



Showing your true colours

Dealing with stress

Investing in a brighter future

How to: Guide to work





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On the way out of Eden, Adam is reported to have heard: **'Cursed is the ground for your sake; In toil you shall eat of it All the days of your life'** (Genesis 3:17, NKJV). Centuries later, when asked to identify an attribute common to humanity, a world traveller responded, 'they have a tendency to sloth'. Work is not always relished by those who have it!

I came to similar conclusions at the age of nine, under a searing African sun. My duties included channelling water through furrows in an orange grove, and filling oil drums with water before rolling them across a ploughed field to irrigate newly planted trees around the school boundary. 'Slave on, boy', said the headmaster, in response to my whimpering protest.

Somewhere in the school's mission mandate was the following: 'Youth should be led to see the true dignity of labour . . . show them that God is a constant Worker . . . action pervades the whole creation.'

In the coming years, whether it was janitorial, maintenance, construction or agricultural work, I did it because it needed to be done, a mere communal response to the needs of survival. With a few years' reflection, I'm rather proud of those trees, some buildings, wells, and the environment created. Far from begrudging the sweat and toil, I have a sense that I contributed to institutions now enjoyed by those who 'drink from wells they did not dig and are warmed by fires they did not light', because I 'dug those wells'.

Going back to the Genesis story, we find God reflecting on his work and finding it 'good', if not 'very good'. In this sense we are to some extent co-creators in and through our life work. We have a mandate: **'Be fruitful and multiply; fill the earth and subdue it; have dominion over . . . every living thing'**, declares God, the Sovereign Owner to man his steward. (Genesis 2:28, NKJV.) Being a steward of the Almighty is a pretty onerous responsibility when one thinks about it, overshadowing our mundane quest for survival and acquisition. Peter Block defines stewardship as 'honouring that which is given, using power with a sense of grace and pursuing purposes greater than oneself': it is 'being accountable for the wellbeing of the larger organisation by operating in service rather than control of those around us'.

Work may have its routine, but it is the means through which we express our faith, and pursue our hope, and exercise our charity.

• Victor Pilmoor

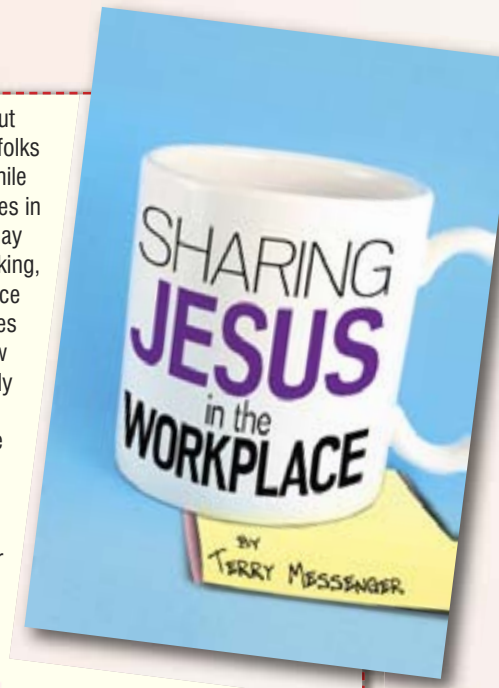
in the next issue:

The summer edition of **Encounter** will be the **How to: Guide to church**. We'd love to have some of you write in and tell us what you would do if you were in charge of the Church. What would you keep because you love so much? Sabbath School? Worship time? Meeting with friends? Pathfinders? And what would you change if you had the opportunity? Just imagine if you were in charge of the Church. . .

Send your fifty-word answers in an email to encounter@adventist.org.uk or post them on our **facebook** page: **encounter magazine**. We can't wait to hear from you!



As you think about yourself and the folks you work with while reading the articles in this issue, you may find yourself thinking, 'I want to introduce my work colleagues to Jesus, but how can I?' This handy little guide demonstrates the many ways in which we can share our love of Jesus among our colleagues at work.
Coming soon to your ABC.



Meet the authors

Judy McKie works at the Trans-European Division for the Evangelism/Church Planting and Youth departments. Until recently she co-ordinated the Adventist volunteer programme. She loves adventure and travelling around the world.



With an Honours degree in Business Studies, **Colin Hanna** has over eight years' experience as a trader within the stockbroking industry. He now runs a small food production business.



Sharon Platt-McDonald is the BUC Director of Health and Disability Awareness. She is married to Denzle and they both enjoy keeping fit and creating healthy recipes in the kitchen, as well as sampling the occasional naughty treat!



Sharon Harris is a young Adventist commercial property lawyer in London. She attends Stanborough Park Church and enjoys travelling, especially to warmer climes.



Taylor Bajic is from Tennessee, happily married for almost three years to a Serbian who has just begun his work as a pastor in Scotland. She works from home at the moment, and has enjoyed all of her varied jobs, constantly learning new things.



Nathan Stickland is enjoying his eighth year as the SEC Pathfinder Director, his fifteenth year of marriage, and another year of life.



Victor Pilmoor is a lifelong servant of the Seventh-day Adventist Church, currently commissioned as the British Union treasurer with an unquenchable thirst for fun.



Chucks Golding works hard at North Wembley Community Church as its head of secretariat, church clerk and Sabbath School superintendent. 'Although life can be stressful, when we take God's Word and apply it practically in our lives, situations that occur to hurt can lead to healing.'



Hélia Mateus is married to **James Shepley** and they love to spend time with their three young daughters. They have been attending Stanborough Park Church since 2008. They met twenty years ago at the College of Europe, in Bruges, Belgium. Currently, Hélia is working for ADRA-UK and James is studying Theology at Newbold College.



David Neal is the President of the Irish Mission. He is happily married to Marci, and they have two sons: Tom and Marc. David loves his job, particularly serving the members of the Irish Mission.



