Renewal Times

A publication by Living Water Parish, Stoke-on-Trent

Summer Edition 2021



WE ARE SURVIVORS



How we made it

Sickle Cell Disease

and lots more



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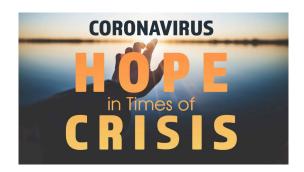
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WE ARE SURVIVORS

By Pastor (Dr) Marcus Chilaka, Ph.D



Life is full of challenges and obstacles; some small and others big. While some challenges affect few selected individuals in isolation (personal problems), others can affect a group of people, a community and, occasionally, a whole nation. The covid-19 pandemic has been a global challenge with several health, economic and social impacts on individuals, families and countries around the world. Problems and challenges by their nature come to people with the possibility to cause pain, distress, discomfort, loss, disease, death and other negative consequences. And the covid-19 pandemic took its severe toll on people across the nations. Chief among the things it visited people and countries with included severe disease and death. closure of businesses, loss of income, and breakdown of relationships. These, along with the lockdown measures brought about additional negative mental health impacts. Estimates by the World Health Organisation (WHO)* at the end of June 2021 indicates that the total global deaths attributable to the covid-19 pandemic is about 3.3 million. It has indeed been a time of profound distress and suffering since the first reported cases of the coronavirus in December 2019. Sincere condolences to those who lost their loved ones during this difficult season; and our prayers are with those who are still suffering from the effects of the pandemic.

The foregoing notwithstanding, the fact that we are still alive and able to produce and read this special edition (survivors edition) of Renewal Times is evidence that we have overcome the challenges and constraints of the pandemic. The Bible declares that '...in all these things we are more than conquerors through him that loved us' (Romans 8:37, KJV). How did we overcome and what lessons have been learnt? The following 3 pertinent points are worth noting:

I.We triumph by the grace of God

All the glory and praise must be to the almighty God who holds the entire world under His control, and by whose help and mercies we have come thus far. We are also thankful to the various human agents that God has used to grant the victory, including scientists, healthcare workers and others who worked on the frontlines. Although many questions and issues relating to the coronavirus and pandemic remain poorly understood by experts and mankind in general, we are assured that the God of heaven and earth knows the origin, progression and end of the virus and the challenges we face as a result. Like the prophet Jeremiah stated in Lamentations 3:22, 'it is of the Lord's mercies that we are not consumed. because his compassions fail not.' Let us be assured that God is always faithful to deliver those who trust in Him. He has promised to answer when we call upon

2. Every problem is temporary

Him in the time of trouble.

In fact, every problem has a solution and expiry

date! Change is a constant feature of life and while every change can be a solution to an existing problem, they nonetheless create new problems. So, life can be viewed as a continuous cycle of problems and solutions till the end of each person's tenure on earth. The bible captures this point in Psalms 30:5b, which states that 'weeping may endure for a night, but joy cometh in the morning.' Since night and day are permanent features of life, it would also imply that while the earth remains, problems (night) and solutions (day) will also be permanent features. Additionally, 2 Corinthians 4:18 states that the things that are seen (including problems) are temporary, while the things that are not seen (solutions before they manifest) are permanent. Walking by faith rather than by sight as admonished in 2 Corinthians 5:7 would include the imperative to always trust God and to receive solutions to problems by faith. To everyone who is reading this and is facing any of life's challenges, you are encouraged to keep strong in the Lord, pray and believe Him for solutions to the problems.

3.There is hope

One of the lingering effects of the covid-19 crisis is the feeling of fear and hopelessness it has brought to many people. Many who lost their businesses and sources of income are wondering how they can start over again. Some who lost precious people in their lives are wondering how they can carry on without such loved ones. And the general uncertainties about the pandemic, including doubts about the vaccines and the emerging variants of the virus have all added to heighten the feeling of helplessness among many. However, Job 14:7-9 assures that there is hope for a tree even when it is cut down.

While lamenting the many problems and challenges

facing the people of his days, Prophet Jeremiah recalls the faithfulness of God and that restored hope to him (Lamentations 3:21-22). In the same way, we can trust the Lord who has made us survivors, to also cause us to excel and progress in all areas of life beyond where we were before the start of the pandemic. The earth is the Lord's and all that is in it; so, lets move on with great courage, hope and determination, inspired by our confident trust in the God who is our rock, refuge and source of strength.

All will be well.

* WHO: https://www.who.int/data/stories/the-true-death-toll-of-covid-19-estimating-global-excess-mortality



Heaven: The Home for Joint-Heirs

By Dr Tolu Olarewaju

Jesus told us in John 14:2-3;

"In my Father's house are many mansions: if it were not so, I would have told you. I go to prepare a place for you. And if I go and prepare a place for you, I will come again, and receive you unto myself; that where I am, there ye may be also."

It seems logical to wonder; can a son really prepare a permanent place for his friends/mates who were not originally biological relatives to reside in the house of his father? Why should the father accept this person that his son has brought into his home? The reason seems clear cut when we study what the Bible says in Romans 8:17:

"And if children, then heirs; heirs of God, and joint-heirs with Christ; if so be that we suffer with him, that we may be also glorified together."

Note that the condition for being glorified together is also suffering together with Jesus, who told us that he goes to prepare a permanent place for the disciples; not just a house, but a home where they will remain together forever.

In John 14:23, Jesus refers to that home using the Greek word "monen" for "abode." Sounds familiar, doesn't it? An abode is where one abides; rests; remains: "Jesus answered and said unto him, If a man love me, he will keep my words: and my Father will love him, and we will come unto him, and make our abode with him." And again, in John 15:4 Jesus says: "Abide in me, and I in you. As the branch cannot bear fruit of itself, except it abide in the vine; no more can ye, except ye abide in me."

