

15th – 22nd February: Janice Todd, Business Matters

Some prayer suggestions for the older generation:

- Pray for pensioners facing increases in the cost of living at a time when their income from savings may have been reduced as a result of the current financial difficulties.
- Pray that God might give them grace and wisdom to counsel and steady their children and grandchildren who may be facing redundancy and financial hardship.
- Pray that those in our senior generation, brought up in the Christian faith, and who have run a good race, might be empowered at this time to pass on their baton of biblical principles to those in the younger generations.

22nd February - 1st March: Margo Cunningham, Pray for Scotland

See the newsletter for Margo's testimony of God's provision for her family.

Here are her prayer points:

- Give thanks that our loving heavenly Father is a God who is Plentiful, He supplies all our needs.
- Forgive us Lord when we allow the Grip of the Pound to get a hold of us, we worry and become anxious about money and what we will eat, drink or wear.
- May we seek Your face as we consider how we honour You from our wealth, may we Give Proportionally to bless You Father.
- We thank You for Your word that encourages us, "Bring the whole tithe into the storehouse, and test Me now, says the Lord of hosts, if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows". Thank You that Your word tells us You are a God who re Pays.
- May we seek opportunities in this current economic climate to share with others about Your provision and the hope that is found in You.

Resources Provided by Care for the Family

Supportnet Factsheets (www.careforthefamily.org.uk)

"Money, debt and family life"

"Christmas - how you can make the most of it"

The Money Secret, Rob Parsons, Hodder and Stoughton, £6.99

The Money Secret CD £13.00

The Money Secret Workbook, £4.99

(All available on www.careforthefamily.org.uk or on 029 2081 0800)

The Money Secret Adult Education Course. See www.themoneysecret.info

Quidz In – A course to help parents raise financially confident children

See www.quidzin.org.uk

Helpful Websites

www.red2black.org.uk. A resource to help churches help their neighbours with debt reduction

www.capuk.org Christians Against Poverty is a national debt counselling charity with a network of 82 centres based in local churches. CAP offers hope and a solution to anyone in debt.



Prayer Diary December 08 - February 09

30th November - 7th December: Angus McLeod, former banker

30th November
National Day
of Prayer and
Reflection

Scottish Banks and Financial Institutions have historically been held in high esteem not only in the UK but also internationally. The fact that our two largest banks, RBS and HBOS, are to receive the greatest capital injections from the government and HBOS is also subject to a takeover, is therefore not just a cause for concern for those institutions but also an issue for our whole nation. Reputations have been damaged and there is a significant risk that jobs and revenues will be lost from the Financial Services sector in Scotland. The "rescues" have averted one crisis but left staff wondering what the future holds and the extent to which product rationalisation, cost cutting, mergers etc. will impact on them. The reputation of bankers is at its lowest and there is little sympathy for the Banks, not helped by the focus on massive bonuses that were received by a small minority. *Please pray:*

- For the Executive of each of the Banks that they may have wisdom in steering their organisations through these difficult times.
- That the action being taken by governments will lead to trust between banks being restored so that they will lend to each other and we will see inter bank interest rates, which drive the cost of borrowing for larger companies, being reduced.
- That redundancies within the industry may be kept to a minimum and that key decision makers will be sensitive to the importance of the industry to the Scottish economy when considering any re-structuring as a result of mergers, rationalisation etc.
- That Banks will not allow the spirit of fear to drive them to avoid risk to such an extent that they begin to pull support from small and medium size businesses.
- That the Banks will adopt a sympathetic position to those who find themselves in difficulty with their mortgage.

7th - 14th December: Senior employee in finance sector, Edinburgh

Prayer pointers for the finance sector:

- For those in authority – directors, regulators, governments – that they take heed of the painful lessons of past mistakes, have the courage to own up to these failings and seek to apply Godly wisdom from this point forward.
- For Christians working in the financial sector – that we reflect on our own roles, that we have the courage to promote good governance and that we are there for our colleagues with a willingness to listen, be a wise counsel and support those in need.
- For Non-Christians working in the financial sector – that they find comfort in their Christian colleagues, that they take time to reassess the meaning and purpose of their lives and to ask questions, that they come to recognise the futility in a life lived without knowing the love and security that can come only from Father God.
- For consumers of financial products – that they be willing to engage with the basics of finance, that they realize the importance of living within one's means, that they accept the basic tenets of spiritual as well as financial and physical well-being.
- For individual companies – specifically RBS and HBOS. For God's hand to be over these companies and their contribution to Scotland's economic well-being.