You! We're saving this space especially for you! We'd love you to write for us as well – don't forget that the next issue is all about church, so power up your computer, and start writing: do it, do it now!



Newbold College, Youth Specialties • Darren Johnston

This September my wife and I had been asked to fill youth leader positions at our local church (Newbold Church). This was a new and exciting challenge, and we welcomed the invitation by Pastor Kirsten Øster-Lundqvist to attend the Youth Specialties congress in Nashville, Tennessee. Cowboy hats and country music aside, Youth Specialties gave us a great opportunity to check what other youth leaders and youth workers were doing with the youth in their churches, and to access the latest and best in resources for youth and teen ministry. Youth Specialties has a couple of thousand attendees and attracts the best speakers in youth work. As a non-denominational conference (the congress wasn't an Adventist-run event) it felt very relevant to our needs as new youth leaders in the most diverse Adventist church in the UK. Newbold Church has more than sixty nationalities and youth, young adults and teens from across the world, making it challenging to serve.

The conference provided us with a brilliant opportunity to purchase new materials for our youth and to gather ideas. The group attended different seminars that we found interesting and ultimately mind-opening, providing us with a greater understanding of how to minister to the teens and youth. We had an amazing weekend, filled with new people and various life stories, and we learnt how different people influenced their youth and how others have been influenced and changed by following the call of youth work. Through what felt like a once-in-a-lifetime experience, we were

massively blessed. From the daily worships and seminars to the Christian concerts and exhibitions, it was what we needed to get that boost of enthusiasm! We feel equipped to serve our church and youth from what was not only a great experience but a spiritual blessing that we will never forget. We are grateful that Pastor Kirsten made it possible for us as a group to go, and the synergy that has followed our weekend is priceless. We most definitely would recommend anyone to go and attend any of the Youth Specialties conferences in the future, as these equip youth leaders to serve in this time to this generation.

<http://www.youthspecialties.com>



A voice for albinos

ADRA-UK Annual appeal

If your hands and legs were worth a combined value of £23,000 once removed from your person, would you feel safe going out of your house?

If the colour of your skin made everyone in your community think you were not human, maybe a ghost, how would you get through your life?

This is the plight of 170,000 albinos living in Tanzania.

Men, women and children are unable to earn a living or get an education, and are terrified of leaving their homes because witch-doctors in Tanzania insist that the body parts of albinos will increase the prosperity of those who possess or consume them.

People hired by these witch-doctors hunt down and kill or maim people for their limbs, genitalia, blood and hair.

One of the projects with which ADRA-UK is currently involved is training people to speak up for albinos so they are empowered to encourage the Government to hold albino murderers accountable.

There have been more than sixty albino victims over the last three years, and only two of their assailants have been prosecuted.

The work of ADRA-UK is to strengthen the voice of these victims, to make sure they receive the same rights as any other Tanzanian. Part of the money collected for this year's Annual Appeal will be put towards bringing justice for the albinos of Tanzania.

For more information about helping out during the annual appeal, please visit <http://adrauk.org/annualappeal.html>

• Hilary Hackleman Thompson





Dealing with stress at work

• Chucks Golding

'Stress is mental, emotional or physical strain or tension'.¹ There is good stress and bad stress. Let me explain with a situation I went through . . . I was working with a colleague all week to complete a project. There was a lot of work to do and my colleague was not too happy with the quantity or the speed at which we are being asked to complete the task, and was complaining. I had my head down, aiming to finish what we needed to accomplish.

We were in the middle of sorting out one of the many tasks when our manager came in and demanded that the results be presented at a meeting first thing in the morning. 'Who do they think they are?' said my colleague, with hands outstretched. I understood the urgency so I responded, 'Let's get done as much as we can now, and we can talk through the rest of the information at the meeting'.

That afternoon my colleague developed a cold and went home early to get an early night. Morning arrived and I sat outside my manager's office awaiting my colleague's arrival. 'Great to see you Chucks, do come in. Where is your colleague?' A message was delivered a few moments later. My colleague would not be in the office that day due to illness.

Fast-forward a few months into the future – general office conversation is focused on how my colleague has been off work due to stress, and my manager is to blame.

In the situation mentioned, the constant request to deliver and the short delivery timeline just did not suit my colleague's work ethic, and so created 'bad' stress. Meanwhile I found a challenging environment rewarding, and achieved the deadlines driven by 'good' stress.

These are some rules I have learnt:

- Decide for yourself what type of person you will be in the workplace – happy, sad, professional, relaxed, driven, complaining – and then stick to it.
- Recognise and read your workplace 'culture' – 'What your workplace stands for'. Do you agree with it?
- Positively demonstrate your preferences while ensuring respect for others and maintaining your self-worth. Do you want to work late? Do you want a large caseload? Do you need flexible working hours?
- If a situation creates stress, seek professional assistance from your manager or escalate to people management services.

- Decide whether you will sink or swim. On occasion it does become difficult to decide what to do. Should I stand my ground or should I let the stressful situation continue? As you develop your workplace awareness, you will know which battles to fight – and which ones to leave well alone.
- Ensure that you have a great and effective network at work and choose one or two mentors that are senior to you and can provide you with support and guidance.

'Come to me, all you who are weary and burdened, and I will give you rest.'² Jesus knew that we would go through stressful situations and would need to be refreshed.

Like me, you have probably had a situation which did not appear to have anything to do with you, yet you found yourself in the middle of a stressful dispute. When all else does not make sense it is important to get stress relief.

I have found that reading Bible promises and/or listening to songs that speak specifically to my situation enable me to unwind and relax. Sometimes just thinking through the situation or sharing with a friendly, trustworthy 'ear' that will just listen helps you to find practical solutions.