In Bible times, a father's house was where the extended family lived. Rooms were often added on as the family grew through birth and marriage (CrossWalk, 2021). The Father's house has many "rooms" or "mansions" and is a place of permanent dwelling. We get a glimpse of this permanent dwelling in the last book of the Bible, Revelations 21: 1-2, which reads thus:

"And I saw a new heaven and a new earth: for the first heaven and the first earth were passed away; and there was no more sea. And I John saw the holy city, new Jerusalem, coming down from God out of heaven, prepared as a bride adorned for her husband."

Revelations 21:10 -11:

"And he carried me away in the spirit to a great and high mountain, and shewed me that great city, the holy Jerusalem, descending out of heaven from God, having the glory of God: and her light was like unto a stone most precious, even like a jasper stone, clear as crystal."

A lot of people picture a dull eternity of harp playing, tea drinking, knitting, and boring singing. They would rather be where the party is, in Hell with Satan, not realizing that there will be no party - only eternal suffering and pain. Each place in heaven is designed uniquely, for the individual. God loves diversity, and he knows us inside and outside.

He tailor-makes His children and His provisions for them. Jeremiah 1:5 states thus:

"Before I formed thee in the belly I knew thee; and before thou camest forth out of the womb I sanctified thee, and I ordained thee a prophet unto the nations."

When we see the particular place He's prepared for us and only us - not just for mankind in general but for us in particular - we'll rejoice to see our ideal home.

Like the hymn says:

"When we all get to heaven What a day of rejoicing that will be When we all see Jesus We'll sing and shout the victory."

Jesus has prepared a place for each believer in Heaven. He will show us to our homes personally and, though new, they will also be familiar; part of the family home where we have always belonged. I hope to see you all in our homes in Jesus name.

References:

CrossWalk. (2021). Did Christ Really "Go to Prepare a Place" for Me? Retrieved July 18, 2021, from https://www.crosswalk.com/faith/spiritual-life/did-christ-really-go-to-prepare-a-place-for-me.html

To Mask or not to Mask

Many places of worship in England now have to decide whether or not to enforce the use of mask-wearing in their buildings. It comes as the lifting of coronavirus restrictions means face coverings is no longer be a legal requirement but guidance. The Government is expects each organisation to make its own rules on coronavirus mitigations. But the issue is causing division within churches across England as some Christians feel the mask is "a hindrance to fellowship" while others feel it is too soon to stop wearing them.

Speaking on the issue, Graham Nicholls, CEO of the fellowship of churches called Affinity, said people and churches should have the freedom to choose whether or not to use face coverings, depending on their own circumstances. He disagrees with it becoming a reflection of how good of a Christian someone is. "What I don't think is that we should oblige people to wear masks when they're no longer mandatory. And particularly in a church setting where it's a hindrance to fellowship, we do a lot of non-verbal communication.

"And, for those fully sighted people, seeing other people is part of the joy of fellowship. So, I think to restrict that when there's not an obligation on us legally, to do that, and to play some kind of moral conscience issue to say, basically, 'you're not very loving if you don't wear a mask'. I think that is wrong." Nicholls is also the lead pastor of a church in the south of England and has decided not to enforce the use of face coverings in his church from 25th July. "We are going to give people freedom from Sunday week, to not wear masks, to be able to sing. But because it is obviously a nervous time, we're going to maintain some of the social distancing options, maintain the hygiene, maintain the really good ventilation. And so we'll work out a way towards being more 'huddled', as it were, in a slow way." In a related development, the Mayor of London, Sadiq Khan has announced mask-wearing will be compulsory in all public transport in London. However, other social distancing measures have been removed.

For John Stevens, National Director of the Fellowship of Independent Evangelical Churches, it's important to recognise that the divisions amongst Christians over Covid restrictions have already existed, over singing for example, and he thinks church leaders should focus on the unity and avoid division in the church. "I think it's really important for church leaders to lead their churches for the benefit of the congregation as a whole, to try to maintain unity across the congregation, not to be divisive. So, some churches, the congregation may well have a common view where everybody thinks that they shouldn't be wearing masks, or they should be wearing masks where it will be most difficult is where there's significant division within the church itself." Stevens went on to say the congregants have also a responsibility to support their leaders as they make this very difficult decisions.

"I think there's a particular responsibility on the part of church congregation members to help and support their leaders, as they navigate this very difficult challenge. This could be a time in which people who disagree with what the leaders decide or recommend could be very divisive within the life of the church. I think it's really important that church members understand the difficulty of what church leaders have got to decide, and for the benefit of the body as a whole."

Neither Affinity nor FEIC will be issuing guidance on how to proceed with mask-wearing but will encourage each church member to decide what's best for their own congregation based on their own situations.

What do you think?

Email RT Editor: renewal@rccglivingwater.org

Sourced from Premier Christian News, 14 July 2021: https://premierchristian.news/en/news/article/churches-in-england-to-decide-for-themselves-whether-to-enforce-mask-wearing?utm_source=Premier%20Christian%20 Media&utm_medium=email&utm_campaign=12513088_daily%20news%2015%20 July&utm_content=1&dm_i=16DQ,7G75S,CGPSYV,U9VS1,1

Who will comfort the righteous?

lfedolapo Adeola Kolawole

Who will comfort the righteous?
Who will calm the restless spirit of the faithful?
Who will come to the rescue of the believer?
As he sighs in anxiety and groans under the weight of apprehension. Who will liberate him from him?
But God! But the breadth of God!
The Holy Spirit, the Living Holy Spirit, the Spirit of Truth. But He who is the God of all Comfort.

