

# St Mary's News

**April 2020**

(during the Coronavirus lockdown)



**'It's Friday, but Sunday is coming'** - the Revd Tony Rindl

**PCC Report** - Roger Courtney

**Debt** - Current Affairs Connect Group

**Children & Families' pages** - Cath Da Costa

## It's Friday, but Sunday is coming ...

Many years ago, I had the privilege of hearing Tony Campolo speak at the Greenbelt Christian Arts Festival. He told the tale of his pastor's finest sermon: 'It's Friday but Sunday is coming'. Picture the scene for a moment - a fiery Southern Baptist preacher saying over and over again - 'It's Friday but Sunday is coming' as he whips the congregation up into a frenzy of excitement and genuine Christian hope.

Our hope of course is in the glorious Easter Sunday when, as the Gospel writers tell us, the disciples discover for themselves the empty tomb. Slowly, bit by bit, the full extent of the reality of what has happened dawns upon them. Jesus - who they saw die on a cross, who they buried in a tomb - has risen from the grave. Each of the Gospel writers describes the events in their own way. Perhaps the most familiar version, and the one often used at the main service on Easter Sunday, is St. John's account. Here the Evangelist describes how it is Mary Magdalene who goes to the grave early in the morning whilst it is still dark and in that very early milky half-light of dawn discovers that the stone has been rolled away from the entrance to the tomb - and that the tomb is empty.



We of course have to decide for ourselves whether the evidence, the testimony of the disciples, is credible. Certainly, there is something very authentic about the testimony given, and the picture St. John paints is that of Mary being highly traumatised; someone who is in shock and grief. She was present at the harrowing events that took place just a couple of days earlier; she witnessed the horrific scenes of the crucifixion; she watched her friend, her teacher, her Saviour die on that cross - and in that moment all hope is lost. The last thing she expected to see that Sunday was the risen Jesus.

Mary had gone to the tomb, like so many people who grieve do, to find some solace in remembering the person whom she loved; trying somehow to gain comfort by being near to where the dead person has been laid to rest. When she discovered the stone had been moved away and the tomb was empty, the last thing on her mind was the possibility that Jesus was alive. Instead she naturally assumed that someone had stolen the body. Indeed, her response is to hurry back to where the disciples were staying to tell them so. St. John tells of how he and Peter rush to the grave to see for themselves. As they look into the tomb, they see something that makes them question Mary's assumption.

The sight of the grave clothes neatly folded, on the very spot where Jesus had laid, triggers in them a glimmer of hope – maybe something else can account for what has happened to Jesus's body. Why would anyone stealing a body go to such trouble as to remove the grave clothes,



fold them neatly and leave them there in the grave? Surely if the body had been stolen it would have had to be a smash and grab raid, after all it is reported by the other Gospel writers that guards were stationed at the entrance to the tomb. The guards are nowhere to be seen. I think it is safe to assume that, on discovering that tomb was empty, the authorities would have searched high and low to find the stolen body, but of course there is no report of it ever being found.

The Gospel account continues at pace. Mary, still bewildered and deeply upset, returns to the tomb. Looking inside she sees two angels, who ask her why she is crying. She then turns around and sees Jesus but does not recognise him. Why would she? It would have been the last thing she would have expected. She thinks he is the gardener and asks him where he has put the body. He calls her name and only then does she realise it is Jesus.

She hurries back to tell the other disciples that she has seen the Lord. The Gospel writer continues the resurrection account with how

Jesus appears to the disciples in the Upper Room and later to Doubting Thomas - who is confronted with such clear evidence when he touches the hands that had the nails driven through and the wound on the side where the spear had been thrust, that he has to accept that Jesus is alive and has risen from the grave. Thomas is left in no doubt about the reality of the resurrection.

John, Matthew and Luke give many testimonies to the resurrection, all of it compelling evidence, but my favourite ending is that from Mark's Gospel. Here the story finishes simply with the three women Mary Magdalene, Mary mother of James and Salome discovering the tomb is empty and the two angels announcing: 'He is not here. He is alive.' The tomb is empty, and we have to decide for ourselves what this means.