In conclusion:

- 1 Have that favourite verse as your spiritual mantra ringing in your head from the beginning of the day, and be sure to keep it going throughout the day.
- 2 Know your environment and recognise when a situation may become stressful for you: decide whether it is something that is going to help you or harm you.
- 3 Take action so that you get the best out of the circumstance, regardless of the purpose of the situation that is being created.
- 4 Praise God in advance. Our praise and prayer is 'Father-filtered',³ and with faith and trust the situation is already resolved. Your heart-felt, sincere praise provides a God-centred solution that always arrives just on time.

As you take God's word to heart, may you receive ' . . . exceedingly abundantly above all that we ask or think. . . .'⁴

¹ Collins Concise Dictionary & Thesaurus

² Matthew 11:28 (NIV)

³ Anon.

⁴ Ephesians 3:20 (NKJV)





All that I have is yours

• David Neal

John Wesley once said, 'Earn as much as you can, save as much as you can, give as much as you can'. Take each value on its own and you become either selfish, tight or reckless! Work is good – the Bible encourages it. 'Six days you shall labour and do all your work' (Exodus 20:9, NKJV). That text alone implies that a 'space in time' does not belong to us. We call it 'Sabbath', a day which belongs to God. It is not a day for work, and signals that the reward of labour is not an end in itself to be pursued. Just as not all time is ours, neither is the benefit of our labour. A tenth of our gain belongs to God. Sure, there is a command, but essentially it's a matter of the heart – your response and mine. You see, it's all about how you see the world. To return 10% of your income to the Lord could be seen as pretty excessive and pointless, with you as the loser. After all, you could be putting that 10% of your income into savings.

And there's the weakness. 'Save as much as you can' on its own leads to incredible selfishness. After all, you really can't 'take it with you'. Combine it with the other two values and I reckon you have a wonderful way to live. Imagine the benefit of returning 10% of your income to the Lord – usually through the Church and ring-fenced to support the salaries of ministers (the Church regards tithe as a sacred fund). Imagine donating a further 5% to support the work of your local church and its mission. And then consider giving as much as you can to help others. There is a benefit to others, but the core blessing really is for you.

I am conscious of the trust issue when it comes to the return of tithe. Remember these familiar words at offering time? '... and Lord, may these funds be used wisely for the furtherance of your cause ... Amen'. Church co-founder Ellen White keeps the use of tithe narrow – 'The tithe is to be used for one purpose – to sustain the ministers whom the Lord has appointed to do His work. It is to be used to support those who speak the

words of life to the people, and carry the burden of the flock of God' (Ms 82, 1904). A long time ago my mates and I would frequently debate the merits of sending our tithe to support Aberdaron or the work of ADRA. Aberdaron's a great place, doing a great work, and continues to contribute to the saving of youth. Who cannot be moved to donate to ADRA as a result of the fine work it does? But 'tithe' is not a donation; it is a sacred return of our material gain, given back to the Lord for his specific and holy use. Look again at the wise definition above – more relevant than ever today, with the many supporting ministries. It's clear to me that, while the global television ministry of 3ABN might have a holy 'X Factor' for a number of reasons, it is the pastor in your local church who has been called to shepherd you, to help you grow in your Christian faith. It is the local pastor who is held accountable by the Lord and his congregation for his work record (along with administrators and department directors who are held accountable at Conference and Mission sessions). It is my experience that most pastors do not give their level of salary a second thought – even in difficult times. I can personally claim the blessing and give thanks (along with most of my colleagues) that, as a direct result of your faithfulness, I and my family have never gone short.

When you are truly thankful, you are happy. I know a country on planet Earth that regards as its core value the 'pursuit of happiness'. And millions of its citizens are miserable pursuing it. They are the most hardworking people on earth (long hours and only two weeks' holiday annually), with bigger houses, cars, and more gadgets of every sort than most. And yet, if you watch them, they are the most angry people on Earth – chasing happiness!

God so loved the world that he gave ... Receivers of grace are thankful people. Thankful people are happy people.



How not to be the office pain

• Taylor Bajic

No matter who you are, it is always a nerve-racking experience pursuing a new job – in a new place, with new colleagues and new tasks. Question upon question bounces around in your head, like, 'Will I get along with my work mates?' 'What will my boss be like?' 'Will I be able to live up to their expectations?' – you know what it's like. The mere anticipation of arriving at a new job for the first time can create high levels of anxiety and even fear.

Well ... at least for me.

In the past few years, I have worked in several different secretarial/administrative positions and experienced very different office environments along the way. And I must say, I have learned much – sometimes the hard way – on office etiquette that I wasn't aware of before. There are many useful lessons to learn on how to help make your work environment a pleasant one, for yourself and for others – on how not to be the 'office pain', if you will.

Whether you are searching for your first job straight out of college or whether you have been in the workforce for several years, here are just a few little things that can help when 'taking on' The Office.

- **Avoid strong perfumes and be sensitive to smell.** If you can smell your own perfume, you might be wearing too much. Less is more.
- **Be punctual.** If you're often late for work, it tends to reflect your value system and how important your job is to you. If you are going to be a bit late, call in and explain to your supervisor.
- **Keep volume on the 'low down'.** Switch your mobile to silent or off – your favourite ringtone may not sit well with others – and only take personal calls in emergencies. Try and answer your desk phone before three rings – few things are more annoying than a phone ringing off the hook. And speak with soft tones; your voice can carry in an office. Oh, and try to harness those habits of humming or drumming on your desk.
- **Keep your desk area tidy and organised.** Your colleagues and clients will appreciate it. Plus, you'll be able to find everything you need.

