

BANK



TOPICS.

NEWSLETTER FOR AUGUST TO OCTOBER 2026

Dear Friends

Schools have broken up and the holiday season is upon us...

In days gone by, the most important part of our holiday planning was the collation of the music library for the journey through France and back. Naturally this most important of tasks fell to me, whereas the less important stuff, holiday bookings (in the first place), maps, food, clothes, sunscreen stuff, hats, backup swimming stuff (body boards) etc were Heather's domain.

I'm reminded of this most important task because I'm streaming music as I write this and Amazon have just thrown The Specials' Ghost Town to the speakers. The person most influenced by our wonderful holiday music is our youngest, James. He can reel off songs by Portishead, Placebo, REM, his namesake "James", The Specials, Carter USM and the Pogues. Happy days!!! This year we're off to see Placebo at Christmas. We wondered about Deep Purple, also on tour at Christmas, James however rejected Dr John Cooper-Clarke, the Bard of Salford. My hope for Christmas 2027 is for the return of Jethro Tull. Flutes out everyone!

Anyway, I hope this little reminiscence helps to explain why I don't choose hymns by Graham Kendrick, any played by "bands" and generally avoid ones written/composed by people still living. In exchange, I offer you the Classics. Actually, what I'd really like is to take us back to metrical psalms and The Scottish Psalter of 1650, (nothing of your modern Crimmond stuff. Maybe when Ali is away next the mouse can come out to play.

I want to thank everybody involved in the Summer Fair. It was a great day with so many helpers and visitors, but there is a problem looming... Next year will be the 20th anniversary so we need to make it even better. I'm thinking a three-day festival of Metrical Psalms!!! Let's get practising soon.

As I write, letters from the council have arrived - the pavement outside church is to be resurfaced, We were promised it for the end of January, but we seem to have had to wait for the arrival of the King of the North, Andy Burnham to get the wheels actually turning.

Furthermore, I think this even offers us a money making opportunity! We could organise a sweepstake as to which week British Gas will arrive to dig up the newly replaced pavement.

We'll have missing faces over the next few weeks as people disappear on well earned holidays. If you're here or away may you know that God is still by your side, and as Isaiah recounts in Chapter 49, God promises: "*I have written your name on the palm of my hands.*" Don't forget that big promise, wherever you are.

Blessings

Andy

What's on at Bank Top?

At Bank Top you'll find something for everyone. So, don't be lonely and stay at home on your own; you are always welcome here! Have a look below; think about learning new skills or ask if you can help, we always need helpers! And we are always pleased to see new faces.



BANK TOP UNITED REFORMED CHURCH – CONTACTS

Church Telephone No		01204 593393
Service Times	Sunday, 10.30am. Communion 2 nd Sunday	
Minister	Revd Barnabas Shin: barnabas.shin@nwsynod.org.uk Revd Maria Lee: Maria.Lee@nwsynod.org.uk	07917 973 506 07831 874 879
Church Leader	Mr A Guthrie - andyguts@gmail.com	01204 591185
Secretary/Treasurer	Mrs V Singleton - singletonv@hotmail.com	01204 305401
Church Hall Hire	Mrs V Singleton - singletonv@hotmail.com	01204 305401
Pulpit Supply	Mrs J Skidmore	07840 870 341
Organists	Mrs Alison Spence	07957332533
Flower Secretary	Mrs Marian Batty	01204 301047
Newsletter Editor	Ms L Rainford rainfordlinda@gmail.com or lindarainford@btinternet.com	07808 172 662
Serving Elders	Marian Batty, David Canham, Christine Counsell, Eric Golding, Andy Guthrie, Andrea Myers, Graham Naylor, Linda Rainford, Val Singleton, Julie Skidmore	
Bank Top Artists	Monday, 1-3pm contact Mrs V Singleton	01204 305401
Bank Top/The Oaks Brownies	Monday 5.45-7.15pm, contact Miss E Farrell and Mrs C Greenen	07770 450 229 01204 592594
Guides	Monday 7.30-9.15pm, contact Mrs A Albinson acalbinson@gmail.com	07701 010 608
House group	2 nd and 4 th Tuesday of the month contact Mrs V Singleton	01204 305401
Mums & Toddlers	Tuesday 9-11.00am, contact Mrs V Singleton	01204 305401
Ladies Fellowship	1 st and 3 rd Tuesday of the Month, contact Mrs Helen Seager	01204 300666
Theatre Works	Wednesday 4-5.00pm contact Lauren Bateman	07999 634 208
Textile Crafts	First Thursday of the month 10.30-12.30 contact Pauline Treuherz: paulinetreuherz@yahoo.co.uk	
Rainbows	Thursday 5.45-6.45pm contact Mrs E Robinson	07510 895 470
Talkin' Tables	Thursday 13.30 14.30 Heather Guthrie	0787 5354340
Eden Singers	Thursday 7.30-9.15pm, Adrian Yapp	07766 140 386
Brunches	1 st Saturday of the Month, 12-1.00 excluding August	01204 305401
For Baptisms, Weddings, Funerals, Sick Visiting or Home Communion please contact A Guthrie or V Singleton		
If you would like to join our Direct Offering scheme through the Envelope Scheme please contact V Singleton		
We also have a Memorial Fund – contact V Singleton		



