

From the Editors... Jutta & Harald



Dear Readers

We are just realizing that soon Notte Bianca (3rd of October) will be coming up and once again we want to have the church open all night long. So please look out for the roster where you can sign in on which timeframes you will be able to be at church. It is always very interesting to retract from the busy streets and get in contact with the various people coming into our church or also to support the other volunteering church members.

It is a time to show hospitality which begins in the heart. Not everyone is able to show hospitality in exactly the same way. People do have differing gifts and abilities. In the heart is where the concept of hospitality must reside. This is then reflected in the words and deeds of each person. For example during the last years of Notte Bianca there had been people greeting/talking to visitors, some made music, some brought cookies for the volunteers (which then even got shared with the children visiting the church), some supported the setup of the church, etc.



The most common question of church visitors during Notte Bianca is: 'What is the difference between Catholics and Protestants?'

Catholics and Protestants believe and do many of the same things, but they also believe and do some things differently.

As a Protestant, I believe we have eternal life when we put our faith in Jesus, as the Scripture says: "He that believes on the Son has everlasting life" (John 3:36). Jesus said, come to me all you that labour and are heavily burdened, and I will give you rest (Matthew 11:28). We are not saved by belonging to a Church either Catholic or Protestant. There are only one kind of Christian, those that have made Jesus Lord of their life, and the simplest definition of a "true" Church is any group of people that is united by a shared love of Jesus Christ.



Talking about hospitality, different gifts – thinking about autumn which is also the harvest/thanksgiving time – I also want to share with you another experience I made

What a wonderful idea from Judy to have held cooking demonstrations about plant based dishes.



"I have given every green plant for food".
Genesis 1.29

"Every moving thing that lives shall be food for you; as I gave you the green plants, I give you everything".
Genesis 9.3

Most Christians are omnivores and have no moral or religious objection to eating meat of any kind, though some fast on Fridays or during Lent mainly for spiritual reasons.



Nevertheless, I joined the session because I am curious about different cooking styles and always on the search which food has a positive health impact.

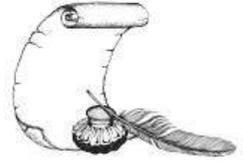
Then in addition I learned that by reducing our meat intake we also can contribute positively on our environment.



Anyhow the plant based food was very delicious and filling. As well

it gave a great opportunity to meet up with other people and have a chat about food and other topics.

From the Manse...



Dear Friends

They say “time flies when you are having fun” and I can’t believe it is a year since that hot stormy evening when Steve and I arrived in Malta. In this last year there have been many times of fun like Notte Bianca, the Christmas Carol Service and of course Christmas Day, the Passover meal, pasta night and the end of year party for the English Language students, plus many more.

There have also been the sad times when people we were just getting to know and love were “Promoted to Glory” and left us. We do seem to have lost many friends and members in this last year. We have also missed friends who have been struggling with illness and said goodbye to friends who have moved away. It was sad recently to say farewell to Matthew as he moves on to pastures new or at least studies new in the Netherlands. I am sure we will all miss him but we are fortunate to have two new musicians who have agreed to work alongside Lisa to provide for our musical needs.

There have been days when we have been so aware of God’s presence and sure of his calling like the church vision day back in January, the Kirk Session retreat in February and the Sponsors Council in May. To be honest there have also been days when we have asked ourselves what are we doing here and why did God bring us to this Island? It hasn’t been plain sailing by any means for any of us. The church adjusting to a new minister and for me adjusting to a new congregation with very different expectations.

We have seen dreams and vision come true, as The English Classes grew beyond our expectations, Malta Microfinance has grown, the Foodbank has begun and the new youth rooms are taking shape. Our new Pastoral Carers system is up and running and most recently the birth of the new congregation on Gozo which is a dream come true.

Special congratulations must go to all our young people who worked so hard for their exams this year, you all did really well! We are very proud of you and as excited as you are about the next part of your journey – do keep us informed.

Then there have been the frustrations of things not happening as quickly as some would like them to and equally the difficulties when things have been happening too quickly for others.

