



Christian Today Digest

September 2018

Large print 25pt

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CHRISTIAN TODAY DIGEST is available in the following formats: audio CD, braille, large print (17, 20, 25 and 30 point) and email. It can also be downloaded from the Torch website either as an audio or HTML file.

Contents

Christian Today Website Articles ..	5
After Wonga: How Christian values are helping reshape Britain's relationship with money.....	5
Church of England shouldn't only refer to God as he, says bishop .	16
94-year-old veteran skydives for Christian work 74 years after parachuting into Normandy on D-Day.....	19
RE should be changed to include non-religious beliefs and worldviews, says new report	23
10-year-old orphan threatened with eviction gets a home	27

**What does the British Social
Attitudes survey really say
about Anglican decline? 31**

Christian Today Website Articles

Unless otherwise stated, articles in this magazine are transcriptions of material selected by the editor at Christian Today and were first published recently on www.christiantoday.com.

After Wonga: How Christian values are helping reshape Britain's relationship with money

Some five years ago, Justin Welby, the newly enthroned and 105th Archbishop of Canterbury, gave a typically candid and convivial interview to **TOTAL POLITICS**. Politics, sex and **THE WEST WING** were on the table. So too was his campaign to tackle the invidious effects

of high cost and exploitative payday lending.

Would the Church of England hector? No. It would invite churches the length and breadth of England to throw open their doors and welcome in credit unions offering the alternative of mutual saving and borrowing. They were money lenders, and they were being invited into the Temple. But they were not profiting unduly from usury: their rates reflect the cost of lending; they promote saving, not least as a way to reduce reliance on credit; they help and advise customers – even, very often, those who cannot afford to borrow.

The Archbishop recounted his words to the chief executive of Wonga, one of the largest and most brazen payday lenders whose annual interest rates could be as high as a truly disturbing 5,385 per cent: ‘We are not trying to legislate you out of existence. We are trying to compete

you out of business.’ More Pied Piper of social change than pugilist.

But what happened next threatened to change all that. ‘War on Wonga’, the morning papers raged from their front pages. The contest had become a battleground, and the archbishop had been tasked with leading the charge. Such were the birth pangs of what was to become the Just Finance Foundation, the archbishop’s charity focused on fostering a fair financial system.

On closer inspection, promoting financial health, of the many struggling with debt right across the social spectrum, and particularly among those for whom making ends meet is a daily struggle, was found to be complicated. Credit unions and other responsible finance providers face significant barriers to scale, the combined value of their loan book representing only one fiftieth of that of the high cost credit

sector. The people who need help most are often least likely to come forward – five in six who are over-indebted do not seek help (it turns out not everyone shares the archbishop’s ease in talking about money – in Britain, it is even more stigmatised than talking about sex).

Furthermore, the UK has an endemic problem with financial capability. A recent study of developed economies by researchers at Cambridge University and UCL, for example, ranked the UK among the bottom four nations, with one in three adults in England and Northern Ireland unable to make everyday financial calculations such as working out change. Half the population lacks savings of more than £100, a sum that leaves you pretty exposed when a washing machine packs up, a car tyre needs replacing or you need a deposit to rent a house.

The archbishop did support calls for the regulator to cap charges on payday lenders, and listening in five years later, his endorsement is still credited with being influential. Charges were capped at a total of 100 per cent of the sum borrowed. A million consumers were said to benefit. Several payday lenders went out of business. For its part, Wonga's profits halved in 2013 and losses doubled in 2015 to £76.5 million after tax. The exploitative business model was broken. And now we see Wonga in administration.

Meanwhile, with the help of the Church Urban Fund (CUF) and its partnerships with over Anglican 20 dioceses from Plymouth to Bradford, the Just Finance initiative incubated practical programmes to address gaps in action on financial injustice and distress. The Just Finance Communities programme works on all the 'last mile' issues of

making fairness a reality. Staff and volunteers amplify the piper's tune, equipping local groups to raise awareness of the extent of financial distress, its impacts and to invite action. They increase the availability and awareness of responsible finance, sometimes recruiting volunteers to run counter services in neighbourhoods that lack financial and other services, other times to promote products tailor-made for low income households, or broker significant payroll services with local employers, mergers and investment.

