



# FORTY-THREE

OXFORD FRIENDS' MEETING  
43 ST.GILES OXFORD OX1 3LW

## NEWSLETTER

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### A Proposal from Oxfordshire Credit Union

#### What is a credit union?

Credit Unions  
are set up to



help people on low incomes who are unlikely to get bank loans, but who need to save and borrow. The inspiration is providing an alternative source of money to predatory lenders who target individuals with high-cost loans at enormous rates of interest, which can lead people into mounting and unmanageable levels of debt. People are vulnerable to payday lenders because banks typically don't lend to people with a low income, a poor credit record, and no collateral against which to borrow money.

**Oxford Credit Union** (as it then was) was formed as a cooperative of volunteers in 2006. Their financial model is simple: *become a member, save with us, and we use those savings to provide loans to our members.* In response to changes in the way people use banking, it introduced a pre-pay debit card, which meant people could draw out their savings from a cash point rather than coming into an office. They can also pay in at any shop or garage operating PayPoint. It has expanded its work: in 2012 it extended its 'common bond' to cover the whole of Oxfordshire. In 2013 it started working with the Oxfordshire Rural Community

Council to allow people without existing savings to participate in their fuel-buying scheme. In the same year it established a partnership with the social landlord Soha Housing, allowing their tenants, leaseholders and employees to easily join the credit union.

#### Funding changes

Renamed Oxfordshire Credit Union in 2014, OCU raises most of its money from interest on loans, grants and donations. It has grown from £72,000 in total assets in 2007 to £445,000 in 2014. It has also had generous support from Oxford City Council and the Tudor Trust. But funding from public sources and trusts is shrinking, and things are changing for charities in the way they run their

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#### From Quaker Faith and Practice

If we do not have the sense that selfishness is right, we may yet be carried along by the prevailing social currents to behave as though we do. More insidiously, we may seek material well-being for those we love, and thus achieve a sort of displaced selfishness. We may need to examine what we really believe, and in the light of that we can address questions about personal conduct.

Martin Wyatt, 1988

**QF&P 23.22**

**Deadline for contributions to the November 2015 issue: noon, Thursday 22 October**

*Contributions, preferably of 500 words or fewer, would be appreciated to [newsletter@oxfordquakers.org](mailto:newsletter@oxfordquakers.org), and items for the calendar on page 6 can be emailed to [office@oxfordquakers.org](mailto:office@oxfordquakers.org). Paper copy can be left in the pigeonhole of any Editor.*

*For information: tel. 01865 557373 or visit [www.oxfordquakers.org](http://www.oxfordquakers.org)*

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finances. The recent fate of Kids Company is a salutary lesson to charities that fail to build up their reserves as legally required. The government is now insisting that charities increase the proportion of reserves to income. The required proportion has risen within a short period from two to three percent. For credit unions, it will rise again in the next eighteen months, to ten percent of income.

### **Oxfordshire Credit Union appeal**

OCU is hoping to improve its finances and raise additional funding from loans and grants from organisations, and is putting out a widespread appeal. Oxford Quakers were approached by Mark Luntley, Chair of the OCU Board, who may also be known to Friends for his work as Chair of the Westmill Windfarm Cooperative, and as a community director of the Low Carbon Hub.

### **Why should Quakers respond?**

We have a long-standing testimony to equality and tackling poverty, and the ethos of credit unions is in sympathy with this. Owned and run by its members, and designed to offer an ethical alternative to borrowing from the banks, OCU helps people to manage their money more effectively in a cooperative venture. We are being encouraged to invest in responsible and sustainable finance. Quakers can join the Credit Union, or make a donation, or Friends can make a short or long term loan, with or without interest.

For more information:  
[www.oxfordshirecreditunion.co.uk](http://www.oxfordshirecreditunion.co.uk)

**Sue Smith**

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## **After Charney Manor**

I once asked a clerk about the purpose of Area Meeting, and he told me that it was for matters of membership, finance and property. This was some years ago, but even then, it seemed inadequate. What of fellowship and spiritual nurture, not to mention the exchange of news?

In June this year the Area Meeting funded a weekend at Charney Manor on pastoral and spiritual care, which was a cause of celebration. We enjoyed breaking down local barriers and building a sense of wider community. Even more important, there was a feeling of a move to new

patterns and having the courage to experiment with fresh structures. This had been encouraged by the 2014 Swarthmore Lecture, *Open for Transformation*. It was significant that most local meetings apart from Oxford had moved to shared eldership and oversight, aiming to involve everyone in pastoral and spiritual care. Oxford has not yet reached that stage, but is making some progress. For example, members of both groups meet in postcode groups to go through the lists of members and attenders, and to arrange events. There is a growing understanding of the value of joint meetings and joint initiatives: the perception of 'us' and 'them' is diminishing.

