

Care Matters

The Newsletter of the Social Care Commission of the Archdiocese of St Andrews and Edinburgh

Called

Imagine Jesus saying this to you...

I have called you by your name.

I have chosen you.

I love you so much that I died for you.

I gave my life for you.

You know that I am risen from the dead and that I am with you all the time.

I want you to get to know me more and more each day.

I want you to see that I am really there for you and with you.

I also want you to help other people to get to know me.

The Holy Spirit will guide you as to what to say and what to do.

What is most important for you is simply to keep me in your sight all through the day.

Fr Tony Ashcroft

Bereavement Befriending Courses

Wednesday 22, 29 April, 6, 13 June 2009
St Francis Xavier's Parish Hall, Falkirk

Wednesday 27 May, 3, 10, 17 June 2009
Cathedral House, York Place, Edinburgh

Each evening will run from
 7.15 to 9.15 p.m.

If you would like to attend a course (cost £15), please contact the office for an application form

Registration is essential as the numbers are limited

THE MINISTRY OF CHILDREN'S LITURGY OF THE WORD

Ms Paddy Rylands will conduct a seminar for those involved or interested in deepening their understanding and experience of

Children's Liturgy of the Word, on Friday 3rd and Saturday 4th April 2009.

Paddy has broad experience of working with Children's Liturgy Teams and has also been an adviser for parish and adult formation in the Shrewsbury Diocese for the past 23 years. Prior to that she was in full-time parish ministry in the Westminster Diocese

The workshop will be offered at three times and venues:

Friday 3rd April: 7.00 pm – 9.00 pm at Gillis Centre, Edinburgh

Saturday 4th April: 10.30 am – 12.30 pm at St Peter in Chains, Inverkeithing

Saturday 4th April: 2.30 pm to 4.30 pm at Queen Margaret's Hall, Linlithgow

Please bring along any resources you find useful. Samples of resources will also be available to order from St Paul's Publications.

For more information and booking form please return contact Jennifer Myles, R E Office, Gillis Centre, 100 Strathearn Road, Edinburgh EH9 1BB, Tel 0131 623 8912 or email to: jennifer.myles@staned.org.uk

Do you wish to honour the body of Christ? Do not ignore him when he is naked. Do not pay him homage in the temple clad in silk, only then to neglect him outside when he is ill-clad. What good is it if the Eucharistic table is overloaded with golden chalices when

How Credit Unions Can Help You with your Debt

Many people find themselves at this time of the year with high level of debt following Christmas with credit cards up to their maximum level, and many of us will still be trying to pay for the goods and services bought them at the end of this year. All too often, people fall into the trap of borrowing to get through Christmas without being fully aware of exactly how much it will really cost.

There is an deepening spiral of debt particularly this year with increasing fuel and food prices, the coldest winter for years, the current global economic problems with increasing unemployment, all leading to increasing doom.

Always it is the people who are less well off who are hardest hit, those who cannot afford higher interest rates and rising costs.

Credit Unions are financial co-operatives giving people access to savings and to affordable loans.

Some credit unions offer current accounts, mortgages, car loans etc.

They are owned and controlled by the members who all share a common bond such as living in a specific area or working for an employer. Savings are pooled and loans made to each other at an affordable rate. If any surplus is left at the end of the year once the credit union expenses are covered, this is returned to the members in the form of a dividend, therefore keeping all money locally. This friendly local service is strictly regulated to ensure that you do not lose your money.

This is a worldwide movement with over 500 credit unions through the UK who have over 600000 members.

Following the Farepack closure where many people lost their savings just prior to Christmas causing untold misery to many families, many credit unions have begun Christmas Accounts which allow you to save throughout the year.

The following table gives an indication of the amount of interest charged on loans as compared to some of the door step lenders. Websites checked 17th February 2009

Lender	Loan amount	Term (Wks)	Weekly repayment	%APR	Total Interest Charged	Total Amount Payable
Greenwood Personal Credit	£200	32	£10	399.7	£120	£320
Provident	£200	31	£10	365.1	£110	£310
Credit Union	£200	21	£10	12.68	£4.98	£204.98

How do you join?

Go along to your local credit union, take along 2 pieces of identification (one photographic and one showing your address), pay your membership fee and start saving.

Many credit unions are listed in the telephone book, your local council office should be able to give you details or contact the following trade bodies:

Association of British Credit Unions:
0161 832 3694 www.abcul.coop

ACE Credit Union Services

0191 224 4061 www.acecus.org.uk

Scottish League of Credit Unions

www.scottishcu.org.uk

UKCU

01706 215 08 www.ukcu.coop

CAN YOU AFFORD NOT TO JOIN?

**Social Care Commission, Gillis Centre,
100 Strathearn Road, EDINBURGH EH9 1BB
Telephone: 0131 623 8915**

Office opening hours:
Tuesday & Wednesday 9.30 am – 5.30 pm
E-mail address: socialcare@staned.org.uk