THE VOICE MERROW METHODIST CHURCH MAGAZINE



October 2023

'GOD IN A CUP OF TEA?'

- some thoughts from Barrie Tabraham.

Dear Merrow friends,

George has asked me to write a short piece for this month's edition of *The Voice*, and so I thought I would share with you a story from my early ministry that contains a delightfully simple but profound truth.



I have always loved tea and coffee. When I was a teenager, I held the record for the number of cups of tea drunk in one evening at our church youth club (ten !!), and once went to a fancy-dress party at our youth club dressed as a cup of tea. Yes, really. Crazy, of course, but I did love my cup

of tea.

Many years later, after teaching for twelve years in Banbury and spending three years training for the Methodist Ministry at Bristol, I was stationed in the St Helens & Prescot Circuit in Merseyside. One Sunday evening I led an informal 'alternative service of worship' which involved the congregation responding to a passage of scripture using different media – painting, modelling using different materials, clay and plasticine, writing poems or hymns, or simply sitting quietly reading and praying. This kind of service was very new to the Prescot members in 1985 but some of you will remember my leading evening worship of this nature at Merrow a few years ago.

I said just now that the service at Prescot was informal. So – being good Methodists – it had to include a cup of tea for everyone. At this point, one of our older members, Alice Mercer, appeared with one of those huge enamel teapots beloved of Methodists and proceeded to serve everyone with tea and biscuits. She was in her mid-eighties and probably weighed less than 7 stone, but seemed to be there wherever hospitality was needed. How she managed to carry that monstrous teapot unaided was beyond me.

But why do I remember that evening nearly 40 years ago so clearly?

Because one of our members made a cup of tea out of plasticine, with white clay representing the china, and brown the tea itself. But in the brown 'liquid', he'd written the letters '**GOD**'. Wonderful!



A sermon in a single word!

Many years ago, a noted Methodist once said that "more people are loved and cared into the church than are ever preached into it". True indeed, and some of you may remember our own Lyn McKay preaching at Merrow about hospitality. I would just add that the smallest gestures of kindness, the simplest acts of thoughtfulness, the most ordinary deeds of love – these are ways of making God real to others that are just as powerful as the preached word.

I wonder whether, all those years ago, Alice Mercer was thinking of the writer of the book of Hebrews, who reminded his readers, 'Do not neglect to show **hospitality** to strangers, for by doing that some have entertained angels without knowing it.' (13.2) We will never know how much good is done by serving tea and coffee after our morning services on a Sunday. We will never know how hearts can be warmed by the ministry of hospitality – in which we can *all* share. For God himself can be seen, even in a cup of tea!

Every blessing,

Barrie Tabraham October 2023

EDITORIAL NOTE



Ode to Autumn

Autumn enfolds us, Summer bids Adieu. From green to russet, leaves of every hue On playful breezes whirl and dance around, Then, fall to spread a carpet on the ground.

Farewell sweet summer days, we now embrace A season with a cooler, misty face. Summer 'Adieu', which means 'to God you go,' But God is always with us here below.

Spring, Summer, Autumn, Winter, surely pass; Their frost, dew, leaves, snow, clothing for the grass; We marvel at the breadth of nature's span Each season part of God's eternal plan.

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We welcome Jerusha, daughter of Roy and Shirley,into our church family. Her christening took place on October 1st.

