

archdeacons'

visitation news

Spring 2017 - issue 1

A New Archdeacon for Leeds

Following the retirement of The Venerable Paul Hooper in October 2016, the new Archdeacon of Leeds is now The Venerable Paul Ayers, who has moved from being Vicar of Pudsey. Paul took up his appointment on 28 February. Paul's office will be at Church House at 17-19 York Place Leeds LS1 2EX, but he hopes to spend a lot of time out and about among the 100 churches in the Archdeaconry, which together serve a

population of 715,000. Paul will also remain on General Synod which he has been a member of since 1995. The Rt Revd Paul Slater, Bishop of Richmond (who looks after the Episcopal Area of Leeds), says, "I am really pleased that Paul Ayers has been appointed as Archdeacon of Leeds. Paul has an incisive mind and a passion to see God's church grow and flourish. I am looking forward to working with him."

Churchwarden training 2017

Bradford

6 June 7.15pm–9.15pm

(Coffee from 7pm)
New churchwardens

7 October 10am–12 noon

(coffee from 9.45am)
Experienced churchwardens
*Both at: Trinity Five Rise Centre,
John Escritt Road, Bingley, BD16 2ST
(New Bradford Area Office)*

Huddersfield

17 June 10am–12 noon

(Coffee from 9.30am)
New churchwardens
*Dewsbury Minister, Rishworth Road,
Dewsbury WF12 8DD*

19 September 7.30pm–9.15pm

(Coffee from 7 pm)
Experienced churchwardens
*Holy Trinity, Trinity Street,
Huddersfield, HD1 4DT*

Leeds and Wakefield

21 June 7.30pm–9.15pm

(Coffee from 7pm)
New churchwardens
Church House, York Place, Leeds, LS1 2EX

13 September 7.30pm–9.15pm

(Coffee from 7pm)
Experienced churchwardens
*St Helen's Church, Laiths Road,
Athersley, Barnsley, S71 3AF*

Ripon

3 June 10am–12.15pm – Part One

*Holy Trinity Church, Kirkby Rd,
Ripon HG4 2EY*

12 June 7pm–9pm – Part One

*Holy Trinity Church, Mill Bridge,
Skipton BD23 1NJ*

7 October 10am–12.15pm – Part Two

Bolton Priory Parish Rooms

9 October 7pm–9pm – Part Two

*Holy Trinity Church, Kirkby Rd,
Ripon HG4 2EY*

Archdeacons' contact details



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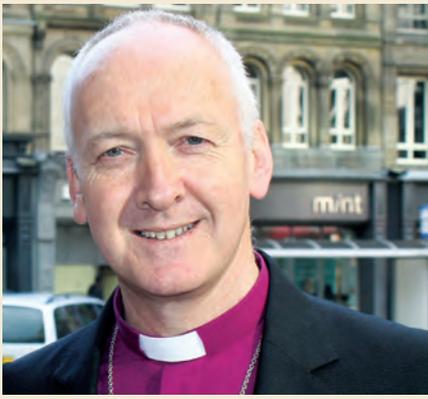


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Places of Welcome

Andy Jolley, Archdeacon of Bradford writes:

Places of Welcome is a network of small community organisations, including faith communities, who offer an unconditional welcome to local people for at least a few hours a week. Their aim is that "Every neighbourhood has places where all people feel safe to belong, connect and contribute." The initiative began in Birmingham and is now developing in Bradford and elsewhere, as people respond to the challenge to make our cities and neighbourhoods more welcoming.

The key elements of a Place of Welcome are the 5P's:

Place: An accessible and hospitable building, open at the same time every week.

People: Open to everyone regardless of their circumstances or situation, and staffed by volunteers.

Presence: A place where people actively listen to one another.

Provision: Offering free refreshments (at least a cup of tea and a biscuit) and basic local information.

Participation: Recognising that every person coming to a Place of Welcome brings talents, experiences and skills that they might be willing to share locally.