CLEANING ROTA

AUGUST

7th Joan & Kath
14th Graham & Linda
21st Carol
28th Val & Andrea

SEPTEMBER

4th Heather
11th Christine & Pat
18th Joan & Kath
25th Graham & Linda

OCTOBER

2nd Carol
9th Val & Andrea
16th Heather
23rd Christine & Pat
30th Joan & Kath

If for any reason you can't manage the cleaning on the selected day, please try to swap with someone else on the rota.

FLOWER LIST

AUGUST

2nd Andy & Heather
9th Ann, Carol, Jessica & Alex
16th Dottie Sneddon
23rd Margaret Taylor & Ruth Butcher
30th Vicky Constantine

SEPTEMBER

6th David Canham
13th In Memory of Phyllis Walsh
20th Val & Jill
27th Eileen Ratcliffe

OCTOBER

4th Vicky Constantine
11th In Memory of Clarice Bickerstaffe
18th In Memory of Kath Tyldesley
25th Alison Spence

If you wish to go on the cleaning rota, take a form from the porch and return it to a church elder. Remember the more volunteers we have, the less times we have to clean. Many thanks, Church Elders

JUST A REMINDER THAT THE VAX VACUUM CLEANER IS ONLY FOR THE CARPET. HOWEVER, THERE IS AN ATTACHMENT IN THE BOTTOM OF THE KITCHEN CUPBOARD. IT IS LABELLED "VAX ATTACHMENT". IT CAN BE USED FOR THE HALL AND KITCHEN AND MAKES LIFE EASIER THAN SWEEPING. ONE MORE REQUEST PLEASE! CAN WHOEVER IS THE VACUUM PERSON, CHECK THE IF THE DRUM NEEDS EMPTYING AS THS HELPS WITH THE SUCTION. IF YOU NOTICE THE FILTERS ARE DIRTY OR WORN, LET ME KNOW. THANK YOU FOR ALL YOUR HARD WORK. WE ARE THE CLEANEST CHURCH! HUGE THANK YOU FOR ALL THOSE WHO CLEAN OUR CHURCH EACH WEEK SO THAT WE CAN WORSHIP IN A LOVELY CLEAN BUILDING

THANK YOU ALSO TO ALL THOSE WHO HAVE DONATED FLOWERS FOR OUR ALTAR TABLE IN 2023. THESE FLOWERS ARE TAKEN OUT TO PEOPLE EACH WEEK AND THEY ARE VERY MUCH APPRECIATED

BIBLE READINGS

AUGUST

2nd Matthew 14:13-21

9th Matthew 14: 22-33

16th Matthew 15: (10-20) 21-28

23rd Matthew 16: 13-20

30th Matthew 16: 21-28

OCTOBER

4th Matthew 21: 33-46

11th Matthew 22:1-14

18th Matthew 22: 15-22

25th Matthew 22: 34-46



SEPTEMBER

6th Matthew 18: 15-20

13th Matthew 18:21-35

20th Matthew 20: 1-16

27th Matthew 21: 23-32

BANK TOP FAMILY NEWS



AUGUST

Eric Spencer

Margot Fraser

SEPTEMBER

Aiden McDermid

OCTOBER

Arthur Kenyon

Isabelle Dean

Poppy Spence

We hope you have a great day.

Xxxx

THANKS TO GOD

I pray that this will bless you as it blessed me.