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Any items for inclusion in the **November** issue of "The Voice" should be sent to me by: **October 23rd 2023**

via email: gillianbrierley13@gmail.com by hand or or by post to: Gillian Varley - 4, Merrow Croft, Guildford. GU1 2XH

USEFUL ADDRESSES

SUPERINTENDENT MINISTER: REV. DR. PAUL GLASS revpaulglass@gmail.com	01483 575667
MINISTER: REV. GEORGE QUARM unclegeorge.quarm@gmail.com	01483 575432
CHURCH OFFICE: Bushy Hill Drive, Guildford, GU1 2SH. office@merrowmethodistchurch.org.uk	01483 537655

PROPERTY LETTINGS ADMINISTRATOR: 01483 537655 lettings@merrowmethodistchurch.org.uk

PRAYER SUPPORT GROUP:

This is a small group willing to put time aside for praying each day for special needs within the Church community. Your request will be passed on to other members of the group, where it will remain confidential. The prayer contact for OCTOBER will be: DOREEN SIAME 01483 578214)

EDITOR - 'The Voice' GILLIAN VARLEY gillianbrierley13@gmail.com

01483 495567

Important: It is our practice at Merrow to publish THE VOICE on the website. This is an important source of information about the life of our church and we want to share it with others. However, if you feel uncomfortable with your name and any other personal details on our web page we will be happy to omit these from future issues if requested to do so. Please advise at the time of submitting the copy.

WHAT'S HAPPENING

Sunday Service		Vestry	Worship	Welcome Team		
		Steward	leader	Door PA and A		
Oct 1st	10.30 am HC	Hugh Bradley		Wendy Bradley & Ruth McCulloch	Jane Vinall	
Oct 8th	10.30 am	Suzanne Burnham		Sheila Shackleton & Jan Marshall	Glenys Magill	
Oct 15th	10.30 am	Iris Walker	Doreen Siame	Maggie Woolcock & Margaret Hyam	Jane Vinall	
	6.30pm	Helen Belsham		Glenys Magill	Glenys Magill	
Oct22nd	10.30 am	Joan Wells		Joyce Goodall & Julie Wallis	Cari Rayner	
Oct 29th	10.30am	Suzanne Burnham		Sheila Shackleton & Jan Marshall	Julie Wallis	
Oct 29	6.30pm HC	Helen Belsham		Glenys Magill	Glenys Magill	

Stewards and Welcome Team Rota - October 2023

Communion:	Preparation	Assisting at Communion
Oct 1 am	Suzanne Burnham and Doreen	Hugh Bradley
	Siame	
Oct 29 pm	Glenys Magill	Glenys Magill

Flower Rota:

Oct 1^{st} Glenys MagillOct 8^{th} Wendy BradleyOct 15^{th} Iris WalkerOct 22^{nd} Pauline DanielsOct 29^{th} Joan Wells

Organist for October:

We are grateful to Mark Hargreaves for offering to play for some services whilst both Gillian and Joan are temporarily indisposed.

Offertory Counting:

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Oct 1 st	Ruth McCulloch * Wendy Bradley
Oct 8 th	Suzanne Burnham & Glenys Magill
Oct 15 th	IrisWalker & Maggie Woolcock
Oct 22 nd	Joan Wells & Cari Rayner
Oct 29 th	Suzanne Burnham & Julie Wallis

Sunday Morning Coffee Rota:

1st Oct - Maggie Woolcock and Margaret Hyam.

8th Oct - Wendy and Hugh Bradley.

15th Oct - Glenys Magill and Suzanne Burnham.

22nd Oct - Pauline Daniels and Sheila Shackleton

29th Oct - Joan Wells and Jan Walker. With the grateful addition of further volunteers we are now able to revert to serving coffee and teas after every morning service. If you are unable to make any of the above dates please do try and swap duties with someone else on the rota. If this is not possible then please let us know. We are also going to recommence giving people the opportunity to donate a small gift to a specific charity so please look out for these details on a list in the cupboard together with the relevant envelopes.

In October these will be: 1st Oct JMA; 8th Oct Transform Trade; 15th Oct Christian Aid;

22nd Oct Action For Children ; 29th Oct Bible Society.

Women's Fellowship

Monday 2nd October 2.30 pm AGM with Bring and Buy Sale All are welcome

Church Bible Study Groups

The morning bible study group is *temporarily* suspended, probably until November.

Gillian, who leads the studies is having hip surgery but the bible studies will resume as soon as she has recovered.