At Charney Manor we hoped for more inter-visitation and fresh ways to strengthen community. One opportunity is a gathering in Farringdon (accessible by bus) on **Saturday 24 October**, from 2:00 to 4:00 pm, which is open to everyone. The Charney Manor weekend is proving to be an agent of change. Who knows where it will take us?

**Peggy Heeks**

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## **Homelessness in Oxford**

Aspire has been working with Oxford Homeless Pathways to make a film about homelessness in Oxford – this was made by homeless people, students and staff from the two charities and aims to break down stigmas and challenge stereotypes. This has been made on the run up to World Homelessness Day on 10 October. There will be a private screening at The Old Fire Station on Wednesday 7 October starting at 5pm. All are welcome. It's for anyone who is socially minded and is interested in supporting people affected by homelessness in Oxford.

If anyone is planning to go, please let me know as we need some idea of numbers. For more information on Aspire: [www.aspireoxford.co.uk](http://www.aspireoxford.co.uk)

**Tim Yeomans**  
[tim@crofthouse.eu](mailto:tim@crofthouse.eu)



**World Mental Health Day**  
**Saturday 10 October**

## Depicting a Humanitarian Crisis



I first stumbled across the issue of the refugee crisis in the Mediterranean by accident. I did an internet image search, back in November 2014, entering 'shipwreck today' and what came up were photos, and even videos – many taken by the Italian coastguards. I felt compelled to paint: I wanted to contrast the sunny Mediterranean as somewhere we might go on holiday with the loss of life and suffering of refugees and the anguish of those helping. Thus the first painting, *Shipwreck*, came about. The second, of three teenagers in a fruit and vegetable warehouse, is called *The Smell of Tomatoes*. I once asked a refugee who had had a stay in Italy, what he most remembered about his time there. He answered: "The smell of tomatoes." His time in the tomato fields was perhaps forced labour, I don't know. The teenagers (from a BBC/Save the Children photo) are unaccompanied child refugees from Eritrea, two sisters and their friend. Here, I wanted to capture both hope and vulnerability. The third,

*Syrian Boy Dreaming*, is set in Sicily, with the mountains and a reception/detention centre in the distance. He sleeps on a sun-lounger, as there are not enough beds for all those arriving. As in the second painting, I wanted to depict an individual as it's hard to relate with compassion to the numbers – but here is a young lad, just like our children or grandchildren, with his own story, who needs our help.

I felt that, once I had stumbled across these images, then I had been given a mission to pass on a message, similar to ministry – giving it as honestly as I can, in the faith that it will be received by the viewers in ways that I cannot predict. These include asking questions – for me, good visual art, like poetry, rests on ambiguities and poses more questions than answers; lets viewers ask *new* questions, outside of framing the issue by the mass media; and encourages empathy, perhaps even action.

The challenges are many:

- Avoiding simplistic propaganda more suited to a poster.
- Avoiding being voyeuristic and patronising.
- Being an observer rather than taking action – should I volunteer for working in Calais or one of the Mediterranean landing-points instead?
- The images are adapted from press photos. I hope that there has been a slow distillation of images through me, leading to the final painting which is more nuanced perhaps than the quick press photo. I often find that, beyond a certain point, the painting takes over and the ‘choices’ you make seem to make sense in the imaginary world you’ve created, so you go with them and usually that just works, not only visually, but in terms of the narrative, too.
- Finally, I have not been present at the scenes I am depicting. All the central images, all the settings, except for the hills of Sicily, are from press photos. One advantage here is that I can exercise my imagination and get away from the usual tropes.

Cards of the paintings are on sale for £2.50 (though if you want to pay more, please do!) with all profits for refugee organisations. **Karima Brooke**

## Fridays with Friends

### B. Seebohm Rowntree Pioneer in social policy

A talk by Bridget Morris, **Friday 9 October**, 7:00 pm

B. S. Rowntree is a shadowy figure in modern British history, but by his work in linking poverty, social policy, and business efficiency, and working at the heart of government through two World Wars, he has come to be regarded as one of the major pioneers in the shaping of modern Britain. A Quaker scion of the Rowntree confectionery company in York, he famously burnt his private papers before he moved to live in Buckinghamshire. But the titles of his many published works are a sure sign of the continued relevance of many of the social questions still being debated today. For example: *We can Conquer Unemployment*, *The Human Factor in Business*, *Mixed Farming and*

*Muddled Thinking*, *How shall we think of Society and Human Relations?*, *The Present State of the Housing Problem*, *A Survey on the Problems of Ageing and the Care of Old People*. In her talk Bridget Morris will provide an introductory survey of Rowntree’s life and work, including his experiment with scientific business management at the famous Rowntree & Co confectionery company in York.