The Last year and half has been very original, majority of us at some point have had experiences that shook the very core of us. For many, phrases like "Life is short" "Life is fragile" "Tomorrow is not guaranteed" and the likes moved beyond cliches to gripping experiences. The pain of death; sudden death, loss, illness and lockdown was overwhelming. Our hospitals were packed and the staff were overworked, supermarkets could barely keep up with demands, our children felt isolated and cut off from their peers and school, our churches were closed, Family and friends couldnt be with each other.

mental illnesses were on the rise, business folded up and many lost their sources of livelihood, just to mention a few. Days seemed long and dark as fear lingered on, sometimes it felt like hope was dwindling and like it would never be bright and sunny again. But God! But the breadth of God! The Holy Spirit, the Living Holy Spirit, the Spirit of Truth. But He, who is the God of all Comfort.

When adversity strikes, the human instinct is to doubt God's goodness, but it is essential for our faith walk that we know that in good or bad times, God is Good. God is bigger than our experiences and while some of these experiences are monuments for our relationship with God, there is yet a lot more to him, we therefore cannot define the entirety of God based on those isolated

experiences. As the heavens are higher than the earth so are the ways and thoughts of God higher than ours.

We may live in a fallen, broken and imperfect world but our God isn t any of these. He is always watching over us and watching out for us, His presence enfolds us in radiant love and nothing, including the darkest trials can separate us from His love.

Our Comforter, our Helper, our Healer. Without him, many of us would've drowned, He kept us afloat in His everlasting arms, He made sure we were never totally hopeless.

As we sought His face and reached out to Him, His breath was like balm upon our hearts and He whispered loving words to our ears, he told us that it would be alright again and we held on to His promises even when our minds could not comprehend, oh the God of all comfort!

May all who are grieving receive grace to relax in God's healing, in His presence. May you find peace and strength from our heavenly father, who is the God of all comfort, may He help you navigate this hard path. Remember, death is a cheat but has been swallowed up in Victory and though the pain of separation is deep, it is only temporary.

We therefore do not mourn like those who have no hope There shall be a great reunion on that beautiful resurrection morning. Hallelujah!! As we slowly but surely catch a glimpse of light at the end of the tunnel, we are grateful to the One who has brought us this far and we do not doubt how far we can go with him on our side.

May He transform our hearts and minds as he leads us on the path of righteousness, may we let go of cares and worries so that we can receive His peace and cease striving. May the God of all Comfort, comfort us in all our troubles so that we also can comfort others. Amen.

Understanding the PURPOSE and POWER of WOMEN by DR. Myles Munroe

Reviewed by Asuefai Harcourt

Provoking.

If asked to describe this whole book with one word, 'PROVOKING' will be my go to word.

From the start of the book, till the very end, this book provoked me in many ways.

As a woman I was triggered; but as a human being, I was astonished because the truth this book holds and the weight it carries, is enough to enlighten a whole generation that may seem to think they are far from the problem.

When you first read this book, as a woman you may think "is he attacking me?" And as a man you might think "it seems he's actually on our side". But truth be told, all he's doing is calling your mentality out or haven't you ever heard the saying: "True change starts from within"? To fix the problem which he has identified to exist in society, we need to start not from inside the other party, but inside us. He doesn't start off simple; and he also doesn't start off overly religious. I say this because as you continue to read this book, you will learn that Dr Munroe does not just "know God" and "know of God" and he doesn't just practice a "religion", but rather the wisdom he emits is intertwined with the gospel.

It is not just something he has learnt and now quotes back to us, rather it is a way of life for him which is reflected in every fact he portrays.

His reasoning is so intertwined with the gospel that every thought process is backed up by the gospel even without it being thrown in your face that it is the gospel. One will only truly recognise it if spiritually awakened. It's not a very long read, but I would advise the reader to take it in chapters, in order to digest the message in bits and not just try to swallow it as a whole. There is a lot of repetition in this book. Dr Munroe repeats a lot of the facts and information he gives. It may seem a bit tiring as you read on to be honest because you may feel as though you're just reading in circles,

but I realised that it only made every new point he made stand out more, and by the end of the book, these key facts and information he continuously repeated through the book will be stuck in one's subconscious. Dr Munroe teaches with this book. He not only brings to our attention information that we may have missed, but he guides us with this book on how to practically apply the information provided to us in the manual that we have all come to know as the Bible. Truth be told he doesn't teach us anything new, or generate things from his own understanding as he goes along the way, but rather, he gives us a fresh interpretation based on his understanding of the scriptures and the simplicity of it is quite refreshing to read. I've come to learn that sometimes, we tend to overcomplicate the Bible and make it seem more rigid and difficult to follow and understand than it actually is. Yes; there are parables and maybe even a few riddles, but it is nothing we can't get past if only we choose to and Dr Munroe shows us this. As a woman, I would like to believe I always knew I was strong and powerful and the last thing I would've thought was that someone else would have to tell me this, but after reading this book, I now understand the depth, the reach, the complexity, and the difference in my strength, and this knowledge is powerful.

DR. MYLES MUNROE UNDERSTANDING THE PURPOSE AND POWER OF GOD'S DESIGN FOR FEMALE IDENTITY EXPANDED EDITION WITH STUDY GUIDE

Home for good.



A father to the fatherless, a defender of widows, is God in his holy dwelling. God sets the lonely in families.



Psalm 68:5-6

Home for Good believes that we all have a part to play to ensure that every child has the home they need. We work to mobilise the Church in the UK to respond to the needs of vulnerable children through families stepping forward to foster or adopt and churches wrapping around families with support, and to influence wider society through advocacy and engagement to create systemic change. Find out more at homeforgood.org.uk

Together we can find a home for every child and young person who needs one.