St Paul's Wibsey was the first Place of Welcome to open in the Bradford area, starting in August 2016. The church building was already open twice a week for its Food Bank, and there was also a free Coffee Morning after the midweek service. St Paul's Place of Welcome now opens on Mondays from 1pm to 3pm, and Wednesdays from 10.30am to 12.30am, building on the groups of people who would already be there.

This initiative is also attracting new people into the church and someone who came to the Place of Welcome following an article in a local magazine ('Wibsey Word') now attends the midweek Holy Communion regularly.

In Bradford, there are currently six other Places of Welcome in addition to the one at St Paul's. If other churches would like to participate in Places of Welcome, contact liz.firth@wellspringstogetherbradford.org.uk or find more information at www.wellspringstogetherbradford.org.uk

Our new diocese – how's it going?

A message from Bishop Nick

So much has been achieved since the Diocese of Leeds was created just two and a half years ago. Bringing together three very different dioceses was a hugely complex procedure, but we are all now part of a large, coherent body, whose benefits are being increasingly revealed.

The bishops and archdeacons are working closely with their areas, and the combined spiritual wealth of 656 churches, over 240 church schools and three cathedrals has brought increased creative energy.

We now have a central office in Leeds (complete with a charitable coffee shop that's open to all), a new parish share system, new governance and further delegation of authority from the diocesan bishop to the area bishops.

Some of the challenges we face include: getting the right balance between one diocese and the five episcopal areas, tackling the anticipated fall in clergy numbers, growing our churches and maintaining parish share. And it remains vital to reach children and young people with the Gospel in order to build future generations of strong Christians.

At the heart of all we do are the values captured in our diocesan strap line, 'Loving, Living and Learning'.

It's a useful list to check against everything we do. What does that mean for you and your church?

We aim to:

Love God, the world and one another.

Live in the world as it is, but, drawn by a vision of something better, we want to help individuals and communities flourish.

Learn when we get things wrong, by listening and growing together.

Loving. Living. Learning.

+Nick Baines,
Bishop of Leeds

Called to Discipleship – Ministry to Asylum Seekers at St Paul's Manningham



In September 2014, two Iranian sisters walked into St Paul's church, Manningham. Pary had recently fled from Iran, as the underground church she attended had been discovered by government officials. She knew that she was in danger: conversion from Islam unthinkable to an aggressive Islamic regime. She arrived in Britain having spent 15 days in the back of a lorry: no passport, no papers, no English. She ran to Bradford where her sister, Niuosha lived.

Niuosha had never been to church before, but came with Pary to help with language.

Pary was granted asylum, and two years on Pary has English that's good enough to now have a job. She has invited many other Iranians to St Paul's, and they, in turn have invited their friends. Her story is now a very familiar one: people from Iran fleeing because they have met Jesus, or because they have spoken out against a regime they believe to be evil.

Currently, 31 Iranians attend St Paul's on a Sunday or at the discipleship group for Farsi speakers on Wednesday afternoons. They are searching for Jesus, or hungry to know more of him. St Paul's is called to disciple these new believers, which is both exciting and challenging. There is a cost - of constantly having to say goodbye to people as they move on, whilst putting them in touch with churches wherever they go. The faces are constantly changing, but we are called to know each by name. Pary and Niuosha remain: Niuosha, of course, has met Jesus. He came to her in a dream: another story that is becoming familiar...

The Great Community Mural – win £10,000 for your church

This year, we really want to celebrate the community work of the UK's churches. In order to do this we want you to help us create 'The Great Community Mural'.

It is time for your church to get creative!

We are inviting all of our church insurance customers to submit a piece of original artwork that celebrates the role their church plays as part of the fabric of its local community. Entries can be created by anyone with a connection to the church and we're actively encouraging collaborations!