- **If you have lunch at your desk, keep it simple and try not to disturb others.** The spicy curry from last night is probably still yummy and you might be craving microwave popcorn, but the aroma may carry in the office.
- **Respect your work mates' privacy.** Think of the desks next to yours as your colleagues' office. When they look busy, pretend the door is closed and wait at your desk until they're finished to discuss something with them – no sign language or motions while they're on the phone.

Though you might find most of these to be 'duh!' pointers, together they've proved to be a sure-fire way to create a positive work environment and enrich colleague relationships – and, well, good ways to avoid being the 'office pain'. There are lots of other good tips out there to remember – these are at least a few to get you rolling. But I am only one person with one set of specific experiences. As you are exposed to your own personal office habitats, you will discover and form your own ideas of good 'office etiquette' that are right for you and where you are.

In the end, it's a team effort. And '[w]hatever you do, work at it with all your heart, as working for the Lord.' Colossians 3:23 (NIV).
Happy working!





Showing your true colours

• Sharon Harris

Being a Christian is a lifestyle choice, not a weekly two-hour appointment. With the Adventist population in the UK being so low, most of us are already used to mixing in non-Christian environments and being the 'odd one out' as far as religious beliefs are concerned. So you can take the following six simple tips with you when embarking upon your journey through work.

Work tip no. 1: *Always follow your conscience*

A Chinese proverb says, 'He who sacrifices his conscience to ambition burns a picture to obtain the ashes.'

- Be true to yourself and stand by your convictions, even if you are the only one.
- Be smart about the places you choose to work. Research whether there will be any flexibility in allowing you to take Sabbaths off and whether the culture and ethos fit in with your beliefs.
- Remember, 'Never do anything against conscience, even if the state demands it.' (Albert Einstein.)

Work tip no. 2: *Work hard . . .*

'Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.' (Colossians 3:23-24, NIV.)

- Layne worked for the local authority which was laying off workers. At first he was nervous, wondering when his day would come. But his boss called him in to reassure him that because he had never used a sick day in eight years he certainly would not be laid off. In those eight years, he had never taken a pencil, pen or piece of paper

that belonged to the local authority and always went that extra mile. He never preached, but all of his co-workers knew there was something different about him.

Work tip no. 3: . . . *And play hard?*

- Socialising in a work environment is not all off-limits. Make sure you look at the 'spirit', and not the 'letter' of the social invite. Office parties can be nothing more than sedate social gatherings at restaurants that will not require you to compromise your principles.



- When I qualified as a lawyer, my qualification 'party' was the most enjoyable party that everyone who attended could remember (possibly because they may have been too drunk to remember the other parties!). Thirty or so hardened city party animals learned the joy of group Pictionary and virgin tropical fruit cocktails.
- Jesus did not separate himself from the people, but mixed with everyone. You may be the only committed Christian that people will meet, so don't feel forced to order a beer just because everyone else has.

But caution: Do not swing to the other extreme under the false illusion that you will be able to be a positive influence in every situation. There are some environments which will not benefit a Christian, so let's be true to ourselves.

Work tip no. 4: *Find time to rest*

- Ensure that you make the most out of the weekly holiday to physically rest, recharge your batteries and spend time with God.
- If you are working far from home, always try to get involved in your nearest local church, even if they do not initially seem friendly. I am sure it will not be worse than a church in one European city that I visited with my sister, where the only words that anyone spoke to us the whole day were, 'Don't forget to pay' for the Sabbath lunch!

Work tip no. 5: *Don't lose your saltiness*

'You are the salt of the earth. But if the salt loses its saltiness, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled by men.' (Matthew 5:13, NIV.)

- By accepting Jesus, we make the decision to be

ambassadors for him. But don't become stale, useless and mute.

- Kirsty was brought up in the church and is a dedicated Christian, but her motto is that she is at work to work, not to make friends. But by keeping her distance from her colleagues, how will she interest people in learning more about her faith?
- 'We will remember not the words of our enemies, but the silence of our friends.' (Martin Luther King.) Don't let our silence instead of our witness be something that will disappoint our Lord.

Work tip no. 6: *Know what you believe*

'Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have. But do this with gentleness and respect . . . ' (1 Peter 3:15, NIV.)

- Before you move away from home, take time to study what you believe at a deeper level and be sure that you know the reasons for your beliefs. Never follow anything blindly.
- We can spend all our time and energy learning and understanding complex sciences, modern philosophies and various languages just to pass our A-levels and degrees, so there is no reason why our study of the Bible should be insipid and elementary. Let's put that same enthusiasm and drive for studies into learning about God and the Bible.
- It might be necessary to get into a Bible study group where we can discuss our questions and strengthen our faith. Always keep in mind that, if we're going to do this religious thing, then we're going to do it for real.

Finally, always keep in mind the 'Great Commission' to make disciples of all nations, and look at the bigger picture.





A change of career: do you dare?

My grandfather was a shoe-maker. That was his lifelong profession – he made shoes! Nowadays, however, it is uncommon for any of us to do the same thing for a lifetime. Career paths are rarely linear: instead, change is the name of the game, and the ability to adapt, be flexible, upgrade and re-train are essential.

I am not a careers guidance officer, so don't expect to find any definitive answer here. Certainly, attitude plays a major role in facing and embracing change as an opportunity. But I would also say that it matters to involve God in your decision!

My husband and I had been working for a number of years in Brussels. We were recently married. We had no children and no mortgage, and began to wonder whether there was more to life than 'enhancing shareholder value'! From my teenage years I had dreamed of working for ADRA, making a difference to people in need – so we thought we could explore the possibility of volunteering for a year, before continuing our careers. As a recently-baptised member of the Church, my husband was receptive to this idea.

We wrote off to ADRA International, and sent our CVs with a view to going as volunteers. A few months later, we received an offer from the ADRA country director to go and work in South Sudan. It was 1998 and the news tabloids were describing the region as 'the worst place on Earth'! We prayed about it. We really wanted to go and serve the Lord through ADRA, but a civil war zone was not exactly what we had in mind for a first posting.