But let me take you back to Tony Campolo's sermon, which I mentioned at the beginning: 'It is Friday, Sunday is coming'. The sermon takes us to the events of Good Friday: The day begins with the cock crowing three times. We see Peter devastated as he realises that he has denied Jesus three times. We see Judas, full of remorse, hanging himself. We see the other disciples scatter - afraid and dismayed at what was happening. We watch as Jesus stands on trial; as the soldiers mock him; as he is sentenced to death. We watch as Jesus is made to carry his cross; as he is nailed to that cross; as he dies a most cruel death. The disciples watch too - and in that moment they are locked into a Good Friday with no sense of what is to come. Their minds cannot conceive how this scene of Calvary can possibly be changed. There is no comprehension that the image of the cross can ever offer any sign of hope. It is Friday - and in that moment the cross is simply a very cruel and barbaric form of execution.

The point of the sermon is simple, and yet most profound. So often our human experience mirrors that of Good Friday. When we are in



the midst of things, we are locked in that moment of fear, despair, disappointment and even death - and we cannot see how things can change. We cannot see that Sunday is coming, we can only see that it is Friday.

At this unprecedented time - where we are confined to our homes, in the grip of this pandemic, surrounded by the fear of illness and death, uncertain when or how this will all end - our experiences mirror those of the disciples on that first Good Friday. How can this terrible experience change into anything good?

As I read the scripture account of Holy Week, I notice something - Jesus is travelling down to Jerusalem from Galilee in the north via Jericho. He is on his way to what we celebrate today as Palm Sunday - Jesus' triumphant entry into Jerusalem - but on his way he stops to heal someone. On his final and most important journey, Jesus is confronted by a blind man who seeks healing and Jesus stops and restores the man's sight.

I cannot but wonder, as we are gripped in our current Good Friday experience where we cannot see how this will ever end, whether what we need most is to have our spiritual sight restored: so that we might see Jesus in our midst, at work in each and every one of our lives. That we may truly know that this too will pass - that Sunday is coming.

*The Revd Tony Rindl*



# PCC Meeting Report

## Meeting on 16<sup>th</sup> March

Amongst the subjects considered at the meeting were:

*Finance and Giving* A revised budget was presented to the Council. This showed a smaller deficit than the earlier version owing to certain grants being incorporated and also a substantial donation to the church. The Council recognised also that the coronavirus could impact on collections. Peter Dean reported that there had been little promised increase in giving since the presentation of the budget. The Council agreed that a further communication was necessary; we could not continue to have an annual deficit. A strategy for increasing giving should also be developed so that the church's mission could be maintained not only this year but into the future.

Josh reported on his investigation into card giving and the Council agreed that a card reader should be obtained for fixing in the church.

The Independent Examiner had raised some questions on the accounts; the Treasurer was responding to these.

*Buildings* There had unfortunately been several problems with the boilers, necessitating expenditure, and these were not fully resolved. The main boiler was currently out of action; Roger Courtney was awaiting an estimate for repairs. Our architect would be discussing the Church Centre roof with a supplier of roofing material in the near future.

Estimates for cleaning the church and Church Centre had been obtained but these needed further examination before coming to the Council.

*Town Centre Chaplaincy* The Council approved a Memorandum of Understanding with the Town Centre Chaplaincy over the joint

appointment of the Lead Chaplain. The Vicar emphasised the importance of the close relationship between the Chaplaincy and St Mary's but it was envisaged that the church's financial support would decrease over time.

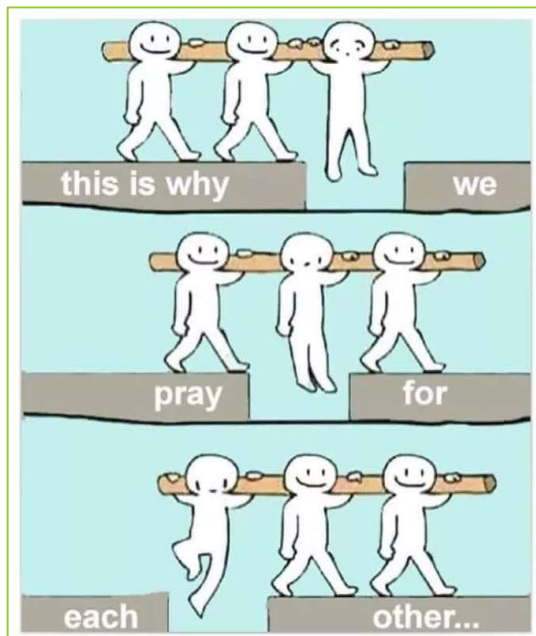
*Vicar's report* The Vicar reported that

- He had had a long and encouraging meeting with Bishop Alan in which he had discussed the mission challenges for St Mary's.
- He commended everyone involved with the Shrove Tuesday pancake event which had proved popular.
- Having spent a morning with the Sunday School, he had been very impressed with the quality of teaching.

