

# **Pinner Baptist Church**

## **End of Year Financial Statements**

**Year ending 31<sup>st</sup> December 2020**

## **Independent Examiner's Report to the Trustees of Pinner Baptist Church**

I report on the accounts of the church for the year ended 31st December 2020 which are set in pages of the Annual Report.

### **Respective Responsibilities of Trustees and Examiner**

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act **2011** (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

### **Basis of Independent Examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

*Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.*

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin Ogilvie  
Charity Bookkeeping and Examination Services  
13 Evelyns Close,  
Hillingdon,  
Middlesex,  
UB8 3LR

2<sup>nd</sup> March 2021

## Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>						
Donations and legacies	81,593	—	3,486	—	85,079	71,421
Income from charitable activities	178	—	—	—	178	500
Other trading activities	48,790	—	—	—	48,790	48,877
Investments	58	—	12	—	70	172
<b>Total income</b>	<b>130,619</b>	<b>—</b>	<b>3,498</b>	<b>—</b>	<b>134,117</b>	<b>120,970</b>
<b>Expenditure on:</b>						
Expenditure on charitable activities						
Minister Direct	34,378	—	—	—	34,378	12,804
Manse Expenditure	2,281	—	—	—	2,281	12,876
Church Expenditure	38,854	—	3,303	—	42,158	46,611
Support Costs	23,757	—	—	—	23,757	21,021
Outreach Expenditure	9,396	—	—	—	9,396	8,568
Other expenditure	10,083	—	500	—	10,583	14,913
<b>Total expenditure</b>	<b>118,751</b>	<b>—</b>	<b>3,803</b>	<b>—</b>	<b>122,554</b>	<b>116,794</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>11,869</b>	<b>—</b>	<b>(306)</b>	<b>—</b>	<b>11,563</b>	<b>4,176</b>
<b>Transfers</b>						
Gross transfers between funds - in	—	5,000	846	—	5,846	16,026
Gross transfers between funds - out	(5,846)	—	—	—	(5,846)	(16,026)
<b>Other recognised gains / losses</b>						
<b>Net movement in funds</b>	<b>6,023</b>	<b>5,000</b>	<b>540</b>	<b>—</b>	<b>11,563</b>	<b>4,176</b>
<b>Total funds brought forward</b>	<b>42,967</b>	<b>—</b>	<b>36,415</b>	<b>—</b>	<b>79,382</b>	<b>75,206</b>
<b>Total funds carried forward</b>	<b>48,990</b>	<b>5,000</b>	<b>36,956</b>	<b>—</b>	<b>90,946</b>	<b>79,382</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General Fund	48,990	—	—	—	48,990	42,967
<b>Designated</b>						
Disabled Access	—	5,000	—	—	5,000	—
<b>Restricted</b>						
Fellowship Fund	—	—	500	—	500	154
PFC Premises Project Fund	—	—	183	—	183	—
Reserve Fund	—	—	36,273	—	36,273	36,261

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Current assets - Cash at bank and in hand</b>						
HSBC Community Account -	19,971	5,000	836	—	25,807	28,845
HSBC Money Manager -	10,668	—	—	—	10,668	7,664
NAT West -	27,339	—	32,118	—	59,458	56,718
PettyCash -	12	—	—	—	12	12
LB Property Board 15956 -	—	—	77	—	77	52
LB Property Board 15961 -	—	—	4,077	—	4,077	4,090
<b>Totals</b>	<b>57,990</b>	<b>5,000</b>	<b>37,108</b>	<b>—</b>	<b>100,099</b>	<b>97,382</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	153	—	153	—
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>153</b>	<b>—</b>	<b>153</b>	<b>—</b>
<b>Liabilities - Provision for liabilities after one year</b>						
Loans Received -	9,000	—	—	—	9,000	18,000
<b>Totals</b>	<b>9,000</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>9,000</b>	<b>18,000</b>
<b>Grand total</b>	<b>48,990</b>	<b>5,000</b>	<b>36,956</b>	<b>—</b>	<b>90,946</b>	<b>79,382</b>

## Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
Regular Offerings STO	32,847	—	—	—	32,847	25,305
Regular Offerings Envelopes	948	—	—	—	948	2,716
Loose Collections	1,603	—	—	—	1,603	5,001
Covid Appeal Donations	3,100	—	—	—	3,100	—
Stewardship Donations	1,592	—	1,260	—	2,852	—
General Donations	4,910	—	—	—	4,910	—
Gift Aid Refunds	14,287	—	—	—	14,287	11,764
Thank Offerings	23,787	—	—	—	23,787	16,176
Donations	(1,480)	—	2,226	—	746	10,459
Total	81,593	—	3,486	—	85,079	71,421
<b>Income from charitable activities</b>						
Sundry Receipts	178	—	—	—	178	500
Total	178	—	—	—	178	500
<b>Other trading activities</b>						
Lettings	8,102	—	—	—	8,102	19,437
Nursery Income	23,166	—	—	—	23,166	25,208
Cottage Rent	—	—	—	—	—	3,000
Manse Rental	17,521	—	—	—	17,521	1,233
Total	48,790	—	—	—	48,790	48,877
<b>Investments</b>						
Bank Interest	58	—	12	—	70	172
Total	58	—	12	—	70	172
<b>INCOME TOTAL</b>	<b>130,619</b>	<b>—</b>	<b>3,498</b>	<b>—</b>	<b>134,117</b>	<b>120,970</b>