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## Khwendo Kor

A talk by Maryam Bibi, **Friday 23 October**, 7:00 pm

Maryam Bibi is a co-founder and chief executive of Khwendo Kor, a Pakistani non-governmental organisation (NGO) that works to improve the wellbeing of women and children in two of the poorest and most conservative areas of the world – Pakistan’s Khyber-Pakhtunkhwa province (formerly known as North West Frontier Province) and the Federally Administered Tribal Areas.

Oxford Meeting has been supporting Khwendo Kor for over a year via collections for the organisation’s English charity, FROK (Friends of Khwendo Kor).

Maryam, with a younger colleague Layla, will be arriving from Pakistan the day before our Friday with Friends and will leave for York soon after for FROK’s AGM, so we are really privileged to have this opportunity to hear her speak.

**Patricia Wright**

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## Your Quaker Voice in Europe

Based in Brussels, the Quaker Council for European Affairs (QCEA) was founded in 1979 to promote Quaker values at the European level. Its policy staff comprises a representative (at present Andrew Lane) and two or more project officers or programme assistants, who are usually recent graduates. (Currently there are also two volunteers.) QCEA is managed by a council drawn from all the

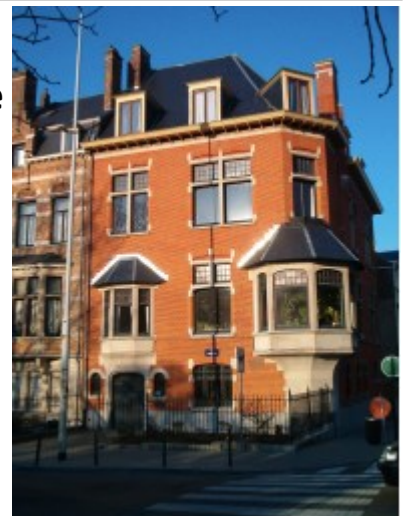


Photo Peter Allen-Williams

Quaker Yearly Meetings in Europe. In this country we have a QCEA British Committee. This raises awareness and money within British Quakerdom and elsewhere, and sends the proceeds to Brussels in Euros.

QCEA's work has five strands – Peace, Economic Justice, Human Rights, Sustainability and Democratic Governance. Not all feature all the time; the refugee problem is paramount just now.

Past achievements include the founding of the European Peacebuilding Liaison Office, a club of agencies that press EU institutions to support non-violent conflict resolution and to downplay their growing fascination with matters military. It was QCEA that prompted the Council of Europe in Strasbourg to campaign for better treatment of women in prison. By its 'action alerts', QCEA gets Quaker responses to European Commission consultations on, for example, the EU-US TTIP trade treaty. Its study tours each year introduce Friends and others to how the European Institutions work – when explaining Europe, I myself often get the response why did no one ever tell me that? QCEA keeps in touch with the Quaker UN offices and with Friend organisations in the USA.

Both QCEA and the British Committee are now having to face up to the implications of our forthcoming EU membership referendum. QCEA's December conference (jointly with QPSW) *Castle or community? Quakers' role in building the new Europe* is timely in this context. It will be an opportunity to feed in ideas and concerns – the official deadline has passed but you may still be able to apply.

QCEA itself is engaged in a re-invention exercise. It now lives in a listed art nouveau building dating from just before 1900, which was recently renovated by the Brussels government. Should the staff 'live above the shop'? Should QCEA concentrate less on broad political issues such as the 'circular economy' – energy-saving and waste reclamation so that the EU nations are no longer a burden on the world's resources – and more on hosting encounters between individual political figures who seem to inhabit conflicting mindsets?

I hope Friends can go on supporting this work with money, but we need moral support and deeper understanding too. See the [qcea.org](http://qcea.org) website.

Contact me to join a correspondents' mailing list. Come on next year's study tour!

**Richard Seebohm**, [richardseebohm@onetel.com](mailto:richardseebohm@onetel.com)

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## Open Doors 2015

Open Doors, the most successful outreach project we have all year, was slightly different for us this time. The weekend sees all sorts of venues in Oxford open to the public, from college chapels to a hidden railway bridge, from painted rooms in Cornmarket (I've never managed to get to them) to Thames Valley Police HQ. We all have a chance to poke around interesting places that are normally closed to us.