The artists can be young or old (or a combination of the two!) and we welcome submissions via any medium: collage, crayons, chalk, felt-tip or embroidery. We're insisting only that the work is original and is true to our theme of celebrating the church as part of the fabric of the community.

We will be combining the best entries with the aim of creating the largest piece of community art that has ever been produced in the UK. 'The Great Community Mural' will be 10 metres in length and three metres high, and will feature as many of the entries as we can include, with the very best five printed at a larger scale, and the overall winner given pride of place in the centre of the mural.



The Great Community Mural Competition 2017

The winning church will receive a prize of £10,000; with four runners-up receiving £2,500 each. The Great Community Mural will be unveiled at a prestigious London venue before touring to a select number of cathedrals around the UK. So, don't delay, get your church to be creative today!



The cloth and the community

Quietly, in every corner of the country, fantastic things are happening. Much of this activity goes unnoticed but its impact is felt by many, weaving its way into the darkest of places and making the world a better place.

In 2016, Ecclesiastical launched a national competition to celebrate the crucial role our churches have in supporting local communities. We asked churches to share their success stories and tell us how they are reaching out to their local community.

With a £20,000 prize fund up for grabs, we were inundated with inspirational projects. The eventual winner, St. John's church in Shildon, who won the top prize of £10,000, had knitted itself into the very fabric of its community. The range of activities not only stretched to every corner but instilled a sense of pride in the people of Shildon, bringing them closer together.

In fact, all of the 372 entries revealed the true value and reach of the work churches are doing. We believe that this should be celebrated and brought to life and as the UK's leading church insurer we are uniquely placed to support and highlight this.

For 130 years, we've had the privilege of protecting our churches and their communities so throughout 2017 we'll be doing even more to highlight and support the fantastic things that they are quietly delivering.

Keep up to date via our website at www.ecclesiastical.com/community or our Facebook page **Church Matters with Ecclesiastical** or via Twitter



@churchmatters

Artist Tim Steward

Our ambassador for the Great Community Mural project is Tim Steward, a Christian artist who has been exhibited all around the UK and whose work is notable, among many outstanding features, for its celebration of church architecture. Tim will be joining the judging panel for the competition and he'll produce an original piece of artwork that will form part of the completed Mural.

Tim said: "As an artist, I'm thrilled to be the ambassador for The Great Community Mural project. I am passionate about the



role of art within churches and this project is a wonderful way of celebrating the unique place that churches hold in our country's diverse communities."

How to enter the competition

Entry forms are being sent out during May to all of our customers in their **Church Matters newsletter**. If you don't get the newsletter or want further information about how to enter, go to our website. There you'll

also find more details about The Great Community Mural competition, including a video of Tim Steward talking through some ideas that might inspire you. **The closing date for entries is 21st August 2017.**

www.ecclesiastical.com/churchcomp

Roof alarms

Based on our claims experience, Ecclesiastical believes roof alarms provide the best deterrent to metal thieves. Alarms are highly effective at deterring metal theft and perfect for buildings in remote or rural locations – if the security system is activated, a planned response based on your specific instructions is carried out.

Ecclesiastical maintains a list of approved suppliers who meet our security requirements – call **0345 777 3322** for more information.



Is the price of lead fuelling theft from church roofs?

The price of scrap lead has reached record highs in the last year or so with prices continuing to increase. Andrew Mulholland, Crime Reduction Consultant at SmartWater Technology Ltd updates us on the outlook for this destructive crime now.



The theft of lead from a church roof is a particularly damaging crime. Not only does it cause a severe financial loss, it can also result in water damage to the church and to contents, some of which can be irreplaceable. Even if your church hasn't been subject to lead theft, you are likely to know one that has. So what is fuelling these attacks and what can be done about it?

The vast majority of metal thefts relate to lead and this is not surprising given the rising demand and increasing resale value of scrap lead. There was a clear price increase around 2010-11 and many will remember the surge of lead thefts with around 2,500 crimes against churches reported that year alone.