Sometime later, one Monday morning, we received an offer of going to Madagascar, to work in ADRA's programme there. Only the previous Sabbath, in church, we had invited a visitor to lunch. He was the first Malagasy person we had ever met. God seemed to be preparing the way.

My family and friends were concerned. Why would you suspend your work as a financial controller for a multinational to work as a volunteer in a third-world country? What is going to become of your career? Inexplicably, my boss was more understanding. 'When you return,' he said, 'we will take you back'.

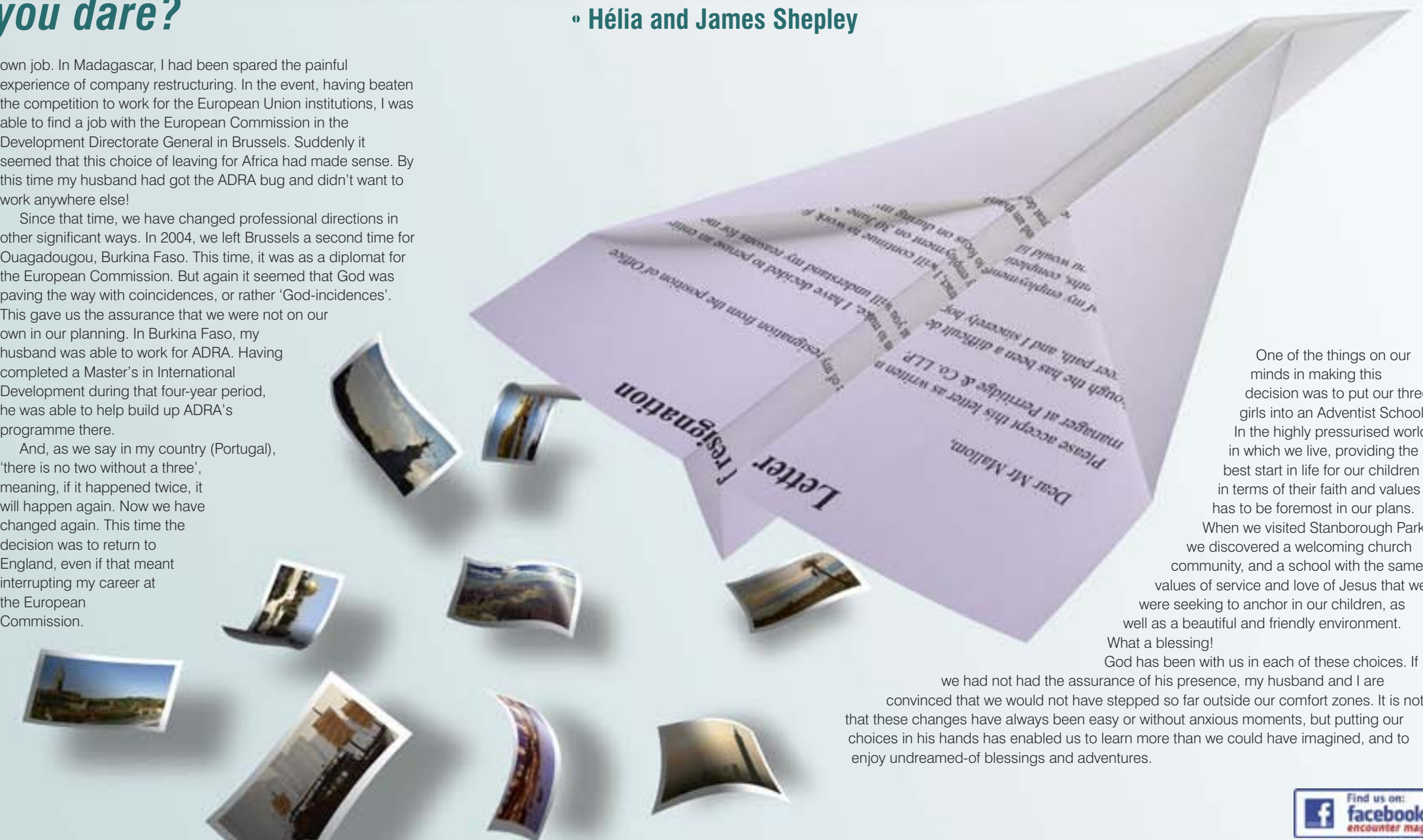
But it is only God who holds the future in his hands. Two years later, after an enriching experience in Madagascar and when we were ready to come back to Europe, my boss no longer had his

own job. In Madagascar, I had been spared the painful experience of company restructuring. In the event, having beaten the competition to work for the European Union institutions, I was able to find a job with the European Commission in the Development Directorate General in Brussels. Suddenly it seemed that this choice of leaving for Africa had made sense. By this time my husband had got the ADRA bug and didn't want to work anywhere else!

Since that time, we have changed professional directions in other significant ways. In 2004, we left Brussels a second time for Ouagadougou, Burkina Faso. This time, it was as a diplomat for the European Commission. But again it seemed that God was paving the way with coincidences, or rather 'God-incidences'. This gave us the assurance that we were not on our own in our planning. In Burkina Faso, my husband was able to work for ADRA. Having completed a Master's in International Development during that four-year period, he was able to help build up ADRA's programme there.

And, as we say in my country (Portugal), 'there is no two without a three', meaning, if it happened twice, it will happen again. Now we have changed again. This time the decision was to return to England, even if that meant interrupting my career at the European Commission.

• Hélia and James Shepley



One of the things on our minds in making this decision was to put our three girls into an Adventist School. In the highly pressurised world in which we live, providing the best start in life for our children in terms of their faith and values has to be foremost in our plans. When we visited Stanborough Park, we discovered a welcoming church community, and a school with the same values of service and love of Jesus that we were seeking to anchor in our children, as well as a beautiful and friendly environment.