Julie will send out details of the evening bible studies as soon as she returns from caring for her mother in Scotland.

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Outlet

Our meetings are held on the second Monday of the month starting at 7.30 with refreshments, followed at 8pm by the meeting - we normally finish about 9.30 p.m.

On October 9th the speaker will be Andrew Plumridge, who is an expert on follies and grottos and part of the Folly Fellowship. He will give an illustrated talk, **'Follies,'** about these interesting structures.

There is a small charge of £3 towards the cost of the meeting.

We hope you will enjoy our meetings which are open to all, so please invite your friends and family to any that will be of interest to them.

This years' programme has been arranged by Jan Walker, Ruth McCulloch, Cari Rayner and Sandy Aveline. (This is the final year of this committee)

Weekly Coffee Morning

Thursdays from 10.30 - 11.45

If you are free, do drop in for a drink and a chat with others from the church and local community.

A Charity Coffee Morning will supersede the weekly coffee morning, usually on the 2^{nd} Thursday each month and this month it is in aid of

The Bible Society (see below)

This is something relevant to us all; A blot on modern society.

Please give your support.



& BL

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Coffee Morning

COME AND JOIN US FOR COFFEE/ TEA AND HOMEMADE CAKES AND ENJOY THE CHATTER

Thursday 12 October 2023 10.30 am until 12 noon

Merrow Methodist Church, Bushy Hill Drive, Guildford GU1 2SH

biblesociety.org.uk | Registered charity 232759 | Photo: Engin Akyurta PIXABAY

HUMAN TRAFFICKING IS A CRIME.

MODERN SLAVERY RIGHT HERE RIGHT NOW

Awareness Event October 21st October 2023 10am - 3pm St Mary's Church Guildford Quarry Street GUI 3TY

Speakers: DCI Kerry Loveless from Surrey Police & Allison Sutcliffe from Guildford Diocese as well as:

Bishop Alastair Redfern Chair of the Clewer Initiative

In the Marketplace Representatives from

Abolition Initiative Mothers' Union CrimeStoppers Streetlight UK Hope at Home Justice and Care

 ORGANISED BY THE SURREY ANTI-SLAVERY PARTNERSHIP AND THE DIOCESE OF GUILDFORD

This is something relevant to us all; A blot on modern society.

Please give your support.



Short Mat Bowls Club

Short Mat Bowls has been played here in the hall at Merrow Methodist Church since the beginning of the 1990's. For anyone who doesn't know what it is, it is played in the same way as Lawn Bowls or Indoor Bowls, just on a smaller scale, although we do use the same bowls.

We meet **on Friday evenings**, **7.30 – 10.00 pm**, between the beginning of September and the end of March every year, which is the indoor bowling season.

We draw our membership from the local and a wider community and currently have around 20 members ranging in ability from novice to county standard of bowler with many currently playing for the County teams. We compete in all the local leagues and have run our own league here at Merrow for over 20 years, where other clubs send teams to play at our venue on our three mats.

New members are always welcome, for more information call Bill on 07729 716565

News from Action for Children

Educational Outcomes of Children Referred to Social Care

In August, Action for Children published research which reveals wide school attainment gaps for children with a social care referral.

There is widespread political consensus on the importance of boosting school attainment. However, a growing number of children are facing challenges at home that can hold them back and prevent them from achieving their potential in the classroom.

The research found: Between 2019 and 2021, children with a social care referral were more than twice as likely to fail their English or Maths GCSEs than children without a social care referral.

AFC continued

- Children who didn't get support the first time they were referred to social care had significantly worse GCSE outcomes than those who did and those that never got support at all.

- 58% of children in our cohort with a social care referral were persistently absent at some point in their school career.

- 31% of children with a referral were suspended from school at some point
- 3% were permanently excluded.