A national taskforce on metal theft was established with dedicated police resources assigned to address the problem. There was also new legislation with the Scrap Metal Dealer Act and support provided by companies such as SmartWater with both forensic marking and enforcement activities and from Ecclesiastical with the 'Hands off our Church

Roofs' campaign. Although the price of scrap lead remained high in the years that followed, the number of churches falling victim decreased. In fact, by 2015, the number of reported crimes was around a tenth of what it was five years earlier.

However, since then the national task force has been disbanded, police numbers have reduced and priorities have moved away from metal theft. At the same time, the crimes have also become much more organised and large scale. Although the overall number of crimes has reduced, some counties have seen a significant increase in attacks. These are now much more industrial with teams of criminals working overnight to strip lead from whole roofs.

With new record prices for scrap lead it is likely that criminals will become more interested in it again. Given the increase in crime during previous price peaks, it is essential that churches do not lose their focus on this problem and take steps to do everything they can to prevent theft.

Forensic marking

It is a condition of your insurance that you apply SmartWater or an alternative forensic marker approved by us. You will not have metal theft cover if you do not follow this condition. Make sure you have applied the solution to any external metal, put up signage in a prominent position and register with the supplier to comply with your policy.



Here are Andrew's top tips:



- **Be aware** – make sure the local community is 'on the lookout'
- **Take security measures** – remove climbing aids such as wheelie bins
- **Apply a forensic marking solution** – reduce the attraction of handling stolen items
- **Consider a roof alarm** – the ultimate deterrent

Don't forget you can also download Ecclesiastical's Metal Theft checklist from:

www.ecclesiastical.com/metaltheft

A day in the life of an Allchurches Trust Grants officer

Allchurches Trust is the charitable owner of the Ecclesiastical Insurance Group which grants a significant proportion of its profits to the trust so that this money can be given back to society for good causes.

Last year, Allchurches Trust gave grants totalling more than £13 million to Anglican churches and cathedrals, churches of other denominations, heritage and community projects. Paul Playford is one of three Allchurches Trust Grants Officers who visit groups applying for grants. In this article, we find out more about his typical day.



➤ **7.15am** Drive from home in Ledbury, Herefordshire, to Allchurches Trust Gloucester office. Time for coffee and a few emails before my first visit.

➤ **9.30am** A crisp winter morning's walk through Gloucester to St. Mary de Crypt, a medieval church with a Tudor schoolroom that stands on the main thoroughfare between the Quays and the Cathedral. These are the two most visited places in the entire county and St. Mary's plans to entice those passing between them to venture in and discover not just a beautiful church but a venue for art, culture and community.

When projects are over £500,000 in total, I make a point of visiting. It gives applicants a chance to describe their vision to me in person and explain in more detail how the project will address local needs.

St. Mary de Crypt's Project Manager Rachel Court and her team have already formed partnerships with local charities working with refugees, dementia sufferers and young unemployed people, who will become users of the newly equipped church. I'm impressed. The Heritage Lottery Fund is too and has given them £1.36m towards their £2m goal.

➤ **11.00am** Back to the office and straight into a presentation to people who have recently joined Ecclesiastical Insurance –

it's important we let Ecclesiastical's employees know of all the good causes their hard work benefits.