The minutes of the meeting on 24<sup>th</sup> February 2020 are on the notice board in the Church Centre.

**Roger Courtney**

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# The Current Affairs **Connect Group**

## **Debt**

*Most of us take out loans at some point in our lives. But when does a loan become a debt problem and what can we do about it? Should Christians get into debt or is it an inevitable part of modern life? This article explores these issues and looks at what God tells us in the Bible.*

In March, the Current Affairs Group met to discuss *Christians & Debt: Moral issue or the new normal?*

### *Background*

The majority of people borrow money at some point of their lives, whether for large purchases such as a house or smaller but still substantial items such as a car or furniture. Society does not regard borrowing as a problem in itself. Indeed, it has actively encouraged borrowing since the 1960s, initially through hire purchase and pay per week catalogues, and later by credit and store cards.

Most people who have a regular reasonable income can finance their debt. But borrowing becomes problematic when their income is no longer sufficient. In the last decade wages have not kept pace with inflation while rent, food, energy, and Council Tax have increased above inflation. Those on low pay and/or zero hours contracts, or those who become unemployed inevitably find it more difficult to pay off any loans.



At worst, many have had to rely on payday lenders that charge exorbitant interest to see them through the month for the basic essentials of shelter, food, energy and clothing.<sup>1</sup>

According to the latest report by the Office for National Statistics<sup>2</sup>:

- Total household debt was £1.28 trillion, of which £119 billion (9%) was financial debt (credit cards, loans and other non-mortgage debt) and £1.16 trillion (91%) was property debt (mortgages and equity release).
- Total household financial debt rose by £12 billion (11%) in the latest period, with most of the change accounted for by increased hire purchase debt and student loans.
- These increases were driven by both an increase in the number of households with debt and increasing levels of debt.
- The least wealthy 50% of households held 36% of total household debt.
- Total debt was three times larger than total wealth for the lowest wealth decile, while total wealth was larger than total debt for the other deciles.
- 4% of households were identified as having problem debt<sup>3</sup>; households in problem debt were more likely to rent their home<sup>4</sup> and have an unemployed household head<sup>5</sup>.
- The number of households with financial debt increased over this period from 12.4 million to 12.7 million.

According to the latest reports of the influential debt charity, StepChange:

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<sup>1</sup> Since 2013, lenders are required to charge no more than 0.8% of the amount borrowed per day, and a maximum of 100% of the loan in fees and charges.

<sup>2</sup> *Household debt in Great Britain: April 2016 to March 2018* (December 2019)

<sup>3</sup> A household is defined as being in “problem debt” if it has liquidity problems only, solvency problems only or both liquidity and solvency problems.

<sup>4</sup> 66% renting compared with 34% for all households.

<sup>5</sup> 6% compared with 1% overall.

- The average amount of unsecured debt<sup>6</sup> per household is up to £14,540, a rise of over £400 compared to the same period last year.<sup>7</sup>
- Unsecured debt as a percentage of disposable income has hit a record high of 27.5%.<sup>8</sup>
- A record 331,337 people contacted the charity for help in the first six months of 2019.
- New clients were falling into debt due to reduced income (18%), illness (16%) or unemployment or redundancy (16%)
- The typical client was likely to be female, between 25-39, living in England in rented accommodation, in work, with at least one credit card, and falling behind with Council Tax and water bills.
- In addition, 43% of clients were classed as vulnerable due to physical or mental health problems and the North East had the highest number of clients.
- The proportion of clients by debt type<sup>9</sup> was: credit card (68%), personal loan (48%) overdraft (46%), other (42%), catalogue (35%), payday loan (16%), home credit<sup>10</sup> (6%), and store card (13%).
- Over half of those in debt received support through the social security system, which was itself driving or exacerbating the debt problem, due to the design of Universal Credit, delayed payments and excessive deductions for repayments.