Action for Children are using the research to highlight the need for both the government and opposition parties to commit to rolling out family help services across all local authorities in England beyond 2025, as was recommended by the Independent Review of Children's Social Care.

You can find the full research report on The Action for Children website.

Merrow Donation

Merrow recently received a donation of £2,500 in memory of Graham Long - who was a much loved member of Merrow and is greatly missed. The donation is to be used specifically for music related purposes. A thank you letter has been sent to his wife, Gloria from the Church

Number 5 and Mulberry House

Thank you for all your generous donations for Number 5 and Mulberry house. They are very appreciative of the support we give to them. Number 5 specifically asked for Biological washing powder when I dropped donations off this week, so please leave any donations in the foyer as usual and I can pass them on.

Thank you - Ruth McCulloch



TOGETHER WE CAN

Together we can... be safer at home Together we can...claim later life benefits Together we can... move more and safely Together we can... eat healthily on a budget Together we can... improve our IT skills Together we can... live well and leave well Together we can... improve our mental health Together we can... improve our craft skills

EVERY WEDNESDAY 2pm-4pm

11 October - 29 November 2023 Merrow Methodist Church, Bushy Hill Drive, Guildford, GU1 2SH

Refreshments provided. If transport is needed, let us know. To register, contact Guildford Baptist Church: 01483 575008.

TOGETHER WE CAN is a joint project between Guildford Churches Partnership and Surrey County Council Adult Social Care.

This is a free 8-week programme for the Over 50s being run at our church. Each week we will have a different speaker covering a wide range of topics including: Protecting against scams, Improving IT Skills, Eating Healthily, Handling Stress, Move it or Lose it, etc.

Previous guests have found the sessions interesting and enjoyable. Please think about inviting a friend or neighbour or coming along yourself.

There are leaflets detailing the sessions in the foyer and a notice on the notice board.

More information from Maggie, Cari or Helen.

JUNIOR PAGE – for the young and young at heart

An Autumn Word-search

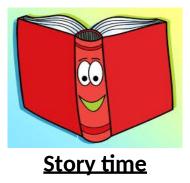
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С	R	Е	К	Υ	Е	Е	S	S	Е
А	R	Ν	Т	S	Е	V	R	А	Н
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Words to find:

Acorns; Asters; Chestnuts; Chilly; Conkers; Dahlias; Fog; Harvest; Leaves; October; Pumpkin; Rain; Ripe; Robin; Sparrow.

? Which trees have:

Acorns	
Needles	
Conkers	
Cones	
Keys	
Catkins	



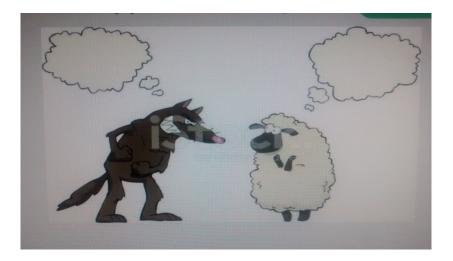
The Wolf and the Sheep

A wolf and a bear got into a fight

A wolf had been seriously hurt during a fight with a bear. He wasn't able to move, and so, could not satisfy his thirst or hunger.

One day, a sheep passed by his hiding place, and so the wolf decided to call out to him.

"Please fetch me some water," said the wolf. "That might give me some strength to get some solid food."



"Solid food!" the sheep said. "I suppose that means me. If I brought you something to drink, it would merely be to wash me down. Don't speak to me about fetching a drink."

The Moral

A person's ulterior motives are easy to spot if someone is paying close attention



Gill's trills

Many hours during the last two months have been spent gazing through the kitchen window at the activity on our bird feeders.

We have enjoyed the antics of blue tits, up to six at a time, though only three in the photograph, on both nuts and seeds.



A mystery visitor with a downy yellow and brown flecked head and mantle!?





A pigeon tried very hard to balance on

the top of the feeder, sliding down the curve, then performing amazing acrobatics as it tried in vain to reach the peanuts. Perhaps this is the one nesting in our apple tree!