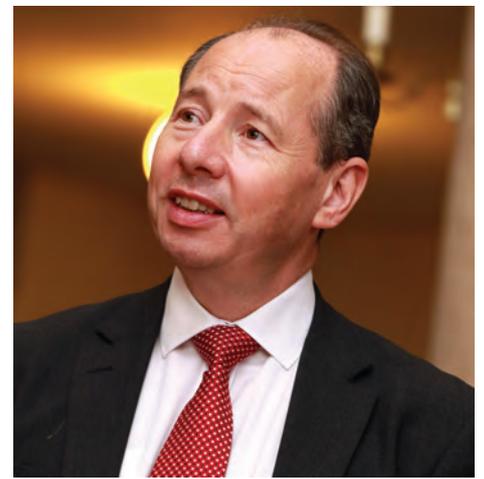
➤ **12.00pm** I'm welcomed at Widden Primary School by Special Needs Co-ordinator Karen Hughes. Of Widden's 380 children, 200 are considered 'vulnerable' and of those, the 10-15 with the most significant emotional needs are given special sessions in a Nurture Room. "Allchurches Trusts' grant has made us able to make the room more like a home than a classroom," explains Karen. "With sofas, a dining table and chairs, toys and furnishings, we can help these children to develop the emotional and social skills they need to succeed back in the classroom." I'm humbled by the scale of the problems Karen and her colleagues are tackling but it's obviously working.

➤ **3.00pm** It's now a rainy afternoon in Bristol at John and Charles Wesley's New Room, the meeting house built in 1739 which is the earliest Methodist building in the world.



I'm greeted by David Worthington, the New Room's Manager. As with so many of the grant applicants I meet, David has an extraordinary depth of knowledge combined with a passionate determination to see the project through. Pilgrims from among the world's 75 million Methodists arrive daily and David's on a mission to make the New Room a welcoming place for them with a museum and archive, conference facilities and a cafe. It's a £4.5m project to which Allchurches Trust is proud to have contributed.

➤ **7.30pm** Just time to write up the day's visits for the next Board meeting. Today, not unusually, it's all good news.



Paul's most memorable visit?

It has to be my first ever visit as a new Grants Officer. It was to the Salvation Army in Droitwich. Their work opened my eyes to the challenges out there and the fact that the church, in all its forms, is having a hugely positive impact. Its contribution often goes under the radar but take the church out of social care and you'd have a huge gap.



Paul's toughest visit!

I had to visit the church on Lundy Island. The vicar very kindly had arranged for me to be invited onto the bridge by the Captain for the two-hour crossing. Sadly, I was horribly sea-sick. We docked and I had to ask if I could go and lie down! However, once I had recovered, the stunning location and inspirational project fully made up for the travel experience.





SPRING 2017

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At any time on any day of the week

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And when the unthinkable happens, we want the best outcome for you – to pay you quickly and without fuss – so that you can get on with running your church.

To us, doing the right thing is simply what we do. To our church customers, it's what sets us apart.

Church Insurance Made Simple

Have you looked at our new series of Made Simple guides designed to make understanding your church insurance easier? Based on feedback from customers, the guides look at the insurance aspects of legal protection, building works, church events, community outreach and more. You can read them online or download the guides at:

www.ecclesiastical.com/madesimple



Need financial advice you can trust?

Perhaps you're worried about getting the best return on your savings or you'd like to make sure you're investing ethically. You might be thinking about taking out a mortgage, protecting your family or planning for retirement. Whatever your concerns, Ecclesiastical Financial Advisory Services can bring you independent financial advice from a company you know and trust.

Our team of independent financial advisers offer expert advice and help with your personal finances and can find suitable solutions from across the relevant market.

Our advice doesn't stop at personal finance; we also help PCCs and their members review their investments and find ways to improve potential returns. Please note, the value of investments can fall as well as rise and past performance is not a guide to future performance. Your home may be repossessed if you do not keep up repayments on your mortgage.



Like all advisers, we charge a fee for providing financial advice, and your adviser will talk you through the charges and make sure you understand them before there is any commitment on either part. The first meeting or conversation is at our expense.

Contact Ecclesiastical Financial Advisory Services Call: **0800 107 0190** or email: getadvice@ecclesiastical.com

Opportunities and challenges for mission in Stanley

The Revd Bill Stanley, Vicar of Stanley and Priest in Charge of Outwood and Wrenthorpe in the Wakefield Episcopal Area writes:

Stanley is a typical ex-mining community. It has become a dormitory village with good access to both the M1 and M62. It has a local church school (and 2 others) that provide helpful ways of building relationships with the community.