This is never just about the money. It's always about lives. What was it that broke one of our earliest customers and sent her debts spiralling? The simple desire to provide her daughter with a school uniform and a pair of shoes.

On the demand side, the Communities teams play a distinct role that deserves to be an integral part of realising the

aims of the national financial capability strategy. They reach and engage people who are far from ready to identify with money specialists, give them a taste of what it feels like to regain control of their money, and grow their motivation to confront remaining challenges – through their own initiative or with other agencies.

Independent evaluation of the Cash Smart Credit Savvy programme has demonstrated that 94 per cent of participants intend to plan how they will spend money, and just under three quarters spread what they have learned. Since all of us, on money, health and a host of other issues, give greater credence to what we hear from family and friends than experts, this seems to be a particularly important contribution.

The other programme, LifeSavers, enables primary schools – around a hundred to date – to embed financial

education. Watching children grapple with the emotional and social implications of decisions at the same time as the maths and lexicon of money (council tax, anyone?) inspires hope that we really can create a generational shift in our relationship with money. Children engage deeply with purposes and what choices mean for them. They regularly prioritise long term benefits, like growth in savings over the bait of incentives on junior savings accounts, defer short term gratification and demonstrate generosity to their parents, siblings and friends – saving for birthday presents, for example.

The programme builds teachers' skills and confidence at no further cost, too. So, while surprising given the usual concern about central edicts, staff workloads and schools finances, 70 per cent of LifeSavers head teachers would

like financial education in primaries to be mandatory.

Both programmes illustrate how capitalism can (and should) be in service to a value system that recognises humanity, that is, each individual and each community with whom their wellbeing is entwined. They appeal to people's aspiration and commitment and build stronger alliances. They achieve their goals through respectful and good quality relationships.

Christian values inspire the ends and means of Just Finance – though it is not a Christian charity, its activities are open to all and it does not proselytise. But they are also widely shared and can inspire others too.

So far, so good. But what for the next five years? Growth, obviously. Just Finance has been rigorous in testing and

evaluating its programmes and they need to be scaled to meet the needs of a growing number of households in financial distress. But in establishing new aims for the newly incorporated charity last year, the board also returned to the vexing question of fair and affordable credit.

Wage stagnation, the growth of the gig economy and the questionable ability of benefits to enable people to meet their costs all mean the pool of people at risk of financial crisis continues to grow.

The Financial Conduct Authority is to be congratulated for cracking down on other kinds of high costs credit – though this limits sources of credit for people who depend on it – and is considering how financial inclusion can be better served by the mainstream retail banking model. Modest fees for current accounts, as they charge in parts of Scandinavia, that cross-subsidise

services for low income consumers, is one idea that's overdue.

The government has designated £55 million of assets from dormant bank accounts to improve financial inclusion, and ministers and officials have so far been consistent in saying they seek 'scale and sustainability' in the growth of and access to responsible finance. This is where Just Finance can do more to help. Now that leaders in banking and regulation sit round the board table with church and community leaders, financial and innovation experts, Just Finance is bringing together banks and other investors, responsible finance providers, intermediaries and policy makers to design how mainstream capital, of perhaps £100-200 million, can be used to scale up responsible lenders.

There is a rising tide of action on just finance. Now it's time for government

to tell a bolder story, chart a bolder course, and make a commitment to ensure affordable credit for all within 20 years.

Church of England shouldn't only refer to God as he, says bishop

The Church of England's first female diocesan bishop has spoken in favour of a shift away from only referring to God as male.

The Bishop of Gloucester, the Right Reverend Rachel Treweek, told The Telegraph that it was important for those in the Church to be 'mindful of our language'.