One thing is for certain it has been a very busy year and a year where we have known God's blessing in so many ways. I trust the next year will also be one of joys and sorrows, of hopes and dreams, of frustrations and difficulties but also a year when we know God's blessing poured out upon our church and upon those who worship with us.

As we embark on our second year the words of Charles Wesley's hymn that we sung recently come to mind.

*This, this is the God we adore
Our faithful unchangeable friend
Whose love is as great as his power,
And neither knows measure nor end.*

*'Tis Jesus, the First and the Last,
Whose Spirit shall guide us safe home;
We'll praise him for all that is past,
And trust him for all that's to come.*

May we all "Praise him for all that is past and trust him for all that is to come".

*Love and Prayers
Kim*

I was asked to complete a questionnaire for a handbook on Religions in Malta, to go to schools, hospitals and universities. I felt it might be good to let you see it. It will be covered in two parts.

CHRISTIANITY

Section on Different Christian Churches in Malta

1. General Notes on your Church (about 100-150 words)

SAINT ANDREW'S SCOTS CHURCH, VALLETTA

An International Church for all Christian Denominations

www.saintandrewsmalta.com

We are a unique Local Ecumenical Partnership between the Church of Scotland www.churchofscotland.org.uk and the Methodist Church of Great Britain www.methodist.org.uk.

Our ministers come alternately from the Church of Scotland and the Methodist Church; our congregation comes from around the world. We have over 20 nationalities within our congregation and many different Christian denominations. We see ourselves very much as an ecumenical, international Church. Our services in the historic building are modern, simple, lively, and focused on the Word of God. Our services are open to all; they are in English, and they are in the Reformed tradition. Sunday worship is at 10.30am, and is always followed by a time for fellowship, friendship and refreshment. Children are welcome at all our services and we have a junior church. Communion is celebrated on the fourth Sunday of every month, and this is also open to all, including children.

The church is committed to mission and social action and reaches out to vulnerable families, immigrants and refugees in Malta, and to HIV/AIDS communities in Zambia. We have developed an "International Centre" where our English language classes are based and from where a regulated non-profit financial institution whole owned by the church called Malta Microfinance www.maltamicrofinance.com is run. The Church has recently opened a Foodbank.

2. Main Traditions associated with your Church

Sunday morning worship is the central focus of the church but we encourage members to be involved in midweek home and Bible Study groups and to live out their Christian faith in social action and involvement.

Our aim is to:

Bring people to faith and discipleship in Jesus through word and Christian living. Build up people in their faith through worship, fellowship, Bible study and prayer. Enable people to use their gifts in ministry in the church and in service in the community.



3. Signs and Symbols

The Empty Cross is the main symbol of our Christian faith in a risen Saviour. Bread and wine are used in the celebration of Holy Communion few other signs and symbols are used as the Methodist and Reformed traditions do not regularly use icons, statues or other symbols.



4. Sacred text

Our only sacred text is the Bible. We value the writings of many great Theologians but only the Bible is held as sacred.



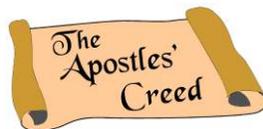
5. Tradition

We are a mixture of Methodist and Reformed tradition which allows flexibility and diversity in our worship. The church itself has members of many different cultures and traditions which gives us a real breadth of theological understanding and religious practices.



6. Basic Tenets of your Church (a) Doctrinal; (b) Moral

The church bases its teaching on the Bible and adheres to the Apostles Creed. The Church of Scotland adheres to the Westminster Confession of Faith and the Methodist Church to the writings and sermons of John Wesley.

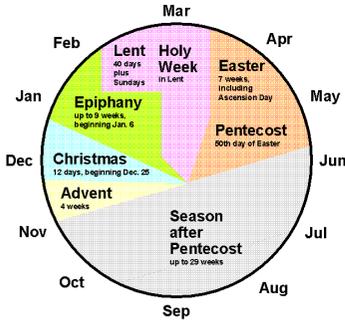


7. Structures of authority

The minister is recognised as both a minister in the Church of Scotland and that of the Methodist Church. We play a full part in the activities of both the Church of Scotland Presbytery (Europe) and South East District of the Methodist Church. Our partnership is governed by a Sponsor's Council



made up representatives of both our parent churches. The Minister has pastoral oversight for the church. The church is governed by a Kirk Session made up of ordained elders (members of the church set apart for leadership).