The Registry Trust, which collects official figures on behalf of the Ministry of Justice, has reported a record number of county court judgments (CCJ) issued last year against individuals who failed to

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<sup>6</sup> Credit cards, purchase hire agreements and student loans, but excluding mortgages.

<sup>7</sup> These figures are for the third quarter of 2019.

<sup>8</sup> The previous high was 27.3 per cent in both 2008 and 2018.

<sup>9</sup> Clients generally had several categories of debt.

<sup>10</sup> **Where the lender calls at the borrower's home to collect the repayments, at high rates of interest.**

repay their debts – typically utilities, mobile phone bills, gas, and car payments - double the level of eight years ago. CCJs are kept on a person's credit record, and can lead to problems obtaining a mortgage, credit card or other personal loans in the future. The Trust see these figures as further evidence of the “severe financial strain” on UK households.

### *What the Bible says*

The statistics above demonstrate how debt impacts on the poor, a group for whom God has particular concern. Proverbs 22.22-23 therefore warns “Do not exploit the poor because they are poor and do not crush the needy in court, for the Lord will take up their case and plunder those who plunder them.” Proverbs 22.7 points out that debt disempowers and enslaves the borrower because “the rich rules over the poor and the borrower is servant to the lender”. Proverbs 22.26-27 warns about debt in stark terms: “Do not be a man who strikes hand in pledge or puts up security for debts. If you lack the means to pay, your very bed will be snatched from under you” while Romans 13.8 advises, “Let no debt remain outstanding, except the continuing debt to love one another”. On the other hand, Jesus exhorts us to “Give to the one who asks you, and do not turn away from the one who wants to borrow from you” (Matthew 5.42).

As well as these principles, the Bible has compassionate, merciful laws regarding debt. Thus, employers are instructed to pay day labourers by the end of each day “because he is poor and counting on it” to eat that night (Deuteronomy 24.14-15). No interest is to be charged on loans (Exodus 22.25). When security is required, it is illegal to take the means to a man's livelihood or to enter the borrower's home to take security, and a cloak must be returned at night so the person can keep warm (Deuteronomy 24.6, 10-13, 17-18). Debts are cancelled in the year of Jubilee, the Sabbath of sabbaths (Leviticus 25 especially 8-13; 23-28). And based on that Jubilee

principle, in the Lord's Prayer, we ask God to "forgive us our debts as we also have forgiven our debtors".

Nehemiah 5 contains a fascinating account of debt resolution. In a time of severe austerity, the people are struggling to eat. Many have had to mortgage their homes, fields and vineyards; sell their children into slavery; and borrow to pay taxes. There is an outcry. Nehemiah is angry at the injustice of their plight. He confronts the nobles, priests and officials and makes them promise to restore property, return the enslaved and stop charging interest.

### *Reflections*

We considered that British society had not learned the difference between 'needs' (a roof over one's head, heating, food, clothing) and 'wants', actively encouraging spending on such things as holidays, flashy cars, and the latest hi-tech equipment. There is envy and "I must have it now" attitude, that acts as an incentive to borrow. Conversely, there is little understanding of how to budget and avoid debt since it is not taught. It is very easy to get credit and ratchet up the bills. In contrast, little is done to encourage saving and little incentive to save due to low interest rates.

We considered a further factor in debt was high house prices, and consequently mortgages and rents were a higher proportion of costs than in previous generations.

We recognised that while some people spend irresponsibly beyond their means, others can fall into debt through no fault of their own. This was illustrated by a Connect Group member who shared their story. Their bank had automatically given them an overdraft that they subsequently used. They were able to service the debt initially because they were well paid. But they are now employed and could pay off only the interest. This was currently 16% but was due to increase to 39.8% in April placing them in a difficult situation. They made 16 calls to the bank with little result. They then approached StepChange, which had been very helpful.

Another member said they were offered £4,000 credit on a salary of just £18,000 showing how easy it was to obtain.

We noted that Universal Credit was making the debt problem worse for the poor and vulnerable. A commercial lender was required to find out what a client could afford to repay and could be fined for failing to do so. However, the Department of Work & Pensions (DWP) did not do this. They simply lent money and reduced the credits to repay the loan.