'I don't want young girls or young boys to hear us constantly refer to God as he,' she said.

Earlier this month, YouGov released the findings from a new survey that found the overwhelming majority of British Christians continue to see God as male.

The survey of over 3,000 British Christians found that only one per cent believe God is female and that women were more likely than men to believe God is male – 41 per cent of women compared to 30 per cent of men.

The research also found that younger people were more likely to regard God as male (46 per cent), compared to over 65s (30 per cent).

Bishop Treweek suggested that only referring to God as male could send the wrong message to people.

‘For me particularly in a bigger context, in all things, whether it’s that you go to a website and you see pictures of all white people, or whether you go to a website and see the use of “he” when

we could use “god”, all of those things are giving subconscious messages to people, so I am very hot about saying can we always look at what we are communicating,’ she said.

The Rev Dr Ian Paul, a member of the Archbishops’ Council, suggested it was hard for people outside the Church growing up in a culture where ‘sex identity is ever present’ to understand the concept of a God who is neither male nor female.

‘I think it makes it increasingly hard for young people to think of personal being without thinking of sex identity—and so if God is the ultimate ‘person’ then God must be sexed – i.e. male or female,’ he told the newspaper.

‘This view contradicts orthodox Christian teaching—but many young people don’t have enough contact with the church for actual Christian teaching

to counter the thinking they pick up from culture.'

94-year-old veteran skydives for Christian work 74 years after parachuting into Normandy on D-Day

Nearly three-quarters of a century ago, Harry Read parachuted into Normandy as part of the D-Day offensive on 6 June 1944.

Despite turning 94 this year, the great-great grandfather jumped from the skies once more this month to raise money for The Salvation Army's work to stop human trafficking and modern day slavery.

For Friday's charity jump – his first high level skydive since D-Day – Read took off from The Old Sarum Airfield in Salisbury and flew 10,000 feet into the air before the big leap from the plane.

It was quite a different experience from his D-Day jump, which he made at just 20 years of age while serving as a wireless operator in the Parachute Brigade.

'On that morning at 00.50 hours I parachuted into Normandy and 30 seconds later I was on the ground,' he recalls.

'This was my first high level skydive and whilst I was a little nervous I have always enjoyed the thrill of parachuting. It was amazing to experience the freefall and then cruising down was simply beautiful,' he said.

'I feel so lucky to have been able to experience this at my age. Before

I could take part in the jump my doctor assured me my heart is as healthy as a middle aged man.'

Read has been a life-long member of The Salvation Army, having previously served as the leader of The Salvation Army in both the UK and East Australia, and as Chief Secretary at The Salvation Army in Canada.

In 2016, he was awarded France's highest honour, the Chevalier, by order of the Légion d'Honneur for his role in liberating the country from the Nazis in June 1944.

Read was inspired to make the jump again after visiting the Normandy battlefields earlier this year for an anniversary tour. An anniversary jump is being planned for June next year, which marks 75 years since D-Day, but Read wanted to try a practice dive closer to home first.

‘At whatever age we are, we are more than capable of shrinking from something that we feel is beyond us,’ he said.

‘But, I believe we should not withdraw from a challenge – yesterday is not our best, our best is tomorrow. I look forward to the chance to jump again next year in Normandy.’

Read was accompanied on his jump by his granddaughters and grandson. His efforts have raised over £3,500, which will go towards Salvation Army projects operating across 11 countries to prevent trafficking and slavery at source.

RE should be changed to include non-religious beliefs and worldviews, says new report

Religious Education in England's schools should be rebranded as 'Religion and Worldviews,' according to a major new report.

Under recommendations from the Commission on Religious Education, the traditional RE class should be adapted to include non-religious views like atheism, agnosticism, humanism and secularism alongside lessons on the major faiths.

The report's authors warn that unless RE adapts, the subject could disappear from schools altogether.