One of my favorite verses in the Bible is Matthew 5:6. Blessed are those who hunger and thirst for righteousness for they shall be filled. Or, to paraphrase – blessed are those who see that things aren't the way God intended them to be and so they live their lives as an example of (hunger and thirst for) the way God intended things to be. You don't have to look very far today to see that things aren't the way God intended them to be. This year, over 37,000 children will come into care in the UK - that's one child every 15 minutes - and currently the UK urgently needs around 9,000 new foster carers. In Stoke on Trent, the number of children in care has risen by around 45% over the last three years, and the city council now has around 1,020 children and young people in its care. With only 170 fostering households and 138 kinship/connected carers registered to care for these children and young people, there is a desperate need for more fostering households, whether that be to offer a few hours or a day every couple of weeks to provide respite to other foster families, be part of a team of emergency foster carers who are available at specific times each month, or providing a safe and loving home for a longer period of time. Home for Good believes the Church is ideally placed to offer this welcome as families within our congregations step forward

to foster or adopt, opening their homes and hearts to care for some of the most vulnerable children and young people in our society. A father to the fatherless, a defender of widows, is God in His holy dwelling. God sets the lonely in families. Psalm 68:6

Throughout the Bible we are reminded of God's heart for the vulnerable, and particularly for those without a family to love and protect them. We see terms in scripture like 'fatherless' and 'orphan' and while these are no longer words used in our society, we recognise that they are used to describe the most vulnerable people in society – those in need of stability, care and protection. Children in or on the edge of care are amongst the most vulnerable people in our society. How are we to respond – we who have experienced the love of our heavenly father, who sets the lonely in families?

For those who are led by the Spirit of God are the children of God. The Spirit you received does not make you slaves, so that you live in fear again; rather, the Spirit you received brought about your adoption to sonship. And by him we cry 'Abba, Father.' Romans 8:14-17 Paul was speaking to a Roman-ruled culture, and he uses the family structures of the ancient world to help us understand the beautiful truth of salvation. He provides the example of slaves, second-class outsiders who each day would brush shoulders with the family who had bought them, but who never truly

belonged. Yet Paul tells us that because of Jesus, we have been adopted so we are no longer like slaves, but sons and daughters. The outsider has become an insider. The stranger has become family. How, then, are we to respond to the needs of vulnerable children - we who have been shown radical hospitality as God welcomed us into His family through adoption? Learn to do right; seek justice. Defend the oppressed. Take up the cause of the fatherless. Isaiah 1:17 Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress. James 1: 27 Often when we hear the word 'worship' our mind goes to our church services, our sung praise and spoken prayers. Yet we read in the bible that God calls us to care for others, for our society's most vulnerable, as an act worship. Home for Good wants to find a home for every child waiting, but particularly those who wait the longest. We know that there are injustices at play within the very system that should be protecting and caring for the most vulnerable children in our society. Black children are hugely disproportionately represented in the care system as a whole; while black children make up 5% of the general UK population, they make up 8% of children in care, while comprising just 2% of children who are adopted. How are we to respond – we who have been called to care for the vulnerable as an act

of worship? Let's go back to Matthew 5. Blessed are those who see that things aren't the way they were supposed to be and so they hunger and thirst for - they live their lives as an example of - the way God intended things to be. The verse finishes by saying "for they will be filled". If we truly hunger and thirst for righteousness; if we truly live our lives as an example of the way God intended things to be, then we will see the righteousness we hunger and thirst for. Could God be calling you to live your life as an example of the way He intended things to be by stepping forward to play your part in caring for vulnerable children?

Whether you're interested in exploring fostering, adoption, or supporting families who care for vulnerable children, we at Home for Good would love to journey with you, so you don't have to work through the process on your own. We'll talk through the information you need and help to answer many of your questions. We'll pray with you and help you figure out if this is what God is calling you to. If and when you want to move forward, at the right time we'll introduce you to the right people and help you navigate the process with them. If you would like to have an informal chat with myself or one of the Home for Good team then please go to www.homeforgood.org.uk/get-in-touch or call 0300 001 0995







So, everything is going back to normal. You've finished what can be described as a horrendous year at university, lockdown is finally easing, and summer looks like it's going to be lit! Before you fully return back to normal here are 5 tips to give you a head start for the upcoming academic year.

I Maintain the positive habits you developed during lockdown.

There's nothing worse than throwing away all the hard work you've worked on during the pandemic. Even if it was only in one area, maintain the productive habits. If at all you did not create any of these habits, look into doing so this summer. It could be something as minuscule as starting your day a little earlier or improving your vocabulary. These skills will help you remain motivated and also make it easier for you to continue at university or the work place once summer is over.

2 You want money?

Now is the time to get a job! Unemployment was rife during the pandemic but recent figures show some increase in employment rate than in the previous quarter according to the Office for National Statistics (ONS). Not only for money, you need the experience a job can offer so now is not the time to take your foot off the brakes. Continue to search for relevant job opportunities as they are now available and will be very useful.

3 Be kind.

This year has been strenuous and the watchword has been 'Be Kind'. People have been through a lot so offer them actual kindness, off and online. In any way God has graced you to help others, please go ahead! We were made to be blessings here on earth!

4 To vaccinate or not?

That is your choice The government is now offering the vaccine to under 30's so consider getting vaccinated. You can pop into centres that have spare vaccines or wait for your vaccine invitation to come in the post. Don't call up your GP because they are not handling the process and won't be able to offer much help. For more information on vaccine centres visit the NHS website. It is still your choice, however, whether or not you want to be vaccinated.

5 Take your time!

Everybody seems to be rushing to go back to normal. Hygiene is being thrown to the wind, masks are dropping, and gatherings are being gathered. If you are not comfortable moving at the pace of others, take your time. Although it may no longer be required by law, there are still benefits of it at this time. You too should be comfortable in the choices you make in navigating through this. Remember that life will return back to normal, it's just a matter of time.



Tips on writing a good CV

Dr Fola Dandare, Ph.D (Success Coach & Mentor)

A CV is also known as a Curriculum Vitae or résumé. An essential part of any job search whereby your skills, experiences and qualifications are all written down.

What is a CV used for? A CV is submitted for job search whereby skills, experiences & qualifications will be assessed against the job applied for. This will enable the individual to be invited for an interview. It allows the reader to be interested in meeting you to know more about you.