The argument used to justify this approach was that it was encouraging individual responsibility. In fact, the individual had less to budget with, placing them under greater pressure so was teaching them nothing. Several of us felt strongly this made the DWP an irresponsible lender and that this system's aim was to punish the poor, a return to the attitudes of Dickensian England.

The poor who had to borrow from the State should nevertheless have their basic needs met by the taxpayer. There was a huge gap between the Old Testament poor laws of justice and mercy and those of modern Britain. The Government needed to build a genuine safety net for the poor instead of blaming them.

Indeed, some think tanks such as the Social Mobility Foundation have found it is more expensive to be poor. By giving the poor money, it is possible to help them out of poverty because they are then empowered to make their own decisions. That's why the concept of universal income is supported by many academics.

We discussed ways in which the indebted poor might be helped. Credit Unions aim to encourage a savings ethic. To obtain a loan, one must first save for 13 weeks. Loans are charged at 1% a month or 12.7% APR, three times lower than the banks! There is a local branch and collection points in Watford.<sup>11</sup>

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<sup>11</sup> [www.watfordcreditunion.co.uk](http://www.watfordcreditunion.co.uk). 59 Clarendon Road, Watford WD17 1LA. Tel. 01923 236401

Debt counselling services are provided by Stepchange<sup>12</sup>, Citizens' Advice Bureau<sup>13</sup> and Christians Against Poverty<sup>14</sup>.

It was also suggested that more could be done to encourage sensible budgeting. For example, the theatre group for the homeless, Cardboard Citizens, recently invited a speaker to explain about budgeting to its members.

### *Conclusion*

Christians should budget responsibly, distinguishing between 'needs' and 'wants', and avoid getting into debt as far as possible. However, there are always those unable to manage, most through no fault of their own (Matthew 26.11). The government has a moral obligation to implement poor laws of justice and mercy. Debt is not the new normal because it is not a new problem, as demonstrated by the verses in the Old Testament, some 3,000 years old.

*Future Meetings:* We are suspending our monthly meetings for the time being due to coronavirus.

*The Current Affairs Group*

**Join a **Connect Group!****  
**and meet up for a virtual gathering**  
**Contact Andy Roby to find out**  
**how to join a group that suits you**  
**andyroby2001@yahoo.com**

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<sup>12</sup> [www.stepchange.org](http://www.stepchange.org)

<sup>13</sup> [www.citizensadvice.org.uk/debt-and-money](http://www.citizensadvice.org.uk/debt-and-money)

<sup>14</sup> [www.capuk.org](http://www.capuk.org)

# St Mary's Children and Families

## The Easter Story - The Journey to the Cross

Why do we call Good Friday "good" when it is the day we remember Jesus dying?

Why do we give Easter eggs at Easter time?



Jesus rode into Jerusalem on a donkey. The people waved palms and shouted hosanna. 🗨️ How can we worship God?

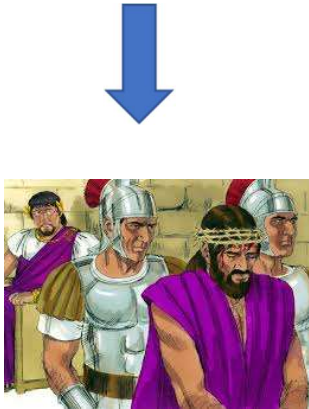
Jesus and his friends celebrated Passover together. Jesus broke the bread and said, "This is my body given for you". Then Jesus took the cup of wine, "This is my blood poured out for you". He told his disciples to do this in remembrance of him. 🗨️ How do we remember Jesus's last supper?



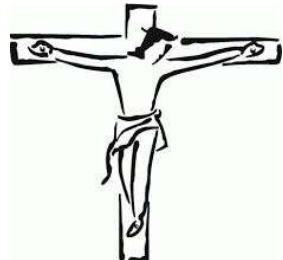
Jesus went to pray in the Garden of Gethsemane. He was scared about what was going to happen to him. In the end Jesus obeyed what God asked of him. 🗡️ What do you do when you are scared?



Then Jesus washed his disciples' feet. Jesus came to teach us how to serve each other. 🗡️ How can we serve or help others?