Hello God,
I called tonight
To talk a little while
I need a friend who'll listen
To my anxiety and trial.
You see, I can't quite make it
Through the day just on my own
I need your love to guide me,
So, I'll never feel alone.
I want to ask you please to keep
My family safe and sound.
Come and fill their lives with confidence
For whatever fate they're bound
Give me faith, dear God to face
Each hour throughout the day,

And not to worry over things
I can't change in any way.
I thank you God for being home
And listening to my call,
For giving me such good advice,
When I stumble and fall.
Your number, God is the only one
That answers every time.
I never get a busy signal.
Never had to pay a dime.
So, thank you God, for listening
To my troubles and my sorrow.
Goodnight, God, I love you too
And I'll call again tomorrow!

Submitted by Marian Batty

RECIPE CORNER



BLUEBERRY MUFFINS

You will need a 12-hole muffin tin and paper liners (Makes 12)
(I got this recipe from a You Magazine, tried it and thought they were very good and kept well and were easy and quick to make) **Linda**

240g Plain Flour	170g Granulated Sugar, plus more for the topping
A pinch of salt	2 tsp Baking Powder
100g Butter or Margarine (melted)	100 ml of whole milk
2 Eggs	200g Blueberries (do not thaw)

- 1 Heat the oven to 220C/200fan/gas7.
- 2 In a mixing bowl, mix the flour, sugar, salt and baking powder. Add the melted butter or margarine and stir to combine.
3. In a separate bowl, whisk together the milk and eggs, then add the mixture to the dry ingredients. Stir until just combined. Gently fold in the blueberries, reserving a few for garnish.
4. Line a 12-cup muffin tray with paper muffin cases and divide the mixture equally between them. Toss the reserved blueberries in a little extra sugar and place a few on the top of each muffin.
5. Bake the muffins in the middle of the oven for about 20 minutes, or until a toothpick inserted and the centre of each muffin comes out clean. The muffins will keep in an airtight container for up to five days.

ANSWERS TO QUIZ FROM MAY TO AUGUST NEWSLETTER

NAME THE CHOCOLATE/SWEETS

Submitted by Sue Seddon

WOBBLY INFANTS	JELLY BABIES
WHERE REFINED PEOPLE LIVE	QUALITY STREET
100 % PRECIOUS	ALL GOLD
9,10,11 ETC	AFTER 8
FALLEN FRUITS	PEAR DROPS
CARRIER FOR DAIRY PRODUCTS	MILK TRAY
MOTHER'S LOCAL	MARS BAR
ALL SORTS OF GIRLS	DOLLY MIXTURES
ROYAL HERB	MINT IMPERIAL
BELLY DANCERS PERHAPS?	TURKISH DELIGHT
SPORT OF THE PRINCES	POLO
HOME FOR ALCOHOLIC TEETH	WINE GUMS
SPEAK QUIETLY	WHISPER
EDIBLE FASTNERS	CHOCOLATE BUTTONS
AROMATIC SPHERES	ANISEED BALLS
INHABITANTS OF A MEDITERRRANIAN ISLAND	MALTESERS
FELINE GEAR	KIT KAT
OCCULT PERHAPS	BLACK MAGIC
CORKS FOR MOUTHS	GOB STOPPER
A GALAXY	MILKY WAY
PUNISHMENT FOR NUTS	WALNUT WHIP
AMERICAN HALF TIME	TIME OUT
LONDON HAS BIG RED ONES	DOUBLE DECKER
LITTLE RICHARDS FAVOURTIE	TOOTIE FRUITI
10 PIN BOWLING	SKITTLES
FOUND IN AN ELECTRIC PLUG	FUSE BAR
PIRATES LOOT	BOUNTY
TARTAN GRANITE	EDINBURGH ROCK
CLEVER CHOCOLATES	SMARTIES
PETALS AND PRICKLES	ROSES

DIDN'T SHE DO WELL?



Well yes! To steal a catchphrase from the legendary Bruce Forsyth, I did very nicely thank you from my short but profitable, competition career. It was a time when a 'witty ditty' or 'pithy pun' sold merchandise, and my way with words, and love of the English language paid off nicely, thank you.

I was entertaining some of the lads from Sharples School, who had been coming to our Thursday Talking Tables, with tales of some of my wins. We were discussing holidays and Christine Catterall said, 'you should do an article for our magazine Dotty.' The competitions nowadays are all boring prize draws so there's no fun in that, so I now write short stories and enter writing competitions, but there is less profit in that!