What a blessing!

God has been with us in each of these choices. If we had not had the assurance of his presence, my husband and I are convinced that we would not have stepped so far outside our comfort zones. It is not that these changes have always been easy or without anxious moments, but putting our choices in his hands has enabled us to learn more than we could have imagined, and to enjoy undreamed-of blessings and adventures.



Saving for the future

• Colin Hanna

Who wants to work forever?

So, school/college/uni is over and finally you've got a job – and the salary! Money of your own to spend as you like. But also you are realising that life does continue beyond the age of thirty, and you really don't want to be working forever. What's more, you want your money to be working for you as much as possible; it's hard enough to get in the first place.

Here are some things to think about, and, although we can be sure that God is in control in our lives, we also find in the Bible plenty of guidance to be wise with our money.

Time horizons

What we want from our money in the future determines the type of savings we are looking at.

Are you saving for a new car, which you may buy in a year or two? That's a short time horizon.

How about getting married, or the deposit for a house a few more years down the line? That's a medium-term investment.

Or there's the long term: our retirement, which seems like an eternity away, till you ask your mum or dad – and it's maybe not so far off after all.

Short-term savings

Bank accounts

Cash in the bank is the safest way to have money for day-to-day needs and for short-term savings. As a general rule, the longer the notice period, the higher the interest rate will be.

ISAs

The Individual Savings Account is the Government's way of encouraging us to save by giving us an annual allowance where the interest will not be subject to tax (£5,340 for 2011-12). Most banks and building societies will be willing to take your money from you for one of these.

Medium-term savings

Bonds are accounts where your money is tied up for a set length of time; you tend to get good rates of interest, but are penalised for withdrawing your money early.

Unit trusts are collective investments where professional fund managers aggregate the funds and invest them. The funds are usually themed, and allow you to select an area that you wish to invest in. Often ethical funds are available, a useful point for Christians. Investment trusts are similar to unit trusts, but are traded on the stock market, although they also have defined investment objectives. Both of these are good for regular savings.

Employee sharesaves – Some firms offer staff a savings plan tied to the option of buying shares in the company. Generally speaking, these provide a win-win situation, as you usually have the option to take up the shares or run with your money.

Long-term savings

Pensions

As a baseline, the Government gives us the basic state pension when we reach retirement: but generally speaking this

will only cover the bare essentials of living. At just over £100 per week for a single person or £163.35 for a married couple, you certainly won't be jetting off on holiday to the Caribbean twice a year. It's important to keep your contributions up to date, so if you find yourself able to pay for gaps in employment, that would be a wise move.

Many companies offer an occupational pension, for which you pay in a percentage of your salary and your employer contributes as well. The good thing is, the money comes off before tax, so you get a boost to your savings. And if you're feeling flush and want to add more, you have the right to make Additional Voluntary Contributions (AVCs) of up to £3,600, or 100% of your salary, whichever is greater. Nice if you can!

If your firm doesn't offer a company pension, don't worry, you can do it yourself. Personal pensions and stakeholder pensions are excellent ways of building up your pot of gold for retirement, and they also benefit from tax relief on your contributions. The same limits apply, of £3,600 or 100% of your pay.

Bear in mind, though, that once you pay into a pension your money is stuck there until retirement, normally between 50 and 75: so plan your payments carefully.

Equities

Some people will be asking about investing directly in stocks and shares. This can be a good choice, but equally you can lose every penny invested, so do take care. The three key rules are:

1. **Diversification** – spread your risk.
2. **Set your limits** and stick to your strategy.
3. **Avoid being a forced seller**, and watch your finances. In the market there are only two driving factors, fear and greed, so stay balanced and keep your perspective right.

Caveat emptor – let the buyer beware

The last couple of years have shown rather brutally that the bottom price of any investment is zero, and even your pound in the bank is not as secure as we once thought. As Christians, our real investments are not measured in pounds and pence, which is absolutely wonderful – because, ultimately, money doesn't matter at all. Remember the old saying – money is a good servant, but a terrible master. Keep it in the right place!





Volunteering at home and abroad

- Judy McKie

What comes to mind when you think of work? Early mornings, battling traffic, unreliable public transport? People telling you what to do all the time? Having to report to the boss? Long hours for little money and seemingly no holidays?

Have you ever thought of work as fun; a life-changing opportunity; the experience of a lifetime and a chance to share your faith? The type of work I'm thinking about may not pay you much (or at all) but there are often benefits in life greater than money. I'm talking about volunteering.

There are so many different ways to volunteer nowadays – from using your football skills to help out your local after-school or Pathfinder clubs, to giving up a year or two of what you've been doing and travelling to the other side of the world to do something you've only ever dreamt about before. I know how it is – I've been there and done it.

Why volunteer?

There are many reasons why people choose to do it: satisfaction and general sense of purpose; boosting the CV; wanting to try something completely different; an opportunity to travel and meet new people; following the example of Jesus; or maybe because life isn't all about you! I chose to do it because it was something I had watched others do and, being adventurous, wanted to try for myself. I'd heard about the volunteer programme through the church (AVS) and had always thought I'd like to give a year of my life in service and do something for other people. I'd never given it serious thought until, one Sabbath, the BUC Youth director at the time came to our youth day and spoke to us about becoming student missionaries. I decided to look through the book, choose three jobs that looked interesting (one close to home in Ireland, one in the Marshall Islands and one in Palau, Micronesia) and see what would happen. I went home and forgot about it until, one Sabbath, a letter arrived telling me I'd been accepted to go to Palau and teach. Over the next few weeks lots of questions and potential problems arose, but every time God simply showed me the solution and I knew that this was what he wanted me to do.