14th - 21st December: Employee of HBOS

As a Christian in HBOS the true nature of witness in the workplace has become apparent. HBOS has been the focus of many rumours, a takeover announcement and then further rumours about the legality and security of the deal itself. For many in the banking industry there have never been such testing times. I believe that the most powerful and effective witness we can provide to our colleagues is to be there and to care about how others are dealing with the stress and uncertainty. It's not about sharing faith in an explicit way, although opportunities to do this may arise as a result. Focusing on others often enables us to manage our own fears more effectively too. **Please pray for:**

- **Colleagues in denial and shock** - that God will gently yet firmly open their eyes to the reality of the situation.
- **Colleagues in anger/fear** - many are angry that such a paternal organisation can consider redundancies. Many have been with the companies that make up HBOS for many years, and for them this is a betrayal. Pray that God may give them a wider view, that they may see that this is not a personal attack.
- **Colleagues in depression** - for hope and comfort for employees who have family who also work for this organisation and are facing the prospect of all income being under question. Many love their jobs and cannot imagine working anywhere else.
- **The Christian Fellowship in HBOS** Please pray for patience, wisdom and trust, that we may witness daily in our calm reassurance that God has the future, whatever that may mean. Pray that God will fill us with his strength and his Holy Spirit and that, just as happened so often in biblical times, His light will shine and hearts will be won for him even in the darkest times.

21st - 28th December: Karen Nonhebel A financial blessing for families at Christmas



*In this age of "never enough"
The credit crunch's making things tough.
Approaching December
We must all remember
That Christmas is NOT about stuff.*

*Don't think, as the caroller sings,
Of Santa and all that he brings.
Don't think of recession
Recall the expression:-
"The best things in life are NOT things".*

*As well as for gifts you are given,
Give thanks for the family you live in.
Folk round you are planted
Don't take them for granted,
They're really a gift sent from heaven.*

*When buying for family and friends
It's not the amount that you spend.
It's all about attitude,
Give love and show gratitude
- Best type of gifts you can send.*

*Time is a gift we can't measure,
Spend IT and bring LOTS of pleasure.
If you're interested,
Time well-invested
Will yield special memories to treasure.*

*This Christmas time here is the key:
Be brave - think alternatively.
Remember, God's given
His Son, sent from heaven,
The BEST gift for you and for me.*



28th December - 4th January: Peter Jones, financial services community

As we begin 2009.. The current uncertainty in the financial markets is leading the world, especially the Western world, into "uncharted waters". No man can accurately predict what will happen. This can be a time of great uncertainty and worry for many people. But we have a God who knows *all* things and who's in *control* of what's happening. So what is God doing? Hos 13:6, "*According to their pasture, so were they filled; they were filled, and their heart was exalted; therefore have they forgotten Me.*" Dt 31:20, "*For when I shall have brought them into the land which I swear unto their fathers, that floweth with milk and honey; and they shall have eaten and filled themselves, and waxen fat; then will they turn unto other gods, and serve them, and provoke me, and break my covenant*". Maybe God has had enough of people in the Western world being so comfortable with their material wealth that they no longer feel they need Him. **Please pray:**

- That Christians would be at peace and trust God for their own provision.
- That Christians would explain their trust and beliefs to those around them.
- That unbelievers would turn to God as the source of their security.

4th - 11th January: Debt David Wilson, Care for the Family

We had little idea when we published *The Money Secret* in 2005, just what a valuable tool it would become as we begin 2009. We produced the book in response to families becoming over extended in their spending and credit. RELATE were reckoning that for 70% of couples coming to them with marital difficulties, financial problems were a major factor.

Now at the end of 2008, with a certain irony, it is the banks that have become over extended, lending money beyond the security provided by borrowers. Whilst governments around the world are putting together rescue packages to save a number of institutions, there is a vital role for Christians in praying for those affected by the now ubiquitous "credit crunch" and providing practical support to those affected by the recession, whether within our church or in our local community. We must also encourage a sensible attitude to finance, despite the barrage of credit offers every adult is subjected to. *For a list of resources see back page.*

Please pray:

- For individuals and families facing financial difficulties as a result of over-spending.

- For parents as they come under pressure to provide even more for their families and deal with issues of peer and consumer pressure within their families.
- That people may break away from a dependence on material goods for fulfilment and satisfaction.
- That those in authority within Governments and the Financial Sector will make responsible decisions concerning the economies of our nations.
- For Christians working in the banking and financial sector to show wisdom and grace in their dealings with colleagues and customers.