It should be simple, detailed, easily communicated and coherent.

What is required in CV?

- Contact details (Name, address, phone number, email)
- •Personal Profile (career summary about yourself & why you are applying for the job)
- •Key Skills
- •Employment History (include achievements)
- Qualifications and Continuing Professional Development
- •Hobbies/Interests/Voluntary Commitments
- References

What to leave off your CV

Date of birth
Religion and political affiliations
Marital status and number of children
Referees
Reason for leaving jobs
Any conflicts or disputes

Types of CV

There are different types of CVs which are varied by job specification or experiences.

•Chronological CV (a most common type of CV containing detail of education, work experience and hobbies

- •Creative CV (media jobs often prefer this CV to assess candidate creativity)
- Technical CV (mostly IT-based positions)
- •Academic CV (lecturing or research positions stating publications and relevant conferences)
- •Skills-based CV (Little work experience or gap in employment)
- •Teaching CV (teaching positions)

How many Pages?

Majority of employers (67%) would prefer a CV to be no more than two pages long except Academic CV which will exceed two pages. 23 % of employers won't mind or have no preference.

Common CV Mistakes to Avoid

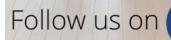
- I. Lack of tailoring CV to the job specification
- 2. Failure to proofread for spelling and grammatical errors
- 3. Don't put all the names on your passport on your CV. which can make it hard to read e.g. "Helen Mary Catherine Bond" rather should be "Helen Bond"
- 4. Don't include your date of birth, age and national insurance number
- 5. The profile should be straight to the point and sound objective, professional and distinctive. e.g. experienced photographer... graduate research professional...
- 6. State your role, name of the organisation & the month/year. Be open and clear about gaps.

Wish you success in your job hunt.

Need help with career change or training in Project Management?

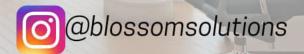
Check out the services we offer:

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- CONTENT CREATOR
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- MENTORSHIP
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A beginner's guide to Investing in property (buy-to-let)

Craig Adams, CeMap, CeMap diploma. Director, Signature Financial Services Limited

A beginner's guide to Investing in property (buy-to-let)

Deposit

You will need 25% of the purchase price for a buy to let mortgage, this can be achieved in various different ways: savings, a gift from a family member, dividends, inter-company loan but the most common method for a first-time land lord is raising money which is currently tied up in in their residential property (a remortgage or further advance).

Strategy

There are many different strategies for a property investor:

Single let -This is the simplest option and is usually where most people start. You rent a house out to one person or a family unit and collect monthly rent, either directly in your bank account or through a letting agent.

House in multiple occupation – this strategy is very popular for the experienced investor. You would have multiple occupants paying a set rent with all the bills inclusive. The benefits of this are that you are able to maximise your rent by 3/4/5 times compared to if the same property was put on single let but this is a complex area as you may need planning permission or an HMO licence. Obviously, there is more management involved, paying bills, multiple tenancy agreements and higher rental voids.

Multi unit freehold – This is where you buy multiple flats on one title. For example, a house converted into 2 flats. You would usually expect to nearly double your rent with this strategy but the purchase will more than likely cost you more than a standard house. Supported living – this is an ethical approach to

property investment, where the landlord rents the property to a charity or a registered provider usually to support the needs of venerable tenants. Ready to rent or refurbishment needed? - Some clients will buy a property that needs work in order increase the property's market value, you may then be able to remortgage this at a higher market value and release some capital for another property.

Limited company versus buying in your own name Currently there are two options for purchasing your buy to let property, you can set up a LTD company (SPV) or buy the property in the standard way in your own name. You need to take advice from an accountant on this point but the ltd company purchase has become very popular in recent times due to the tax benefits.

Why use a mortgage?

You might think it is easier to buy a property with cash so you don't have to pay interest and apply for finance. Whilst this may be true, if you have £100,000, you can buy I house that will rent for, say £500 per month or you could buy 4 houses with a 25% deposit and increase the rent to £2000 per month, of course you will have a monthly mortgage payment but a typical buy to let interest only mortgage on a loan amount of £75,000 will cost you around £120 per month.

Why use a mortgage broker?

A mortgage broker will save you time and money and be able to search the market for the most competitive products, assessing your current and future needs, helping you to build a tax efficient property portfolio that suits your strategy and lifestyle whether planning for retirement or creating additional



Sickle cell disease (SCD) a group of inherited health conditions that affect the red blood cells. It is more common in people of African or Caribbean family descent. Sickle Cell Anaemia (SCA) is the most severe form of the disease and other common examples are haemoglobinopathies(such as HbSC) and thalassemia syndromes.

Healthy red blood cells are round and composed mainly of iron (heam) and a protein known as globin (together forming heamoglobin). They move through small blood vessels to carry oxygen to all parts of the body. In someone who has SCD, they have an abnormal Haemoglobin in their red blood cells which make them become hard and sticky and look like a C-shaped farm tool called a "sickle". The sickle cells die early, which causes a constant shortage of red blood cells. Also, when they travel through small blood vessels, they get stuck and clog the blood flow. This can cause pain and other serious problems such as infection, acute chest syndrome and stroke.

Sickle cell disease is a lifelong health condition, although treatment can help manage many of the symptoms. People with sickle cell disorder are born with the condition, it is not contagious. It can only be inherited from both parents each having passed on the gene for sickle cell. People with sickle cell disease almost always have anaemia (low haemoglobin) sometimes requiring blood transfusion. They may also experience painful 'crisis'. These painful episodes are the most common and distressing symptom of the disease. The pain can be

severe and may be more frequent in some patients than in others, largely depending on the type of SCD.

People with SCD are more prone to infections, especially when they're young.