A few months later I travelled to Palau and began one of the most exciting and best adventures of my life as a primary school teacher to 6-year-olds. I may have lived on a tropical island paradise in the middle of the Pacific Ocean but life there certainly wasn't all about the white sandy beaches and scenes from the latest holiday brochure. It wasn't always easy or fun. There were challenges on so many levels, but the rewards I got were ones that have stayed with me till this day.



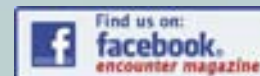
How can I?

There are many organisations that would be happy to make use of your time and talents. You don't have to go off to the other side of the world for a year or two (but it is an option). There are also many opportunities right here at home, on your own doorstep. How about your local church? Do they need you to offer your services to help with the Pathfinders or to set up

for the next church sale? Maybe your local council runs a soup kitchen or a homeless shelter where you can go and ask about helping out, or a charity shop in town may need a few hours of help sorting through donations. I have a friend who volunteers her time and energy almost every Sunday throughout summer. She is either with The Food Chain (www.foodchain.org.uk) – a charity which provides nutritional services including home-delivered meals, essential groceries and nutrition advice to men, women and children who are chronically sick as a result of HIV-related illness – or she is out helping as a race marshal at one of the 'Race for Life' charity events across London (<http://www.raceforlife.org/Support-race-for-life.aspx>).

If you would like to know more about the Adventist Volunteer programme you can visit the website (www.adventistvolunteers.org), create a profile for yourself and search through the many options, or you can get in touch with your local Conference/Mission Youth director, who will be able to assist you too.

I hope I've given you something to think about and you'll consider some volunteer work somewhere. You may not think you have what it takes, but remember: God is willing and able to use your talents if you are willing to ask him where you can be used. I wish you all the very best, and I hope you do decide to give volunteering some of your time. It's worth it!





Unemployment and its effects

The news came as a surprise. I had answered a call from my husband, who informed me that earlier that day his boss walked into the office, handed all the employees notice of redundancy and announced that the company would be closing in four weeks. This was to be the fourth time my husband had experienced redundancy. How I hated to hear that word – *redundant*. The dictionary defines it in terms such as 'unnecessary'; 'excess'. That's enough to crush the spirit and make you feel worthless. Nevertheless, my husband was far from feeling worthless or hopeless – in the beginning. He appeared calm enough when he delivered the news and encouraged me that God had everything in control and that things were going to work out fine. Well, it's been working out, but fine would not be a word I would use.

With the worldwide economic downturn and credit-crunch concerns, we have certainly felt the repercussions of life's unpredictable events. Now here we are, two years and six months on from the day that notice was delivered, and my husband is still out of full-time employment. Our life has changed dramatically.

Prior to my husband's redundancy, I had been working as a senior manager in the NHS for a number of years: a stable job, which provided sufficient money and security. That is, until the NHS experienced a 'financial crisis' and had to make massive savings, beginning with cuts at management level. So there I was facing redundancy. Nevertheless, after leaving the NHS I had something to show for the many years working within that organisation. I gave money to charities and helped other people in need; we lived fairly comfortably.

Adapting to change

Shortly after leaving the NHS, I was fortunate enough to be elected to my current role as the BUC Director of Health and Disability Awareness. Yet although the title sounded grand, the pay certainly was not. In fact it was a lot less than what I was earning in the NHS, with twenty days less holiday. I came to realise the true meaning of 'deficit'. Well, we coped for a while, adjusting our lifestyle – no more holidays or 'brand name' purchases. Instead I became a regular visitor to bargain shops and pound stores, and didn't even bother to look back to see who was noticing.

I didn't realise, however, just how quickly life could turn around in the absence of adequate finances. Of course it's not the end of the world having to adjust your lifestyle. However, when my husband lost his job and we had to somehow cope with my new pay scale, the word 'poor' took on fresh meaning, and we had to come to terms with the word 'loss'. With severe challenges to meet bills and payment deadlines, our creature comforts became casualties.

Fighting for faith

To begin with, our faith levels were high. We trusted that God would fight our corner and reward our faithfulness. However, as the months turned into years I began to think differently. As the bills piled up unpaid I saw the inevitable and knew there would be losses along the way. The first target was my husband's car. When I shared my concerns with him, he reassured me that God would not allow his car to be taken as he needed it for the various chorale appointments and I needed mine to facilitate my numerous appointments across the BUC. In an attempt to encourage me he quickly asserted, 'Let's not doubt God, but believe him for what he will do. We need to lift up holy hands and praise God.' Well, let me inform you that the lifting of hands became a reality, because the hands that we lifted in praise to God were the same hands that were waving goodbye to the car when the collection truck arrived and escorted Denzle's car off our driveway! I became acquainted with the word 'disappointment'.

Learning to hope

It's not easy to be hopeful when you feel you have waited beyond the normal timeframe and the situation remains unchanged. This is intensified when you know that God could change the situation, but seemingly does not. The emotional rollercoaster has been an exhausting ride of raised hopes and



• Sharon Platt-McDonald

crushing blows. Yet amid the many challenges our faith grew as it was stretched. We have experienced many credit-crunch miracles which enabled us to keep our home (having gone to court to save our house) and prevent us from going hungry – most days. The emotional impact of unemployment cannot be underestimated. We encountered the full range of negative emotions: anger, fear, worry, anxiety, impatience with God, and even feelings of depression. With a lot of prayer support, practical help from family and friends, and God's deliverance at crisis times, our journey towards restoration (emotionally, spiritually and socially) is beginning. Having signed on with a job agency my husband is currently on standby and receives placements, on average, a few days a week. Minimum wage, unsocial hours and being 'called in' at a moment's notice is our reality. Work is still unpredictable and we are still trusting God that he will provide Denzle with a full-time, better-paid

So what helps?