But what is this? A newcomer on the scene! Not content with pecking at the bark of the apple tree we have a greater spotted woodpecker taking his chance at a change of diet.



Ken's Pen

Most people, as they get older dislike change. As Rosemary and I were born in 1931, we have seen LOTS of change, not all for the better.

American actor Jack Lemmon, was being interviewed on Desert Island Discs. Are you afraid of failure?" he was asked. He replied "Very early on I learned something which has stayed with me all my life; there is nothing to fear in failing; you can learn from it and do something about it. The only thing to be afraid of is the fear of failure. That is paralysing."

Life, conditions and situations are constantly changing. As individual Christians, and as a church family, we need to experiment; if we make mistakes, learn, and try something else. Be brave. One thing never changes; God's love for us all.

...... Written in the grime of a dirty van.....Please do not clean (new seeds planted)

That reminded me of a true family story. Rosemary had bought an old car. Our grand-daughter, Bryony, agreed to clean it for a small sum. On opening the passenger door, she discovered a small plant growing at the bottom of the door-frame!

.....

A Junior Church teacher had told the story of the Prodigal Son. She asked the children who they thought was the most unhappy when the prodigal came home. One bright lad piped up; "I suppose it was the fatted calf."

A washing powder advert said "If it's safe in water, it's safe in our product" A customer E-Mailed them saying " About my goldfish......"

Ken's Pen continued

In 1896 Glasgow University conferred on Dr.David Livingstone the degree of Doctor of Laws. Gaunt and haggard after his hardships in Africa, with a useless left arm which had been mauled by a lion, he said he was determined to go back to Africa in spite of everything. He told his audience that living in a strange land, struggling to learn their language, and often facing an indifferent or hostile reception, he had felt supported by the words of Jesus, "Lo, I am with you always, even unto the ends of the world." He staked everything on those words, and they never failed. His companion had been Jesus, the Son of God.

Maybe you will not face such hardships, nor have your arm chewed by a lion, but, when life is hard, remember those words of Jesus, who will always be with you, right to the end.

With greetings from Puddletown; Ken Mills

Walker's talk

Are you a good driver?

Of course you are! Never had any doubts about that dodgy right-hand turn, or the time you did not see someone overtaking and got a fright when he came alongside? Or the time you braked too late because your attention had momentarily wandered?

There inevitably comes a time when you have to consider whether you should give up driving, either because you, or someone close to you, recognises that you may not be as good a driver as you once were.

I imagine we have all contemplated this possibility - as has the Institute of Advanced Motoring, or IAM. As a result, it has come up with a scheme offering free taster sessions, giving you a chance to experience its advanced driving courses and to gain some insight into your driving abilities. The courses are not an independent assessment of your driving, rather an introduction to the full course that might help you decide whether it is right for you. You must hold a full licence and your vehicle must be taxed and insured with a valid MOT if required.

The session lasts around an hour and is usually arranged at a time and location convenient to you. There are no special requirements, and the offer is open to everyone, providing you have a full licence and your own vehicle. It is worth knowing that some insurance companies offer discounts for IAM qualified drivers.

I took the free session and had an interesting journey around the Guildford/Farnborough area. And, dear reader, I came out reassured. Modesty

forbids me from saying more. If you feel you might benefit from a session the contact details are below. The local IAM branch meets in Guildford, 0300 303 1134 (Peter Walker)

BEWARE OF WHAT YOU SAY WHEN CHILDREN ARE LISTENING.....

An eight year old girl went with her father on a 'Take Your Child To Work' day. As they were walking around the office, she became very upset. Her father asked her what was wrong. As the concerned staff gathered round, she said, "Daddy, where are all the clowns you said you worked with?"

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DISABLED? ADVERSITY?

At the BBC Proms many listened to and watched Felix Kleiser play Mozart's Horn Concerto number 4 , followed by the Rondo from the Horn Concerto number 2.