Vaccinations and regular medications can reduce the risk of them getting infections. They may also experience a range of other health problems like delayed growth, gallstones, leg ulcers, stroke, swelling of the spleen, eyesight problems, kidney problems,

Management of the condition involves managing the symptoms or problems that arise as detailed above. This includes preventing painful crisis by avoiding triggers, managing them with painkillers and fluids when they arise, preventing infections, and managing anaemia by taking daily supplements or blood transfusion if required. Stem cell or bone marrow transplant are the cure for sickle cell disease, but they are not done very often because of the significant risks involved.

How is SCD inherited?

hypertension.

Everyone inherits one haemoglobin gene from their mother and one from their father. The A gene is considered normal while the S and C genes are the most common defective ones.

If one defective Haemoglobin gene is inherited from the parents, a person has sickle cell Trait and may not have any symptoms of sickle cell disease. However if 2 defective Haemoglobin genes are inherited from both



parents (i.e 2 Haemoglobin S or I Haemoglobin S and I Haemoglobin C) then a person is said to have SCD and can present with various symptoms.

Sickle cell Trait

As previously stated, people with sickle cell trait are those who have inherited one sickle haemoglobin gene from any of their parents in addition to a normal haemoglobin gene. In general, people with sickle cell trait enjoy normal life spans with no medical problems related to sickle cell trait. In very rare situations, however, extreme conditions like severe dehydration and high-intensity physical activity can lead to serious health issues, including sudden death, for people with sickle cell trait.

People with sickle cell trait can pass it on to their children. If two individuals with sickle cell trait have a child and they both pass the sickle cell gene to the child, the child inherits sickle cell disease.

In England, pregnant women are routinely screened for sickle cell trait. Anyone can also ask to have a free blood test to find out if they are a carrier at any point.

This can be useful if:

- •you want to find out if you're at risk of having a child with sickle cell disease
- •you have a family history of sickle cell disease or carrying the sickle cell trait
- •your partner carries the sickle cell trait.

Having Children

Women with sickle cell disease can have a healthy pregnancy, but ideally this should be planned and discussed with the healthcare team. If a pregnant woman is found to be a carrier, screening is offered to the father to check for the trait.

If both couple have sickle cell trait and are planning to have a baby or are already pregnant, they can see the GP about getting a referral to a genetic counsellor, who can explain the risks to the unborn children and what the options are.

The options include:

- •having tests during the pregnancy to see if the baby will have SCD.
- · adopting a child
- IVF with a donor egg or sperm
- pre-implantation genetic diagnosis (PGD)

PGD is similar to IVF, but the resulting embryos are tested to check that they do not have sickle cell disease before they're implanted in the womb.

Helpful Reading list

American Academy of Pediatrics (2019). Sickle Cell Disease: Information for Parents.

American Society of Hematology (2021). Sickle Cell Trait. www.hematology.org. CDC (2016). What is Sickle Cell Disease? Centers for Disease Control and

NHS Choices (2019). Overview - Sickle Cell Disease. Sickle Cell Society (2017). About Sickle Cell» Sickle Cell Society.

NEWS UPDATES ON THE PERSECUTED CHURCH

Resurgent Taliban seeking out Afghan women and girls for marriage to their fighters; Christians also at great risk

A resurgent Taliban has taken control of huge swathes of Afghanistan, imposing a particularly harsh form of sharia (Islamic law) and forcing women and girls to marry Taliban fighter. The Taliban gains are a result of the US withdrawal from Afghanistan – 95% of US troops have already left the country and the remainder will have departed by the end of the month.

The Islamist group has already started to re-introduce the repressive laws which it enforced while in power between 1996 and 2001, with disturbing consequences for many in Afghanistan, especially Christians. In areas now controlled by the Taliban girls are no longer permitted to attend school.



(Schoolchildren in Afghanistan's Ghazni Province in 2007)

In areas now controlled by the Taliban – which could be as much as 85% of the country - women are barred from going outside alone, girls are no longer permitted to attend school, and some are being forced into marriage. The Islamists are making lists of unmarried women – including widows and young girls – who will be obligated to marry Taliban fighters. This has terrified many girls and families who are now fleeing the affected districts.

Afghan Christians, as converts from Islam, will be even more vulnerable under Taliban rule than under the Afghan government. The Taliban has publicly announced that Christians must convert, leave or be killed.

Gunmen kill seven and raze 275 houses in Plateau State, Nigeria

Survivors reported that seven people were killed as gunmen suspected to be Fulani herdsmen attacked small villages in Miango, Irigwe chiefdom in Bassa Local Government Area of Plateau State, in Nigeria's Middle Belt. Several persons were also injured in the assault in which 275 buildings were burned down by the invaders in a predominantly Christian area between 7 pm on Saturday 31 July and the early hours of Sunday 1st August.

A spokesman for the state police said only four persons were killed, and 50 houses were razed. However, Lawrence Zongo, National Publicity Secretary of the Irigwe Youth Movement (IYM), contested the numbers supplied by the police. The Irigwe Development Association and IYM listed over 40 Rigwe people killed by militants since the beginning of 2021



[Image credit: Bemcaaccess.com]

Pastor Adamu Musa, who survived the attack, said he was a victim of a gunshot from a Fulani militia. The pastor called on Christians to respond by uniting in prayer, saying, "My advice to Christians in Nigeria is that we should know the world has reached the point that Christians are being hunted and killed because they say we are infidels, we should unite and call on God. He will answer us."

Let us join to pray for the persecuted Christians all over the world.

News items obtained from Christian Newsline @ Barnabas Fund (2021)

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Inspirational Marriages to Inspire Others



In her declining years, a mother was asked by her son for some of her secrets on having a long, happy marriage. She told him first up, that over the years, she had heard all kinds of excuses as to why some spouses couldn't make their marriages work. One of them was that they never had a good marriage modelled for them while growing up. But this woman didn't buy that excuse. She said that she learned that "If you didn't have a good example of marriage being lived out while growing up then do what it takes to learn how to BE a good example. We need more good examples."