This year, because of a wedding on our premises on the Saturday, we opened on Sunday afternoon and additionally on Friday afternoon. Unfortunately, the organisers failed to include our Friday opening in the handbook so the willing volunteers waiting to welcome our guests had little to do. It was, however, a great opportunity to talk to Friends they didn't know and to forge new relationships.

Sunday was a revelation for some. We opened from 2:00 to 5:00 pm and in those three hours welcomed 116 adults, 3 children and one rather lovely and well-behaved dog. We missed the Ride and Striders on Saturday but made up for them with some interesting and interested visitors who were charmed by our garden and intrigued by the exhibition in the library about Quaker conscientious objectors to military service. They asked many questions of our knowledgeable volunteers in the Meeting House.

Our premises were looking lovely, thanks to all of Debs hard work. Thanks also to Sue Smith for the exhibition, for setting it up and for being there all Friday afternoon. Thanks too to our hard-working volunteer welcomers – Anne Watson (Dr), Anthea Richards, Deborah Arrowsmith, Elaine Parry, Elizabeth Johnston, Glen Williams, Hoonie Feltham, Janet Toyne, John Gould, John Mason, Karima Brooke, Kate Joyce, Monica Shaef, Penny Ormerod, Roger Ede, Susan King and Tony Joyce.

Do join us next year when we hope to welcome even more visitors to our lovely premises and introduce them to Quakers.

# CALENDAR FOR OCTOBER 2015

All 43 St Giles unless otherwise indicated

Sunday 4	12:30	Meeting for Worship for Business	Wednesday 21	1:45 pm	Friends Fellowship of Healing
Wednesday 7	6:30 pm	SEE Justice	Friday 23	7:00 pm	Friday with Friends (see page 4)
Friday 9	7:00 pm	Friday with Friends (see page 4)	Sunday 25	12:30 pm	Bring-and-share Lunch
Monday 19	4:00 pm - 6:00 pm	Poems in the Library	Every Monday	7:00 pm	Young Adult Friends

## Office News

Welcome to a new space where the Office Team will share its ongoing work with readers of *Forty-Three*!

We had a successful Open Doors event on **Friday 11** and **Sunday 13 September**. Many thanks to all the volunteers who helped to make it a welcoming event.

The new Sunday office staffing hours will continue through the autumn. A member of the office team will be in the office between 10:00 am and 1:00 pm; please do pop in and say hello!

A new flat-screen monitor has been installed in the lobby for a trial period, to display information about current and future events taking place in our premises. At the end of the month, its retention will be put before the Meeting.

As part of operation 'Clean and Light', we have been taking part in some DIY improvements for the premises. You might have noticed: The Garden Room cupboard doors have been re-

painted, and the children's cupboard is ready for some handprints!

The upstairs landing is in the process of being painted white.

The office is very nearly finished! The ceiling has had brand new lights installed, and its final layer of plaster, and we have a new carpet. Come by and have a look!

The Long Room re-painting is complete.

Deb will be away from the **25 September** to the **11 October**. While she is away, Cecilia and Anbara will be (wo)manning the Office. Please drop in and say hello at any time! **Deb, Cecilia and Anbara**

## Poems in the Library

The dates of the next two *Poems in the Library* meetings are on **Monday 19 October** and **Monday 16 November**. Both meetings will take place in the Meeting House library between 4:00 and 6:00 pm.

**Stephen Yeo**

## MEETINGS FOR WORSHIP

**Sundays** at 9:30 and 11 am at 43 St Giles (followed by tea and coffee)

**Mondays** at 7:00 pm Young Adult Friends (followed by baked potato supper)

**Tuesdays and Thursdays** at 7:30 am at 43 St Giles (followed by breakfast at 8 am)

**Wednesdays** at 12:15 pm at 43 St Giles (followed by tea and coffee)

**Headington LM worships on Sundays** at 10 am at The Priory, 85 Old High Street, OX3 9HT

*Forty-Three* is available online, at [www.oxfordquakers.org/newsletter](http://www.oxfordquakers.org/newsletter)

If you are considering writing an article or notice but would prefer it not to go online, please don't hesitate to contribute it. Just indicate that the piece is not for inclusion in the internet version — no reason will be asked for. Articles and notices are very welcome to appear in the print edition only, and the same applies to calendar items.

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