What is distinctive is the building situation. Richard Giles has pointed out the problem in our language of using church to mean both building and faith community. The buildings would be more helpfully known as 'the house of the church'.

When I came to the parish, the building was large, imposing and distinctive, but in a bad state structurally. After years of trying to keep it, we moved out into a school building. The old church building became a serious distraction to mission. When people talked about the church in Stanley, they thought of a derelict building that was an eyesore, rather than of the living church. When the building was demolished, it was very painful for some, who although they did not attend the church, still viewed it as theirs and felt the loss of a 'sacred place'. This sense



of loss is still a barrier to some when they think of the 'church'.

We moved to a school building that is so much more practical for serving the community, and have developed a community café, and space for many activities, so the building is used every day. The activities include community singers, lunch club, scouts, a group for the disabled, knit and natter. This presents our most effective way of engaging with our local community.

Opportunities for mission in South Elmsall

The Revd Margaret Gallagher, Vicar of South Elmsall in the Wakefield EA writes:

South Elmsall is an ex-mining community on the border of West and South Yorkshire.

The church of St Mary the Virgin was built in 1910 when the mining community was beginning to develop. Funds were raised from within that community for a church of their own rather than being daughter church of neighbouring South Kirby. This fact is still evident in the way that the wider community regard it as their church, reflected particularly in the number of funeral services conducted in church.

While the PCC recognise the value of funeral ministry, they have over the past two years held several events to increase the profile of the church and to engage with the wider community in other ways. One of these has been the Big Lunch, an innovation of The Eden Project, held each year on the first Sunday in June. When the Tour de Yorkshire passed through the village in April church facilities were used to provide a viewing point and refreshments for visitors. Finally, in late



December 2016, Carlton Main Frickley Colliery Band held a concert in St Marys. This was the first time since 1969 that the band, which originated in the village, had performed there and was very well attended.

It is not easy to evaluate the effects of such missional activity but it can be said that the numbers attending the Christingle and Crib service held on Christmas Eve have tripled in this time.

Update for the Ripon Episcopal Area

Archdeacon Bev writes:



Bishop James

I'm sure you all know by now that Bishop James retired at the end of April with a Farewell Service at Ripon Cathedral.

Please keep him in your prayers. Please also pray for all those who will be responsible for working with Bishop Nick on appointing his successor.

Vision 2030

Our big drive for the forthcoming year is *Vision 2030*. You will be hearing a lot more about this and asked to engage robustly with it as we (re)imagine and discern a vision for the church in 2030. This will involve deanery, benefice and parish conversations. The dilemma facing many churches is shrinking attendances, which is compounded by declining vocations, a shortage in funding and an anticipated 40% reduction in the number of clergy by 2030 due to retirement. We need to confront the dilemma now as we critically explore what it means to be the People of God in this generation, what of our faith are we handing on to the next generations and how do we want our churches to look in the future? We need everyone's wisdom, insight, experience and prayerfulness as we go forth in faith on this journey. Please begin the process now by committing it to prayer.

Clergy and Readers

Over the past 12 months, it has been really good to welcome 11 clergy to new roles within the episcopal area. 6 new Readers have been licensed and we have also welcomed 4 Readers who have moved from other Dioceses and into the Ripon episcopal area.

Churchwardens' Training

You will find the dates for Churchwardens' Training in the Calendar Section. Some recommended reading for these sessions is:

1. *Practical Church Management: A Guide for Every Parish* by James Behrens (Gracewing Publishing; 3 edition, 2014)

2. *Buildings for Mission: A complete guide to the care, conservation and development of churches* Paperback, Nigel Walter (Author), Andrew Mottram (Canterbury Press, Norwich 2015)

ICOT In Case Of Tragedy

Opportunities for mission and outreach often happen at the most unexpected times. Paul Knight, Vicar of Birstall in the Huddersfield EA writes:

Are you ready?