11th - 18th January: Debt Stephen Ilett, Tax Consultant

We have been living in a society in which debt is easy to create. Now we are living in a time when many need help to manage their debts. It is not a time to criticise but a time to help **Remember in prayer:**

- All those who are in debt
- Jobseekers
- Business owners and employers
- Bank managers
- Debt counsellors

18th - 25th January: Lynne Murray, Development Coordinator, Heart to Heart

Heart to Heart was established to “*promote the welfare and relieve the needs of adults and children affected by the isolation, pain and trauma of divorce or separation in order to demonstrate Christian love and concern*” in April 2003, after being involved in consultation and development work with Holy Trinity Brompton, London. Since then we have supported more than 100 people providing them with skills which have enabled them to make proactive decisions in their lives and move on in a recovery process from the negative experiences of their past.

We do this by providing support and hope in a variety of ways: ☺ 6-week group support course covering effects of the past, communication and handling/resolving conflict, forgiveness, moral & legal issues, relationships & boundaries and moving on. ☺ Monthly group support meetings ☺ one to one and telephone support ☺ Book/tape resource library.

Many areas of life are affected when a long-term relationship breaks down. One area in particular is finance and the changes that occur when a one family household splits up and becomes two.

Prayer Points for those affected by divorce:

- That money isn't used or withheld as a tool to seek revenge for the break-up.
- That changes are readily and easily made to outgoing finances in agreement with suppliers/banks etc.
- That changes are made to put in place a simplified lifestyle.
- That through the support offered, “Hope” is brought back into focus for the future.

25th January - 1st February: Brian Robertson, “Trust and Pray”

See the newsletter for an article by Brian Robertson.

Here are his prayer points:

- Pray for those who are speaking and counselling people who are finding it hard to pay for past overspending or are simply unable to make ends meet.
- Pray for those with difficult decisions, that they would have the fortitude to deal with matters.
- Pray for an increase in *trust* between financial organisations as they lend and borrow from each other “overnight”.
- Pray that government and those in “the City” would be honourable in all their dealings. “My word is my bond”.
- Pray for business strategies that are truly trustworthy and prudent.
- Pray for good stewardship in all aspects of life, starting at home.
- Pray for financial stability based on *peace* and *trust* not greed and the fast buck mentality.
- Thank God for those who have stored up for the hard times and can now help.

1st - 8th February: Dougie Flett, ICCC ‘Small Business, Powers & Principalities’

Stan Mendham OBE, founder of Forum of Private Businesses, was a Christian, social entrepreneur, champion of small business with a pastor's heart. At an ICCC Board, with tearful eyes, he recounted heartrending stories of business failure. He said marriage breakdown often resulted from loss of business, income and home.

Small business owners have mountains of paperwork, insurances, taxation, legislation, accounts, VAT, employment rules, health & safety, marketing, delivering product or service along with long hours, small margins and credit pressure. Family is locked into small business, sharing time with spouse and children.

Does your church pray for the small business? If not, why not? Jesus sanctified small business by running one. He ran a family business for more years than his “ministry” years. Banks wield power of business life or death. Overdraft removal is the fear for small business. Stan said, “The great concern is that if small firms see a reduction in bank quality in good economic times, what will happen when, or if, the UK experiences another credit crunch?” Eight years on, it's crunch time. He asked for legislation to compel big companies to pay small suppliers promptly; five years after, The Late Payment of Commercial Debts (Interest) Act 1998 arrived. Bully companies take 90 days to pay.

Pray strategically for small business; ask owners what to pray for. We don't fight against flesh. “Powers” plan the downfall of Christian owned business. Praying for a person's business is as right as praying for a person's health – listening to God's direction in prayer. Pray for those called to business.

8th - 15th February: Steve Pierce, Stewardship Money

Is the Church in the UK ready for the impact that economic turmoil will bring? Are we ready as individuals? The Bible affirms that we cannot divorce economics from social justice (Amos 8:4-7) but what does that mean when money anxiety is all around us? Can the Bible's teaching about wealth and possessions offer solid ground in the current crisis? At Stewardship Money we believe that the financial crisis is also an opportunity for the church. It challenges us - and gives us permission - to speak about money when we have been silent for too long. Our training courses bring a biblical perspective to our relationship with money and encourage good money management as the foundation of financial freedom. We believe that generous giving is a hallmark of personal discipleship but that the pain of debt and money anxiety can inhibit generosity and make life unbearable. Our personal budget coach training equips both individual volunteers and churches establishing Money Ministries to take positive, practical action to support those struggling with personal debt in both congregation and community. *To find out more visit www.stewardship.org.uk/money. Prayer points:*

- Pray for those trapped in debt; that churches will establish simple but effective ways of offering pastoral support and practical help.
- Pray that we can ask, *Give us this day our daily bread* in a deeper way, seeking contentment not compulsion to spend, gratitude not greed for more and with a fresh awareness of the needs of the poorest on earth.
- Pray for those whose anxiety over money robs them of joy, lets fear in and takes captive our desire to practise generosity.