'RE needs rejuvenating if it is to continue to make its important

contribution, indeed if it is not to wither on the vine,' writes Commission Chairman, the Very Rev Dr John Hall, Dean of Westminster and former chief education officer for the Church of England, in his foreword to the report.

Dr Hall said that at present, the quality of RE in many schools was 'inadequate in enabling pupils to engage deeply with the worldviews they will encounter'.

Other recommendations include providing better training for RE teachers and making the subject statutory across publicly funded schools.

Dr Hall argued that RE needs to be adapted to help young people understand the 'diverse society' they are growing up in.

'Young people today are growing up in a wonderfully diverse society,' he said. 'Day by day they can encounter

different cultures and worldviews, if not personally at least through the media.

‘So it has never been more important for people to understand the main traditions of faith and belief and the wide variety of worldviews.’

The Church of England’s Chief Education Officer, Nigel Genders called the report ‘timely’ and said the changes were ‘vital’ in the face of declining numbers of schoolchildren taking RE at GCSE and A-level.

‘Today, most people’s experience of religion and belief is national and global, so we support the move away from a local determination of the subject,’ he said. ‘We believe this will help pupils make sense of religion and belief as it is lived today and this proposed change is educationally valid and would bring RE into line with all other curriculum subjects.’

Paul Whiteman, general secretary of school leaders' union NAHT, also welcomed the findings. He said: 'A change of name to 'Religion and Worldviews' shows that this is a broader subject than the study of religion; it is about the different ways that people see and make sense of the world.'

The Catholic Education Service disagreed, however, warning that the subject was at risk of being watered down.

'This report is not so much an attempt to improve RE as to fundamentally change its character,' a spokesman said, according to The Telegraph.

'The proposed name change to include 'worldviews' means that the scope of the subject is now so wide and nondescript that it would potentially lose all academic value and integrity.

‘As we have always maintained, the quality of Religious Education is not improved by teaching less religion.’

Research has found a decline in the number of schools offering Religious Education, with recent research suggesting that over a quarter of England’s secondary schools do not provide any RE lessons despite the law requiring it.

10-year-old orphan threatened with eviction gets a home

A 10-year-old orphan being supported by a Church of Scotland minister has been guaranteed a home after being threatened with eviction.

Giorgi Kakava and his grandmother were told to leave their apartment along

with 300 other asylum seekers being housed in the Glasgow area.

According to the Church of Scotland, the family was given just 10 days' notice to vacate their flat in Springburn.

But after an intervention by Glasgow North East MP Paul Sweeney, the 10-year-old has now been offered a permanent tenancy with North Glasgow Housing Association, also called ng Homes.

'We have already seen the eviction scandal play out over the last few weeks in Glasgow, and sadly Giorgi and his grandmother were liable to be evicted from their property,' said Mr Sweeney, according to the Evening Times.

"So after intervention by my office, we have been successful in ensuring the housing association is going to offer them a permanent tenancy.'

Earlier this year, Giorgi and his grandmother successfully fought off deportation to their native Georgia after Mr Sweeney spoke on their behalf in the House of Commons.

They have also been closely supported by Church of Scotland minister Brian Casey, whose petition to keep Giorgi in Scotland has drawn over 80,000 signatures in support.

Rev Casey said: ‘Giorgi and his gran were very confused, upset and anxious when they were told they had to leave their home.

‘There are no guarantees that they would find somewhere else to live close by and moving to another part of Glasgow would disrupt Giorgi’s education and home life.

‘So I am absolutely over the moon that ng homes have joined us to try and give him a childhood by allowing him to stay

in his home, surrounded by things that remind him of his mum.'

Giorgi was facing deportation after his mother, Sopio, died in February following a long period of illness. Sopio fled from Georgia with her son seven years ago after finding out that her husband allegedly owed money to gangsters.

She was waiting for a decision on her appeal for asylum in the UK at the time of her death. Her mother, Ket Baikhadze, is now the legal guardian of Giorgi and has been given leave to remain in Scotland for the next two-and-a-half years.