8. Major Festivities

We celebrate all the major Christian festivals: Advent, Christmas, Lent, Easter, Ascension & Pentecost. For many of these we join in ecumenical celebrations through Christians Together in Malta in which we play an active part.

9. Attire (for Ministers)



General attire for ministers is a clerical shirt, for worship services ministers would either wear a clerical shirt or a cassock.

Next time we will look at a brief history of the church and specific issues relating to gender, social issues, health etc.

Kim



God's Crossroad

Our Choice

“When I was a stranger

So how was July for you? Too hot or did you escape Malta and take a holiday somewhere cooler, or if Britain a lot cooler! Well, July was the best month so far for Malta Microfinance. Malta Microfinance you will remember is the financial institution owned by the church to give interest free loans to migrants and poor Maltese women to start their own business, move into decent accommodation, start a course at college that helps them find a job etc.

I have just been producing some statistics for our committee next week and we have now helped 53 people with loans to a total value of €42,900. Since we began in September 2013 we have had no bad debts. The loans are unsecured but rely on trust and the relationships we establish with the borrower. Sadly in the future there will be occasions where that trust is broken but so far no bad debts (OK - a couple are worrying me just now!)

So back to July. A couple of entrepreneurs have borrowed money from us to set up an Eritrean Restaurant in Msida, two women are in the process of setting up a women's clothing shop in Birkirkara, two bakers have expanded their business thanks to our loan, and two contractors have expanded their range of tools and bought a second hand van to transport them to jobs.



Details of what we do are on our website www.maltamicrofinance.com and on our Facebook page which I

hope that you will "like". So I hope to have some photos going up soon on the above businesses.

The big change as I write this account is that we have been generously supported by the Guild of the Church of Scotland in their "Out of Africa into Malta project" from 2012 to 2015. It has now ceased but raised an incredible £135,650. This gave us the capital to lend out and keeping a tight control over costs it means that as people repay, we lend the money out again and again making the whole project sustainable for the future.

However, with the one part-time employee we were not giving out as many loans as we wished, as business loans in particular take a lot of time to set up and provide support as we help the business be a success. So we have decided to have our support worker go fulltime (a funding application to the Methodist Church to cover the cost of this is in hand), a second part-time support worker to work with both migrants and Maltese women and a part-time admin officer. This last is essential as we are a regulated financial institution and must meet the requirements of the Malta Financial Services Authority. So by the time this Crossroads is published we should see a significant expansion in the capacity of Malta Microfinance. This will then allow us to give out more loans and help more people.

We are very fortunate in that we have excellent people serving on the committees and board of Malta Microfinance all giving their services and expertise free. What we all share is a passion to help migrants and the poor transform their lives through access to small loans.

However, Malta Microfinance was first imagined on a crazy weekend in 2012 when Reverend Doug McRoberts told me that we

were being encouraged by the World Mission Committee of the Church of Scotland to apply for funding as a Guild project for our work with migrants and did I have any suggestions? Malta Microfinance is simply a natural outflow from my faith in Jesus and one of my favourite bible verses is at the end of Matthew 25 and the story of the banquet where Jesus says "When I was a stranger you welcomed me".



At the end of August, Scotland on Sunday published an article about our work in Malta following the recent publicity given to migrants. This was replicated in the Times of Malta and Malta Independent. These articles which were fair were then followed online by many comments, often nasty about me and our work. However, when we follow Jesus we can not expect the world to support us and pat us on the back.

Since Malta Microfinance began we have helped 26 people move out of sub-standard accommodation into flats. We have helped 8 people attend courses at MCAST and 2 of these young men who did the earlier computer course are starting the next level up in September as they plan a future with their own business. We have already helped 12 people start their own business. I think in every case none of these borrowers would have been able to get a

loan from a regular bank for these purposes as the loans are too small, or too short a period or unsecured, and the person does not have a credit history in Malta.