- 1 **Nurture your faith.** Still trusting God when life looks bleak is hard. However, with daily prayer and personal devotion, holding on to Bible promises, our faith has been maintained. Among the many Scriptures we have cherished during this time is: 'And my God will meet all your needs according to his glorious riches in Christ Jesus' (Philippians 4:19, NIV).
- 2 **Make faith practical.** Have faith, of course, but put your faith to work. Get active while waiting. Although we prayed, we have also relentlessly pursued work opportunities. It's tiring, but we have the satisfaction that we are doing everything humanly possible to remedy the situation so we can confidently leave the rest to God.
- 3 **Self-development is still possible** – Pursuing potential keeps you skilled in-between jobs. Think about options other than your current career path. Having previously pursued a technical and sales-based career pathway, Denzle has time in unemployment to explore other options, and undertook IT training which has given him the edge over other agency staff in the various temporary roles in which he has been placed.
- 4 **Get professional help.** Seeking advice from the Citizen's Advice Bureau and getting help from debt management agencies has enabled us to work with our creditors to manage our finance (or lack of it). This is crucial if you have outstanding student loans or other debts.
- 5 **Significant others.** Associate with positive people who will pray for and encourage you. Realising the negative impact unemployment can have on your self-esteem and spiritual outlook, engage with individuals who will nurture your faith and offer support. Our prayer partners, family and close friends have done this for us and we are truly grateful to them.

Useful resources to check out:

- E-books: [eHow - How to Survive Without a Job](#)
- www.examiner.com: 100 tips, tools, and resources to help you survive without a job
- www.jobsearch.co.uk
- www.search.co.uk
- www.jobs.co.uk
- www.careerbuilder.com
- www.totaljobs.com
- hotjobs.yahoo.com
- www.simplyhired.com
- www.reed.co.uk





How would Jesus do it? *Work* • Nathan Stickland

As I am trying to reflect on the work ethic of Jesus, I can't help but think about a certain TV series in which there is a search for the best potential new recruit for Lord Sugar's business. The camera watching the vying apprentices as they practise their 'business skills' does seem to pick up on some occasional suspect dealings. There are also the times when honesty and sheer hard work do pay dividends, and a team or individual leapfrogs others into the next round.

I am not trying to compare Lord Sugar with Jesus, though both have Jewish backgrounds. What I recognise is the task both have in recruiting people into their business. Paid or voluntary, our employment can show up our personalities, our ethics and our interests. The way we conduct ourselves in the workplace is a direct output of who we are, what we believe, and how we might expect to be treated.

I have never found a chapter in the Gospels where Jesus stipulates a code of practice to all people in the way they should conduct themselves at work. What I do see are principles in Jesus' life, in his people management, and in his stories that give us clues as to how we can best conduct ourselves in the workplace. I have selected a few stories Jesus told which are recorded in Matthew.

The sower

(13:3-8, 18-23)

A parable has one single point of emphasis, and we should not get tied up with trying to over-apply every detail. This story is about types of soil: trampled pathway soil, rocky soil, thorny soil, and good, fertile soil. The mistake is to concentrate on the seed and not the soil. Jesus here used a familiar object lesson. Maybe, by the lake where Jesus told the story, people could see farmers casting their seed.

The work ethic principle here is **getting on with the job**. If the seed fell equally on all four places, it would mean the sower put in 100% effort, with only a potential 25% return. But the sower still cast the seed! In your workplace you may not see the sense in doing the job – but even if it holds minimal yield, do your best anyway.

The unmerciful servant

(18:23-34)

The servant's master let him off millions of pounds of debt. Other colleagues knew this, so when this servant strangled a workmate who owed him a few pounds, and then had him put in prison, the other colleagues were outraged. They reported the behaviour to the master, who then had the unmerciful servant tortured and imprisoned till he paid back the debt originally owed.

We may not run up debts with our boss, but we can **speak out against injustice in the workplace**. We can offer mercy, forgiveness and tolerance to our colleagues.

The vineyard workers

(20:1-16)

This story tells of workers being hired at different times of the day, but at the end of the day they all get paid the same amount. The early starters complain, but are turned away. They agreed a day rate, so they should be happy with getting paid.

When we take a job, we should be happy with the terms and conditions, and the agreed pay. We all would like to earn more. And there may be times when an imbalance between colleagues seems unfair. But **remember who accepted your contract!** Barring unfair changes, we should be happy that we have got what we agreed in the first place.



The faithful and wise servant

(24:45-51)

Basically, it is best for the servant to get on with the job irrespective of when he thinks his master will return. If the servant chooses to mistreat his fellow servants and behave badly, getting drunk and so on, and is then caught – he will be out on his ear. The master will do a Lord Sugar and fire him. Actually, the story says the servant will be chopped up like a casserole!

Current employment law might have something to say about that, but the lesson is there for us. Be diligent in the work you are given, even if you think the boss is away for ages. Office webcams and the remote access into computers mean it is easy to get caught out. But it makes funny watching on YouTube and *You've Been Framed*.

The three servants

(25:14-30)

Lastly in our 'Jesus workplace principles' are the three servants who are given sums of cash to manage. Two invest and speculate, but the third hides the money. The two are commended for their investment and return; the third is stripped of the asset and thrown out: fired!

When you are given a job to do, have a go. Laziness gets you noticed and fired. Learn from the 'worthless' servant.

There are many other stories Jesus told that involve attitudes to work. Try reading Jesus' stories and find some others. But basically learn from these five, and in your workplace:

- do your best
- be tolerant
- negotiate your contract in advance and be happy with it
- be conscientious
- work hard

Half-hearted, malicious, whingeing, shirking, lazy employees are despised by their colleagues, fired by their boss, and mocked in Jesus' stories.



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