So, what did I win? Well, the ones I was telling the lads about were holiday wins. We had a holiday in Chicago thanks to the purchase of a pair of Pretty Polly tights, plus a great trip to Tuscany, visiting Florence, Pisa, Sienna, and Lucca with toilet rolls from Home Bargains. The toilet roll company had headquarters in Pisa, and we were treated most royally. A packet of Walkers crisps won a holiday to Hawaii with hire car and tour of the Volcano National Park included. Planet of the Apes had been filmed in Hawaii, and my son was a great fan, so I had seen all the films, which helped. Thanks to a Sunday newspaper we had a holiday at the 5-star exclusive Nare Hotel on the Roseland Peninsula in Cornwall and they flew us from Manchester to Newquay Airport where we were collected by minibus and taken to the hotel. A competition in Lancashire Life earned us a Champagne Weekend at a posh hotel near Grange thanks to Moët and Chandon champagne. We had a new Mercedes car loaned to us by Cicely Continental in Preston to use for the weekend. During the weekend we had a five-course meal whilst sailing Lake Windermere, each course accompanied by a different wine/champagne. The photo of the occasion, in a later Lancashire Life, showed my husband smilingly receiving a bottle of champagne in front of the Mercedes with me, the actual winner, side-lined! Another win saw me on the billboards outside newsagents selling The Bolton Evening News. (There was not much news that day.) It said, 'Little gran gets to drive a bus!' I drove a brand-new bus round the bus company depot, with various dignitaries on board and my husband, who was praying like mad that I would not put a dent in it.

I won five men's pushbikes in quick succession and managed to sell three of them at work. I won all manner of kitchen gadgets, including a Kenwood Chef, all of which I gave to my daughter-in-law because, as my son was always pointing out, 'mother, what you do is not cooking, it's arranging things on a plate!' I won a year of Kingsmill bread which amounted to 104 vouchers equating to 2 large loaves a week. James was the recipient of numerous toys, including a giant Nemo when Finding Nemo was the rage, front seats at the circus when it came to town and a giant lion he could ride on, which was delivered by a very bemused delivery man in an enormous box, as tall as me, labelled 'one large lion.' Another nice Lancashire Life prize was a visit to a Garden Festival at Holker Hall with a meal there and the rest of the weekend at a posh hotel in the Lakes. I won a 40-inch telly from the Bolton News when few people had such a big TV, and as I do not watch much telly it only bit the dust three years ago. Likewise, I won a microwave oven when they were still a rarity in about 1981. It is still with me and in use every day, as that is about all my cooking amounts to. I keep meaning to send the photo that was in the paper when I won it, along with one of it sitting in my kitchen today, to the Bolton News, and say that it is still going strong after all those years. I won lots of money in the form of vouchers, the best one being £1000 of vouchers for the supermarket of my choice. I won many hampers, and I took along a friend to a spa day at a very posh place in Cheshire frequented by footballers. We were collected from my house in a posh car, and served champagne on the ride there, and received a Harrods hamper each on the way back.

I could go on quite a while with other things I won but suffice to say it became a joke at work. If I said 'I need a new something' they would say, 'look out, she'll win one.' The bed I am sleeping in is a win from

Woman's Weekly, a Rest Assured King size bed, and like the microwave, it too is still going strong. Well, it was nice whilst it lasted, but now I am just thankful that I am still going strong, which is about as much as I can hope for at my age!

Dottie Snelson August 2027

FINANCE REPORT

Financial Report to 30 Jun 2026 - Andy #1

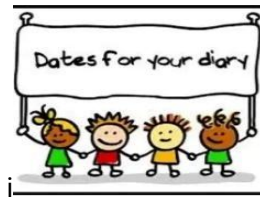
Overview:

The transition from Val's spreadsheet to my abacus is underway and June's month-end accounts should be available in early August, holidays permitting.

