning Service, Communion, Andy Guthrie
Tues	11th	8:00	Housegroup, Venue to be announced
Sun	16th	10:30	Morning Service, Rev George Mwaura
Wed	18th	7:30	Elders Meeting at Andy's
Sun	23rd	10:30	Morning Service, Alison Spence
Tues	25th	8:00	Housegroup at Val's

Guide Youth Hostel Trip to Grasmere