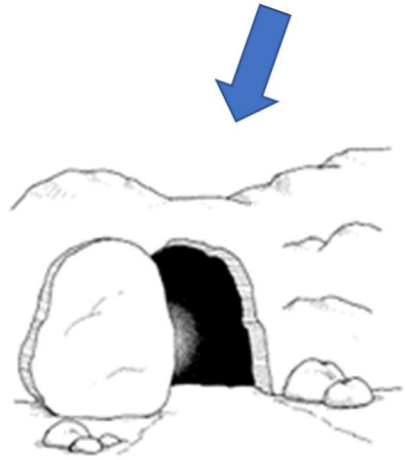
Jesus was arrested and put on trial even though he had done nothing wrong. The soldiers mocked Jesus - they made him wear a crown of thorns. 🗡️ What is it like to be blamed for something you haven't done?



It was Friday. They put Jesus on the cross. Jesus died for our sins. 🗡️ How does it feel to know that our sins forgiven?



On Sunday morning, Jesus's friends went to the tomb. When they got there, they found the tomb was open - Jesus had risen! 🙏 What must it have felt like to find the open tomb and know that Jesus was alive again?



We call "Good Friday" good because while it was very sad that Jesus had to go through lots of pain and died, we remember that Jesus rose again on the Sunday. We remember that Jesus died for our sins and that we only have to say sorry and we are forgiven.



Open your Easter Egg - what is inside? We give each other Easter Eggs because they are usually empty inside - they remind us about the empty tomb - that Jesus has risen!

Dear Lord, thank you for loving me so much that you died on the cross for my sins. Sorry for what I have done wrong. Help me to show your love to those around me. Amen

Why not take a look at our webpage [www.stmaryswatford.org](http://www.stmaryswatford.org) to follow the prayer space ideas which you could do at home.

Praying that you and your family have a blessed and happy Easter.

God Bless

**Cath**

(Children and Family Worker)



## Easter Word Search

e	g	g	b	u	n	n	y	s
a	j	e	s	u	s	c	d	u
s	p	r	i	n	g	r	e	n
t	o	m	b	t	h	o	a	d
e	l	i	f	e	m	s	t	a
r	c	a	r	d	s	s	h	y
p	f	b	h	m	j	o	y	l
a	b	u	n	s	b	m	h	e
l	c	a	n	d	l	e	t	n
m	s	a	d	n	e	s	s	t



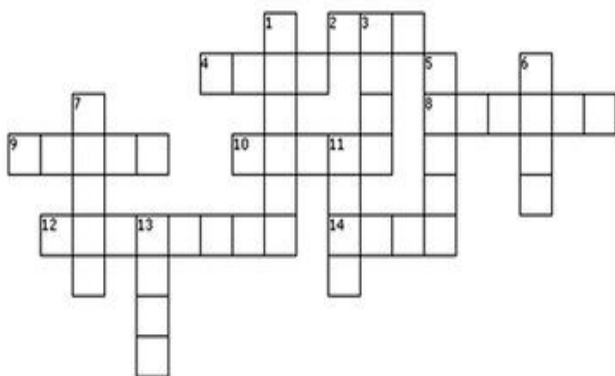
egg  
sunday  
lent  
palm  
tomb  
buns

bunny  
jesus  
spring  
cards  
joy  
sadness

easter  
death  
cross  
candle  
life

# He is not here. He has risen!

Words taken from John 20:1-18 (NIV)



## ACROSS

2. To shed tears
4. The opposite of alive
8. A heavenly being
9. The thing that covered the entrance to Jesus'tomb
10. The color that is the opposite of black
12. A person who takes care of plants and flowers
14. The name of the woman who discovered Jesus' empty tomb

## DOWN

1. The male parent
3. Return to an upright position after lying down; to return from the dead
5. The opposite of late
6. A period of seven days
7. An adult female person
11. A place where someone is buried; another name for grave
13. The opposite of light

## Words Used

early	angels	gardener	rise
week	white	Mary	dead
dark	woman	tomb	
stone	cry	father	

## Summer in the Square 2020

Once again we are holding *Summer in the Square* to reach out to Watford through performance, music and a gospel message.

*Tough Talk* will perform their unique combination of weightlifting and testimony on 1 August and *Face2Face* will play popular music and popular classics on 15 August. Both events will take place in the afternoon.