Giorgi's leave to remain has been extended until just before he turns 18, and Rev. Casey is continuing his campaign to allow Giorgi to remain in Scotland permanently.

His petition states: ‘Giorgi is, to all intents and purposes, Scottish and is doing well at his primary school. If he was returned to Georgia against his will, he would be under threat.

‘Please help us to keep Giorgi in Glasgow. This is the only home he has ever known and he is proud to be from Springburn and Glasgow. His schooling would be disrupted and his life would be at risk in Georgia.’

What does the British Social Attitudes survey really say about Anglican decline?

So, it’s all up with the poor old Church of England.

That’s the take-away from the latest British Social Attitudes

survey that points to its ‘unrelenting decline’, anyway. It’s even worse in the Church of Scotland.

The number of Brits who self-identify as Anglicans has halved in the last 15 years, and our national church now claims the allegiance of only 14 per cent of us. Among young adults, it’s only two per cent. At current rates of decline, etc, etc.

However, it’s quite important to be clear about what these figures actually tell us, and it may be that they don’t tell us very much. They are not evidence of someone’s religious practice; they are an untestable statement of affiliation. (Ask me if I play the guitar and I’ll say ‘yes’, though I haven’t picked it up all year.) There is a question about how often people go to church, but the BSA doesn’t actually count them. In fact in 2017 it was reported that the number of Anglican worshippers – though it had

declined dramatically overall since 1983 – had actually risen ‘gently’ during the last three years.

What the survey does tell us is that when it comes to box-ticking, people are far less likely to tick the one that says ‘CofE’ – for so long the default position for much of the country. ‘When I mention religion, I mean the Christian religion; and not only the Christian religion, but the Protestant religion; and not only the Protestant religion, but the CHURCH OF ENGLAND,’ says the combative Parson Thwackum in TOM JONES (1749). It took a long time for that to change, but the change has come. Partly it’s from being exposed to so many more spiritual options thanks to multi-culturalism and to the internet, home of the weird and wonderful. Partly it’s from the New Atheist assault that for a while made it uncool to believe anything.

Partly, too, it's because people have less need of the church for their social networks and as a community resource – even as somewhere to get married – so the points of contact between them are fewer. Church, and clergy, have become alien rather than normal.

Another contributing factor to this is the heightened religious temperature of our day. Religion seems to matter more than it did. Tim Farron is hounded out of office because of his religious beliefs. Boris Johnson jokes about burkas and faces calls for his resignation. If you are not particularly religious and have just never really thought about it all, ticking that 'CofE' box starts to look like less like clicking 'I agree' to a website cookie request and more like picking a side in an existential struggle.

And, of course, the rise of evangelicalism in the Church is part of this phenomenon too. It's not the old

vague, middle-of-the-road, wishy-washy, doctrine-lite thing it used to be: these people mean business, and that too can be off-putting. For evangelicals, it's important to know which side of the saved/unsaved line you stand, in a way that other traditions are not nearly as interested in. Forcing someone to face the question, 'Are you a Christian?' is, more often than not, quite likely to elicit the answer, 'Actually, no' – and that's not necessarily a bad thing.

All in all, then, the BSA survey does not indicate that the curtain is coming down on the CofE any time soon; and there's plenty to be optimistic about, in fact. The number of young people wanting to be priests has soared; it's planning 100 new churches. Most people involved in church life can point to something good happening, even if times are hard in places.

How, these figures do underline something important. The Church is becoming less and less embedded in the public consciousness as representative of their own spiritual identity. It has become strange. It has to decide how much of its strangeness is down to an artificial and fixable alienation from the wider population – those hats bishops wear, for instance – and how much is inseparable from its very nature as the body of Christ, a very strange thing indeed.

Faithful Christianity will never fit comfortably into society. If it seems to, it's because it has gone wrong. 'Woe to you when all speak well of you,' Jesus said (Luke 6:26). There's not much danger of that at the moment, and perhaps the CofE should be thankful.