So what?

Felix has no arms! He plays the horn, held in position on a stand, using his left foot. Sitting in the position he has to adopt to play the instrument is challenging enough without having to play it with his foot.
For us it highlighted the difference in the terms disabled and disability. Felix has a disability but is certainly NOT disabled.
Perhaps we should all drop the disabled label and use disability instead. For

many, like Felix, adversity is simply something that must be overcome. Truly inspiring!

CRICKET EXPLAINED

A visitor to England, knowing nothing about cricket, was taken to a cricket match.

This is how his host explained the match!

You have two sides, one out in the field and one in. Each man that's in the side that's in goes out, and, when he's out, he comes in and the next man comes in until he's out.

When they are all out, the side that's out comes in, and the side that's been in goes out and tries to get those coming in out. Sometimes you get players still in and not out.

When both sides have been in and out, including the not outs, that's the end of

and from Joan Wells -

Growing up in the 1950s and 1960s

- 1. Pasta was not eaten
- 2. Curry was a surname.
- 3. A takeaway was a mathematical problem.
- 4. A pizza was something to do with a leaning tower.
- 5. Crisps were plain; the only choice we had was whether to put the salt on or not.
- 6. Rice was only eaten as a milk pudding.
- 7. A Big Mac was what we wore when it was raining.
- 8. Brown bread was something only poor people ate.
- 9. Oil was for lubricating, fat was for cooking.
- 10. Tea was made in a teapot using tea leaves and never green.
- 11. Sugar enjoyed a good press in those days, and was regarded as being white gold. Cubed sugar was regarded as posh.
- 12. Fish didn't have fingers.
- 13. Eating raw fish was called poverty, not sushi.
- 14. None of us had ever heard of yoghurt.
- 15. Healthy food consisted of anything edible.
- 16. People who didn't peel potatoes were regarded as lazy.
- 17. Indian restaurants were only found in India.
- 18. Cooking outside was called camping.
- 19. Seaweed was not a recognised food.
- 20. "Kebab" was not even a word, never mind a food.
- 21. Prunes were medicinal.
- 22. Surprisingly, muesli was readily available, it was called cattle feed.
- 23. Water came out of the tap. If someone had suggested bottling it and charging more than petrol for it, they would have become a laughing stock!
- 24. And the things that we never ever had on our table in the 50s and 60s: elbows or phones!

Three Coronations and a Pioneering Spirit...



In the run-up to the coronation of King Charles III, Frank Winder commented that he felt very privileged to be witnessing a third coronation in his lifetime and to have clear memories of the first two.

Although only 11 years old in December 1936, Frank can still recall the national shock caused by the abdication of Edward VIII to marry a twice-divorced woman, at a time when divorce was rare (and he was being raised in a strict Baptist household). Both he and Cynthia remember a popular (and seasonal!) playground rhyme – 'Hark the herald angels sing, Mrs Simpson's pinched our King'! Cynthia received a coronation mug of Edward VIII from her Hereford school which is still in her china cabinet.

The coronation of George VI was held on the date planned for Edward VIII's – Wednesday 12 May 1937. Frank doesn't remember it being a public holiday so he would have gone to Sandfield School in Guildford as usual but he does recall it being talked about and would have seen pictures afterwards in the newspaper. The event was broadcast live on BBC radio (a first, although the most sacred parts of the ceremony, ie the consecration and holy communion, were replaced by hymns broadcast from St Margaret's church next to Westminster Abbey).

The procession was also broadcast on the fledgling BBC TV service, the first ever outside live broadcast. It was also filmed for cinema newsreels but as cinemas were regarded as 'dens of iniquity' by his family, they wouldn't have gone to see it (although Frank did sneak off occasionally with a friend to spend his hard-earned pocket money at 'Saturday Morning Pictures' in the long-gone Playhouse Cinema, where Tunsgate Square is now...).