It is the point that many couples who wanted to enjoy their marriages had to do the same thing. The mother under consideration further said that with all of the great marriage advice that is available to people, and with the Holy Spirit to guide us, it doesn't make sense that couples can't work out their differences. That is, if both couples in a marriage apply themselves to follow God's way of doing things. You will then be a good example. You can't do your spouse's part; but you are responsible for doing yours!

People enter into marriage with the hope and aspiration of succeeding. However, for this to happen, it's important to weather the tough times that are part of life and marriage in order to be an inspiration to others. When people give up and quit their marriages (divorce), they "inspire" others to give up on their marriages too. It's called "Social Contagion." When one married couple gives up on their marriage, others are "inspired" to do the same. Sadly, getting a divorce can be catchy! We see this all the time in work settings, families, and among friends. It is now becoming fashionable among so-called celebrities who tend to celebrate divorce and the monetary exchanges involved. This is not biblical, neither is the more recent recourse to so-called pre-nuptial agreements (Mark 10:5-9). But then there are those inspirational marriages that cause others to keep trying harder to hold theirs together. An example is the one between Ken and Joni Erickson Tada, as published a while back in an article in Today's Christian Woman titled, In This Thing Together, written by Ken Tada*.

Joni is quadriplegic and often faces many challenges. But it's so loving how her husband Ken stands by her with all of the trials that come as a result of her paralysis. It can be an inspiration to us all! In this article, Ken wrote as follows: "My wife and I aren't marriage experts. We aren't even experts at doing the disability thing. But we know this: suffering can either drive people apart in a marriage, or it can bind them together.

"And just as God reveals tender, intimate things when we patiently hold fast to him through our personal suffering, a marriage is tenderized when a couple patiently holds fast to God—and to each other—through hardships.

"I say this to any husband and wife going through tough times. God reveals himself to us when we come together, needing him desperately. And when we cling to God out of need, one of the most satisfying fruits of the Holy Spirit—the fruit of patience—can't help but take root in a marriage."



What an inspiration. May this strengthen our resolve all the more when times get tough. Growing inspirational marriages is hard work! Even so, it's some of the best work we can apply ourselves to do. May the above example inspire us to live out all the days of our marriages! That way not only are we blessed, but others are blessed, as well. That is the prayer of our hearts for our marriages — that we reveal and reflect the love of Christ until God takes us to our final home.

Cued from Cindy and Steve Wright. Marriage Missions International: https://marriagemissions.com/inspirational-marriages/*TCW (2008): In This Thing Together. https://www.todayschristianwoman.com/articles/2008/september/2.45.html

Bible Quiz

•	All the disciples began speaking in different (7)
•	All we need to do is ask and all our sins will be(8)
•	This word means God with us (8)
•	By we are saved by faith (5)
•	Sin (the bad things we do) us from Christ (9)
•	We win the when we wear the full armour of God(6)
•	Take on the sword of the which is the word of God (6
•	The best way to keep the Word of God in our heart is toon it. (8
•	There are 66 of these in the Bible (5)
•	Every word in the Bible is by God (8)
	Jesus' favourite way to teach was using these (8)
•	This lady stayed with her mother in law when her husband and sons
died.	(5)
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
	We can pray anytime and(8)
•	God always when we pray (7)
•	The Bible is split into two of these (10)

Find the words													
Α	T	T	F	0	R	G	Ι	٧	Ε	N	Ε	S	S
E	Ε	Ε	Α	J	S	L	В	L	Α	N	R	N	Α
S	S	M	S	0	M	S	Ι	G	T	Ε	Ε	P	E
N	T	M	F	N	L	Ι	Ε	M	W	P	Н	D	N
P	Α	Α	R	Α	Α	S	Α	S	0	E	W	Н	P
Α	M	N	Ε	Н	P	G	N	L	U	Α	Y	Ε	T
R	Ε	U	Α	T	S	Α	T	T	D	Α	N	Ε	0
Α	N	Ε	D	Ε	F	0	N	E	D	R	A	G	N
В	T	L	0	M	M	T	N	R	S	P	M	T	G
L	S	E	T	Α	D	E	R	Ι	P	S	N	I	U
E	I	N	В	0	0	K	S	E	I	0	S	Ε	E
S	G	Α	M	В	S	Ε	P	Α	R	Α	T	Ε	S
E	Ε	T	Α	T	Ι	D	Ε	M	Ι	T	Y	W	M
G	G	R	Α	С	Ε	T	В	Α	T	T	L	Ε	A

Answers for both quizzes

Emmanuel Jonah Answers Spirit Inspired Garden of Eden Mediate Parables Separates Grace Anywhere Palms

Books

Naomi Forgiven Battle Testaments



An online questionnaire was given to some Christian folks on their coping strategies during lockdown due to COVID19 pandemic. There were 5 respondents aged 20 – 50 years. one was male and the others were female.

Respondents were asked what aspects of the lockdown/pandemic challenged them most and why. Various reasons were highlighted by respondents including anxiety over the high death rate; inability to travel and socialise; having to queue for shopping at supermarkets; balancing working from home with caring responsibilities for children.

Various coping mechanisms were employed and included:

- Prayer
- •Attendance of church services even though sometimes had to be online
- •Studying and Medicating on God's word
- Being thankful
- •Communication with friends and family
- •Working on interests and learning new skills
- •Keeping away from social media for sometime and not listening excessively to the news
- Keeping busy
- Setting goals
- •Planning shopping ahead of time

Finally, respondents were asked if they feel hopeful about the future and why. Most participants felt hopeful. The reasons for feeling hopeful that were highlighted included:

- •Because of implicit trust in God
- •Due to medical advances including the vaccine.
- •Reducing COVID19 infection rates
- •Because the word of God is manifesting.

A central theme highlighted both as a coping mechanism and a reason for hope for the future is **Faith in God.** May that faith continue to be an anchor for our souls even in these uncertain times.