On June 16th 2016, I was plunged into the centre of a media circus when our MP, Jo Cox, was brutally attacked and killed in my parish. Even when we imagined that she was still struggling for her life in hospital, I knew I had to respond by offering a place for people to pray for her. On the spur of the moment, in answer to a question from a reporter, I decided to hold a vigil in the church at 8pm that evening. By 6.30pm we had heard that Jo had died. The press and media allowed me the opportunity to publicise the vigil which would take place as we remembered her life and her work. More than 300 people, including members of the Islamic and Sikh communities, attended the vigil. It was televised and reported in the media around the world. I was grateful for the amazing support of my Bishops and the prayers of many people near and far.

The next day we opened the church for the public to sign a Book of Condolence, to pray, and to light a candle. I regret that we were not ready for what we did – we just did what we could. The following morning we had to rush around to find a Book of Condolence and sufficient Tea Lights.

It will happen. Are you prepared?

Since this incident, I have realised that a local tragedy might happen at any time, anywhere, and a national tragedy of some sort will probably also occur within the next few years. Every parish should be prepared to respond well for the sake of their community.

To this end, I have prepared an **ICOT Box** costing £43.49 which is being kept in the vestry.



This is made up of:

- A plastic box (IKEA £2.50)
- A lid (IKEA £0.50)
- 500 Tea Lights (IKEA £17.50)
- 1 Pillar Candle (Asda £3.00)
- Book of Condolences (W H Smith £19.99)
- Service format and prayers.

We now know that we are prepared for whatever happens and can hold a vigil on the evening of the tragedy at 8pm, with no further preparation. In addition, the church will be open for people to visit, to pray, to light a candle.

I would like to encourage every parish to be ready for the unexpected.

We are ready. Are you?

Diocesan Advisory Committee Secretary Sylvia Johnson is retiring after 17 years working for the Diocese of Leeds and the former Diocese of Bradford.



Sylvia says: "I've been passionate about my work, including 15 years as PA to two successive Archdeacons of Bradford. I began working part-time for the DAC in November 2006, eventually leading

to the full-time post of DAC Secretary for the 656 churches in the new Diocese in 2015.

"It's been a particular privilege to help the parishes maintain and enhance their buildings for mission, be that coping with leaking gutters or developing extensive re-ordering proposals. I have enjoyed working with a wide group of clergy, churchwardens, the DAC and its staff, architects and colleagues at the Church Building Council – serving on the CBC for the last six years. Churches are not museums, they have to be buildings appropriate for use by the worshipping congregation and the wider community, in order to be sustainable for the future.

"Saying goodbye to everyone will be hard, but it's the right thing to do," continued Sylvia, who worships at St Stephen's, Lindley, where she supports many of its activities. With her recently retired husband Ted, she wants to investigate the possibility of opening a Real Junk Food Café in Huddersfield and volunteering in other ways. "We have a holiday home in the Yorkshire Wolds, so will be spending time there, and time with our grown-up daughters Fiona and Samantha. We also like rambling, jazz music and visiting art galleries, museums and of course – churches."

Some way from her Methodist upbringing, Sylvia also has a well-informed interest in wine tasting and gin festivals!

Joint Diocesan Secretary Debbie Child praised Sylvia's high professionalism and said she would be greatly missed: "Sylvia has done a wonderful job pulling together three very different advisory committees to produce one very effective and well-run committee for the diocese. Personally, I will miss her greatly, as will so many people across the diocese."

Whilst Ecclesiastical has used reasonable endeavours to ensure that the information in this newsletter is correct at the time of publication, please note: (a) the information is not intended to constitute a definitive or complete statement of the law on any subject, (b) the information may over the course of time become incorrect or out of date; and (c) neither Ecclesiastical Insurance Office plc. nor its subsidiaries can accept any responsibility or liability for action taken or losses suffered as a result of reliance placed on the information provided in this newsletter.



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