I hope with the benefit of extra staffing that when I next report on Malta Microfinance that I will be telling you that we have helped even more people. Please keep praying for the work of Malta Microfinance and if you wish to help financially then donations are always welcome.

Peter Lloyd

Chairman - Malta Microfinance Ltd.

The Harvest

There was once a spider who lived in a cornfield. He was a big spider and he had spun a beautiful web between the corn stalks. He got fat eating all the bugs that would get caught in his web. He liked his home and planned to stay there for the rest of his life.

One day the spider caught a little bug in his web, and just as the spider was about to eat him, the bug said, "If you let me go I will tell you something important that will save your life." The spider paused for a moment and listened because he was amused. "You better get out of this cornfield," the little bug said, "The harvest is coming!"

The spider smiled and said, "What is this harvest you are talking about? I think you are just telling me a story." But the little bug said, "Oh no, it is true. The owner of this field is coming to harvest it soon. All the stalks will be knocked down and the corn will be gathered up. You will be killed by the giant machines if you stay here."

The spider said, "I don't believe in harvests and giant machines that knock down corn stalks. How can you prove this?" The little bug continued, "Just look at the corn. See how it is planted in rows? It proves this field was created by an intelligent designer." The spider laughed and mockingly said, "This field has evolved and has nothing to do with a creator. Corn always grows that way." The bug went on to explain, "Oh no. This field belongs to the owner who planted it, and the harvest is coming soon." The spider grinned and said to the little bug, "I don't believe you," and then the spider ate the little bug for lunch.

A few days later, the spider was laughing about the story the little bug had told him. He thought to himself, "A harvest! What a silly idea. I have lived here all of my life and nothing has ever disturbed me. I have been here since these stalks were just a foot off the ground, and I'll be here for the rest of my life, because nothing is ever going to change in this field. Life is good, and I have it made."

The next day was a beautiful sunny day in the cornfield. The sky above was clear and there was no wind at all. That afternoon as the spider was about to take a nap, he noticed some thick dusty clouds moving toward him. He could hear the roar of a great engine and he said to himself, "I wonder what that could be?"

"In the last days mockers will come, following their own lusts, and saying, 'Where is the promise of His coming?'"

2 Peter 3:3-4

"The Lord is not slow concerning His promise, as some count slowness, but He is patient toward you, not wanting anyone to perish, but for all to come to repentance."

2 Peter 3:9



Volunteer & Duty Chart

Please take notice of our Volunteer & Duty Chart. It indicates names and duties in our church life. Especially it shows which functions need volunteers and which don't. Functions are indicated with a colour code. It is displayed at the end of the steps leading to the hall on the wall next to the entry of the hall.



StAY Connected = St Andrew Youth Connected with Jesus – is a joint youth group project of St Andrew's Scot Church and Andreas-Gemeinde, German Protestant Church. It is for young people from 14–29 years who want to meet on a regular basis sharing their faith, singing, dancing, playing, having fun and much much more. The first meeting will be in early October.

Please join our Facebook Group to know more about it.



Coffee & Chat



Coffee & Chat

We sit at the front of the Church and either just chat or make things, etc. People of different nationalities and cultures come in for a drink. Some are on holiday and some live here. If you have nothing to do on a Tuesday each week why not drop in and see us between 2 pm and 4 pm. You are very welcome.

Home Groups

There are two Home Groups just now: one in Birgu at the Wilmot's – and a second in Maghtab at Thiele-Trimmel's.

Contact Judy or Franklin (Birgu Group) on 7926 1646 or jwilmot@keyworld.net OR Jutta or Harald (Maghtab Group) 9964 7772 or dc8-73@gmx.de



CROSSROADS MAGAZINE

Please enjoy reading "Crossroads" but when you have finished with your Crossroads Magazine and taken a note of any dates or articles you wish to remember perhaps you could return it to us for recycling to the many visitors who drop in to visit the Church during the week.

Garden of Remembrance



REMEMBRANCE
DAY

The Garden of Remembrance for the Royal British Legion will be in the Church from October 25th until November 9th.