Walking through the COUNTRYSIDE WALKS IN STOKE-ON-TRENT

Stoke-on-Trent is a great place to enjoy the great outdoors and let your adventurous side run free! It is one of the greenest cities in the UK with fabulous open green space to enjoy. Taking a walk or a cycle along any of the traffic-free greenways or canal towpaths offers a great opportunity to explore stunning nature reserves. There are some great hikes, forest walks, reservoirs, and breath-taking landscapes meandering through many different paths across woodland and hilltops.

Walking along the countryside routes is a good way to connect back with nature, meditate on some of the wonders of God's creation, do some prayer walks, and also keep healthy through physical exercise. This piece highlights some of the stunning country walks in Stoke-on-Trent and also presents a short interview with Rev Robert Mountford who, along with his wife Sue, are ardent walkers along the bush paths.



Interview excerpt with Rev Robert Mountford

RT: What motivates you and Sue to be fans of the countryside?

RM: Sue and I have always enjoyed walking. It provides us with the opportunity to get out in the fresh air, to exercise, to talk together and to switch off from office-based work. Living in Stoke-on-Trent, we are fortunate to be surrounded by lots of countryside, including the rolling hills of the Staffordshire Moorlands and Derbyshire, the Cheshire plain and the lowlands of mid-Staffordshire. The countryside is full of rivers, streams and canals to walk alongside and there are hundreds of public footpaths, canal towpaths and former railway tracks to follow.

RT: Was this hobby of any special value during the pandemic lockdown?

RM: When the first national lockdown started in late March 2020, my constant travelling came to an abrupt halt and I worked from home for over a year. This meant that ministry was conducted via telephone, e-mail, Facebook pages, websites and Zoom meetings for eight to ten hours each day. On the very first day of lockdown, Sue and I stopped work at 4.00pm and walked for four miles around our local Longton Park before our evening meal. We continued this pattern on a daily basis throughout the year. Without needing to get in a car, in this way we were able to walk over 1,000 miles during the lockdown.

RT: Compared to walking out in a sports ground, what makes countryside walk special?

RM: The countryside is so varied that each walk is different, and so beautiful that each walk is a feast for the senses as well as exercise for the body. The scenery changes with the seasons, so that the same walk can be undertaken in snow in the winter, past flowers and blossom in the Spring, under thick foliage in the summer and through golden leaves in the autumn. Walking in England, of course, means that warm clothing, sturdy footwear and rainproof coats are often a necessity!

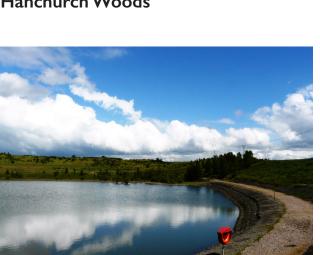


A photo from Robert and Sue's walking collections

Countryside places to visit in Stoke-on-Trent



Hanchurch Woods



Silverdale Country Park in Silverdale



Biddulph Grange Garden



Springpool Wood, Keele - Woodland Trust in Keel Newcastle under lyme



The Knypersley Reservoir

RT: Do you have any favourite landmarks that come to mind from your regular walks?

RM: We love to walk through Dovedale on the Staffordshire/Derbyshire border and on the vast expanses of Cannock Chase in mid-Staffordshire. The craggy hills of the Roaches between Leek and Buxton are beautiful. Walking around lakes such as Carsington Water, Rudyard Lake and Tittesworth Reservoir is always enjoyable. We like to walk the towpaths of the Trent and Mersey Canal and the Cauldon Canal. Further afield, walking in the Lake District is brilliant, Formby beach has miles of golden sand and there are hundreds of miles of coastal footpaths around the country. However, most of our walks are within a few

miles of our home in Stoke-on-Trent.

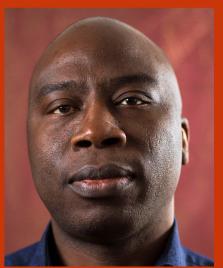


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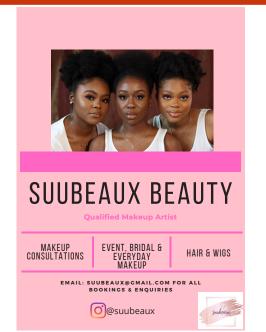






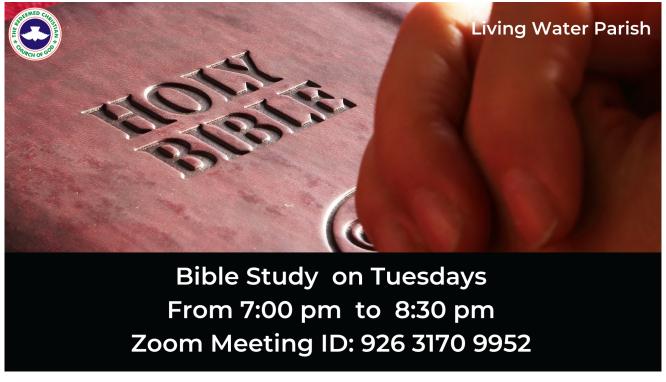


Find us on the third floor, Redemption Community Hub, 79 London Rd, Stoke-on-Trent ST4 7QE









Weekly activities









Living Water Parish Church Building

Turnaround Prayer Night

(Every Second Friday of the month, 7 .00pm -10.00pm) A night of experiencing the presence and life transforming power of God, as we praise, worship, pray and totally resign ourselves into His able mighty Hands.

Sundays

Sunday School: 10:00-11:00 am

Family worship: Service: 11:00 am -1:00 pm

Tuesdays

Digging Deep (Bible Study): 7:00pm -8:30 pm

Address:

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Herbert Minton Building
79 London Road, Stoke-on-Trent, ST 4 7QE (Opposite Sainsbury's Stoke)

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