Queen Elizabeth II's coronation was far more memorable for both Cynthia and Frank. They had moved into their brand new Gosden Hill Road home from an ex-POW hut on Merrow Downs in 'the week the old King died' as Cynthia always said. Tuesday June 2nd 1953 was a bank holiday and they walked up Guildford bypass with Christine (aged 5) and Christopher (3½) to Frank's uncle and aunt's home in Guildford Park. It was a very wet day but the prospect of watching the young Queen's coronation on uncle's new television, bought for the occasion, made the long walk worthwhile. George and Emmy's small sitting room was packed with family and friends, crowded around a 9" black and white screen with a grainy picture. It seemed miraculous to be able to watch the processions and follow the long ceremony at home. It certainly made a big impression on Frank, knowing he was witnessing the start of a new era in the nation's life as it moved out of the post-war period with a young queen as sovereign. I doubt anyone watching would have thought it would be more than 70 years until the next coronation.

When the date of Charles' coronation was announced, Frank was determined to 'wake up breathing every day' beforehand to make sure he would be here to watch it! He declared it a 'number ones' day (to anyone who's been in the Services, that means full dress uniform) and following the patriotic theme, out came his navy suit bought for a grandson's wedding, his war medals and a bowler hat given to him by a colleague many years ago – the hat is probably as old as he is, as the men's outfitters it came from was destroyed by fire when he was a boy! A rummage through my ribbons box enabled the hat to be suitably decorated. He polished his best shoes and got up early to be ready in time, and I think you'll agree he turned out well! We all watched the ceremony and the parades and felt particular pride in the skill and precision of our armed forces' roles in the event, culminating in the new Sovereign's greeting in the garden of Buckingham Palace where we have all had the privilege of attending royal garden parties. We even treated ourselves to an easy to eat lunch of Cornish pasty and strawberry sundae in front of the TV, so as not to miss any part of the day.

But how much technology has moved on in those intervening years! The average TV screen is now more than 5 times the size of that 1953 version, with high calibre colour pictures and 'surround' sound, or you can watch on a phone in your pocket! The visual impact of the processions and Abbey service was therefore inevitably greater than in 1953, but I found the ceremony itself to be very moving with its deeply spiritual elements and pageantry; knowing that the first coronation to take place in the Abbey was that of William the Conqueror also brought home a real sense of history in the making.

Prayers worth sharing



An Autumn Prayer

We bless you, God of Seed and Harvest And we bless each other That the beauty of this world And the love that created it Might be expressed though our lives And be a blessing to others Now and always

Creator God, who brings forth both green shoot and hoar frost, sunrise and sunset, we bring our thanks for seeds that have grown, harvests gathered, storehouses filled, mouths fed. For summer's passing and harvest home we thank you,

> For those whose harvest is poor, whose crops have withered, water tainted, children starve, help those who bring relief and bestow on us an unaccustomed generosity, that all might share from your garden and all might sing your praise.

> > AMEN

SCAMS

ADVERTS

Fraudsters are buying up adverts that appear at the top of search results when shoppers look up popular retailers on Google.

Recently there have been reported in Which magazine examples of dodgy ads when searching for Next, TK Maxx and Zara.

Loft insulation scam calls

We've had more reports of someone claiming to be from Surrey County Council. They say that they are a conservation officer and try to sell you loft insulation. Local Authorities do not do this, please hang up!

PHONE COMPANIES

According to experts at secure card payments provider, <u>Dojo</u>, the most recent phone bill scam includes a range of legitimate-looking communications through email, text and social media, notifying consumers and businesses that they can benefit from reduced phone bill charges as part of a monthly contract. The scam will then ask for card details to receive the discounted phone bill. "Having acquired the stolen card details, scammers are then using them to make lavish online purchases, and empty bank accounts, causing a huge financial and psychological impact on victims.

NB If it sounds too good to be true, it probably is!!