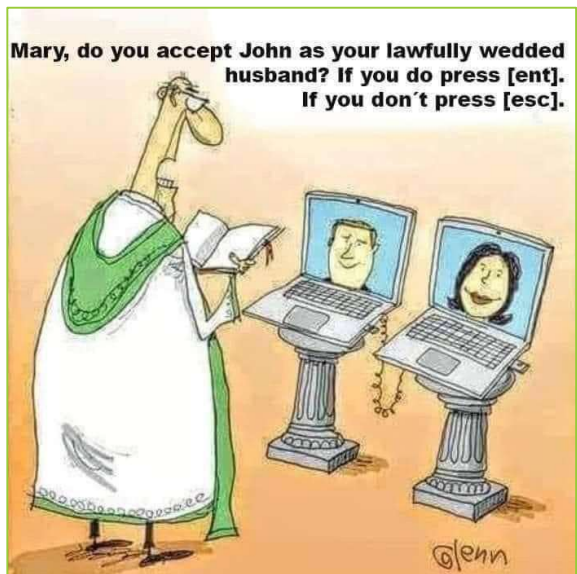
I booked these groups a few weeks ago and was a little disappointed that both were available only in August. I normally try to book one a month from late May to late August/early September. However, it appears that God may have been at work in this. It's likely that the coronavirus would've prevented any events prior to August. The pandemic may yet prevent even these two events going ahead, so I'm keeping them under review.

But please put these dates in your diaries and pray for a virus free month, healthy performers and good weather on the day. We'll need you to help with transport, equipment, prayer, forming a crowd, handing out leaflets, speaking to individuals, preaching or catering according to what your gifts are. No-one will be asked to do anything they feel uncomfortable with, so do come along and join in. It's amazing what God does!

*Marcus Jones*



# How to cope with baptisms and weddings in a time of crisis!



## The Bishop of St Alban's Coronavirus Golden Rules

**Golden Rule One:** Each one of us can think about how we can protect and support our neighbours. So much of the public rhetoric is sowing fear about the danger of other people. So, taking all the official precautions, offer help and reassurance to others – and don't demonise anyone or any group.

**Golden Rule Two:** Think about who may be suffering more than me. For those of us who are healthy there is much less to worry about but the elderly, the housebound and those with chronic health conditions may be very anxious. How about each church undertaking an audit of all the vulnerable people they know and sharing out the responsibility to phone them each day? \* There's nothing like a friendly voice to offer solace when someone is worried. A smile can bring cheer, even on the phone. If you visit, follow all the official precautions or don't go.

**Golden Rule Three:** Don't give into panic and start hoarding food. There is plenty to go around, so practise the Christian discipline of sharing. Ask your neighbours what they need and do your best to help them get it. If you are self-isolating you will of course need some supplies.

**Golden Rule Four:** Live today to the full. None of us ever know what the future holds. In the Sermon on the Mount (Matthew 6. 25–34), Jesus challenged his followers to live each day fully and not be afraid. Every time we are tempted to give in to fear we need to make a conscious choice to respond in trust and openness.

And, along with just over half the adults in the UK, don't forget to pray. Here's a suggestion from the Revd Louise Collins, a Team Vicar in Borehamwood, Herts:

*Dear God, our Shield and our Defender, guide and protect my neighbour in this time of health emergency; deliver them from all harm and may your love and care ever grow in this place. Through Jesus Christ, Our Lord. Amen.*

\* St Mary's is doing this, if you haven't been contacted by someone from the church please let us know.

## Services

We are sorry that due to the Government restrictions the church building will remain closed until further notice.

But we are not just a building and so we will continue to pray, worship and care for each other from our homes and in new ways during this difficult time.



Please keep up to date with what is on offer via our Facebook page or the website [www.stmaryswatford.org](http://www.stmaryswatford.org)

## Who's Who:

*(They all continue to be available via the phone or online)*

### Vicar:

The Revd Tony Rindl | 225189 / 07792 505480  
tonyrindl.stmaryswatford@gmail.com

### Curate:

The Revd Joshua Brocklesby | 07764 738596  
jbrocklesby.stmaryswatford@gmail.com

### Churchwardens:

Alison Saunders (244390)  
Peter Dean (07876 154387)

### Children & Families Worker:

Cath Da Costa (07961 564385)  
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