Crosses with a poppy attached will be available from Pat O'Neil priced €3.00 each.



Dates For Your Diary



Preaching Appointments and Duty Rotas

<u>Date</u>	<u>Theme</u>	<u>Preacher</u>	<u>Door Steward / Greeter</u>	<u>Regular Duty Elder (Welcome Address)</u>	<u>Readers</u>	<u>Junior Church</u>	<u>Coffee Rota</u>
13. Sep 15	Education Sunday	Rev Hurst	David Smith Pat O'Neil	David O'Neil			Judy Wilmot David & Diane
20. Sep 15	All Age Worship	To Be Confirmed	David Pritchard Steve Hurst	Sharon Abbott			Bettina Jo Austen
27. Sep 15	Holy Communion	Rev Hurst	Ria den Heyer Norrie Alexander	Ernest Kumi Assumang			Sharon t.b.d.
04. Okt 15	Presbytery Project	Rev Hurst	Harald Thiele Doreen Portelli	Clement Okoru	Clement Ria	Sharon Amelia	Jutta t.b.d.
11. Okt 15	United Service	German Pastor	Paul Slater David Pritchard Griffiths	Jenny Psaila	Jenny June	Bettina Dot	t.b.d. t.b.d.
18. Okt 15	HARVEST	Rev Hurst	Franklin Wilmot Judy Wilmot	Christa Wiegand	Steve	x x	t.b.d. t.b.d.
25. Okt 15	Holy Communion	Rev Hurst	Dot Hunter Bill Hunter	Sharon Abbott	Robin Tilly	Marie Edwina	t.b.d. t.b.d.
01. Nov 15	Visiting Speaker	Rev Hurst	Ria den Heyer Norrie Alexander	Harald Thiele	Diane V. Doreen	Sharon Amelia	t.b.d. t.b.d.
08. Nov 15	Remembrance	Rev Hurst	Adam Pleasance Brenda Pleasance	Ernest Kumi Assumang	Adam Brenda	Bettina Dot	t.b.d. t.b.d.
15. Nov 15	All Age Worship	Rev Hurst	Steve Hurst Pat O'Neil	David O'Neil	Pat Paul	x x	t.b.d. t.b.d.
22. Nov 15		Rev Hurst	Doreen Portelli Mary Pace Bardon	Clement Okoru	Diane S. John L.	Marie Edwina	t.b.d. t.b.d.
29. Nov 15	Reflective /raize	Rev Hurst	Tony Ellul Emmanuel Ukaegbu	Diane Vella	Norrie Marie	x x	t.b.d. t.b.d.
06. Dez 15	Advent 2	Paul Slater	Franklin Wilmot Judy Wilmot	Dot Hunter	Dot Bill	Sharon Amelia	t.b.d. t.b.d.

Whenever possible the Rev Kim plans to have **Monday** as her rest day so please try to refrain from contacting her on a **Monday** unless it is an emergency.

Thank You for your understanding.



A prayer chain is a group of like-minded people who wish to pray for people and their situations that arise during our daily lives. It is also used for praise.

This started in our previous church also called St. Andrew in Cardiff 34 year ago. When it was started there it was all done by phone as no one had a computer back then.

A Coordinator was informed of a person who needed prayers. There would be about 4 or 5 "Chain Leaders" who would each receive the message, and they would then contact the person underneath them on the chain, who would then contact the next one on the list, and so on, there may be 6, 7, or even more hence the chain. So with the exception of the Coordinator no one had to call more than one person. It was a wonderful feeling to know that people were praying for your situation.

With the advent of computers being owned by lots of people now, it was suggested to me a couple of years ago that I might want to move with times and bring the prayer chain into the 21st century by using email as well. It made a tremendous difference, as people who had odd working hours and/or used their computer a lot were able to participate more easily. Of course there are people who don't have a computer, or just prefer a phone call which is fine.

The power of prayer is truly amazing.

If anyone would like more information or to join the prayer chain, please don't hesitate to contact me.

My details are as follow:

June Pritchard-Griffiths,
Landline: 21311277 / Mobile: 7951 1406
Email: junepeg1951@yahoo.co.uk