July 2026 - Key Performance Indicators:

Issue				Comments
Val's throw over the wall				Very slick
Andy's catch				Less than slick. "After a year's retirement", is my excuse. And - no one warned me about the financial intricacies of the preparation for the Summer Fair.
NatWest's call centre				When I eventually found a telephone number, they could not verify me, so I had to go and visit the "local" branch
NatWest's Branch network				Local? One branch, in the middle of town, waiting time to be seen - 50 minutes, still no solution
Banking money with NatWest				Can only pay in at the branch, not even at a post office. Queue to use the coin machine, change queue for notes and cheques. I now bring something to read while waiting for people who appear unable to explain to the cashier what they need in under 15 mins. Takes another 15 minutes for cashier to process my banking. Lots of staff hanging around the queues asking if they can help - no they can't, apparently.
Writing cheques to pay people				When did you last write a cheque? Answer must be on-line banking...
Applying for online banking				First three attempts have failed...
Banking Life-support				Recovery coffee and cake at Waterstones very good
June half-year cash flow				We're doing OK, and that was before the village fair. Thank you everybody!

Andy Guthrie Church Treasurer



AUGUST – OCTOBER 2026

AUGUST			
Sun	2 nd	10:30am	Morning Worship, Adrian Yapp
Tue	4 th	7:30pm	Ladies Fellowship, 'Barrow to Bagdad' Phillip Caine
Thu	6 th	1:30-2:30pm	Talkin Tables
Sat	8 th	1:00pm	Church Walking Group, first outing. Walk starts at Turton Tower at 1:00pm Meet at Church at 12:15pm if you require a lift
Sun	9 th	10:30am	Communion Service, Tom Miller
Thu	13 th	1:30-2:30pm	Talkin Tables
Sun	16 th	10:30am	Morning Worship, Barry Bradshaw
Tue	18 th	7:30pm	Ladies Fellowship, 'Brides in the Bath Murders' Brian Joyce
Thu	20 th	1:30-2:30pm	Talkin Tables
Sun	23 rd	10:30am	Morning Worship, Dave Bagley
Thu	27 th	1:30-2:30pm	Talkin Tables
Sun	30 th	10:30am 4:00pm	Morning Worship, Rev Maria Lee, Partnership Service at Egerton URC
SEPTEMBER			
Tue	1 st	7:30pm	Ladies Fellowship 'Kill or Cure – dubious recipes' Peter Watson
Wed	2 nd	7:00pm	Elders Meeting
Thu	3 rd	1:30-2:30pm	Talkin Tables
Sat	5 th	12:00-1:00pm	Brunch
Sun	6 th	10:30am	Morning Worship, Val Singleton, Change for Charity, Tea & Toast
Tue	8 th	7:30pm	Housegroup at Val's, New Study, 'Meeting the Spirit'
Thu	10 th	1:30-2:30pm	Talkin Tables
Sun	13 th	10:30am	Communion Service, Andy Guthrie
Tue	15 th	7:30pm	Ladies Fellowship, 'My Life as a Journalist part 3' Angela Danby
Thu	17 th	1:30-2:30pm	Talkin Tables
Sun	20 th	10:30am	Family Service, the Harvest, The Worship Group
Tue	22 nd	7:30pm	Housegroup at Val's, 'Meeting the Spirit'
Thu	24 th	1:30-2:30pm	Talkin Tables
Sun	27 th	10:30am	Morning Worship, Mark Bates
OCTOBER			
Thu	1 st	1:30-2:30pm	Talkin Tables
Sat	3 rd	12:00-1:00pm	BRUNCH
Sun	4 th	10:30am	Morning Worship Alan Nuttall, followed by Church Meeting, Tea & Toast
Tue	6 th	7:30pm	Ladies Fellowship, Get Together, Pastie Supper
Thu	8 th	1:30-2:30pm	Talkin Tables
Sun	11 th	10:30am	Communion Service, Rev Maria Lee
Tue	13 th	7:30pm	Val's Housegroup, 'Meeting the Spirit'
Thu	15 th	1:30-2:30pm	Talkin Tables
Sun	18 th	10:30am	Morning Service, Mark Curtis
Tue	20 th	7:30pm	Ladies Fellowship, 'Search for Tigers' Russ Hedley
Thu	22 nd	1:30-2:30pm	Talkin Tables
Sun	25 th	10:30am	Morning Worship, Adrian Yapp
Tue	27 th	7:30pm	Val's Housegroup, 'Meeting the Spirit'
Thu	29 th	1:30-2:30pm	Talkin Tables

This Newsletter will be e-mailed to all those currently on Val's email list. A limited number of copies will still be available in church for those people who are not.