## EXPENDITURE

### Expenditure on charitable activities - Minister Direct

Minister's Salary	18,849	—	—	—	18,849	2,686
Baptist Minister's Pension Fund	4,102	—	—	—	4,102	—
BU Pension Fund Deficit Contribution	2,851	—	—	—	2,851	3,720
Minister's Expenses	715	—	—	—	715	511
Visiting Ministers	1,477	—	—	—	1,477	5,887
Minister Training	6,384	—	—	—	6,384	—
Total	34,378	—	—	—	34,378	12,804

### Expenditure on charitable activities - Manse Expenditure

Manse Utilities - Electricity	—	—	—	—	—	852
Manse Utilities - Gas	—	—	—	—	—	620
Manse Utilities - Telephone	—	—	—	—	—	496
Manse Utilities- Water	—	—	—	—	—	230
Manse Council Tax	341	—	—	—	341	2,273
Manse Maintenance	1,940	—	—	—	1,940	3,700
Manse Refurbishment	—	—	—	—	—	4,707
Total	2,281	—	—	—	2,281	12,876

### Expenditure on charitable activities - Church Expenditure

Church Maintenance	7,126	—	—	—	7,126	19,546
Church Refurbishment	—	—	817	—	817	1,759
Cleaning Labour	9,630	—	—	—	9,630	3,612
Cleaning Materials	828	—	—	—	828	3,057
Church Utilities- Electricity	3,971	—	—	—	3,971	3,175
Church Utilities - Gas	6,366	—	—	—	6,366	6,857
Church Utilities - Telephone/broadband	724	—	—	—	724	761
Church Utilities - Water	874	—	—	—	874	952
Church Utilities Waste Collection	376	—	—	—	376	502
Caretaker	5,808	—	—	—	5,808	6,390
Audio Visual Equipment	3,151	—	2,486	—	5,637	—
Total	38,854	—	3,303	—	42,158	46,611

### Expenditure on charitable activities - Support Costs

Insurance	6,237	—	—	—	6,237	6,082
Admin Asst's Wages	864	—	—	—	864	—
Finance Officer's Fees	5,133	—	—	—	5,133	5,224
Photocopier Costs (net)	438	—	—	—	438	679
Office Expenses	4,184	—	—	—	4,184	1,100
PAYE & NI	3,129	—	—	—	3,129	2,298
Office Administrator	3,464	—	—	—	3,464	5,638
Payroll management fee	308	—	—	—	308	—
Total	23,757	—	—	—	23,757	21,021

### Expenditure on charitable activities - Outreach Expenditure

Children's Worker	—	—	—	—	—	1,627
Church-Worship, Music & Literature	733	—	—	—	733	2,335
Children & Young People	279	—	—	—	279	579
Outreach	262	—	—	—	262	123
Donations exp	3,672	—	—	—	3,672	3,554
Worship Leaders	4,450	—	—	—	4,450	350
Total	9,396	—	—	—	9,396	8,568

**Other expenditure**

Cottage Maintenance & Costs	2,054	—	—	—	2,054	705
Catering	49	—	—	—	49	919
Training/Conferences & Courses	100	—	—	—	100	6,970
Subscriptions	2,381	—	—	—	2,381	656
Sundry Payments	12	—	500	—	512	1,513
Professional Fees	5,487	—	—	—	5,487	4,150
Total	10,083	—	500	—	10,583	14,913
<b>EXPENDITURE TOTAL</b>	<b>118,751</b>	<b>—</b>	<b>3,803</b>	<b>—</b>	<b>122,554</b>	<b>116,794</b>
<b>GRAND TOTAL</b>	<b>11,869</b>	<b>—</b>	<b>(306)</b>	<b>—</b>	<b>11,563</b>	<b>4,176</b>

**Notes to the Accounts****The Baptist Pension Scheme**

The church continues to contribute to the general deficit of the Baptist Pension Scheme

**Non-Monetary Assets**

Land and buildings used by the Church (freehold titles vested in the Custodian Trustee the London Baptist Property Board)

1. The Church, the cottage and buildings in Paines Lane, Pinner
2. The Manse at 25 Towers Road, Pinner
3. Furniture and equipment at the Church, Manse and Cottage.

For and on Behalf of the Trustees

Ted Knotwell  
Finance Officer  
Pinner Baptist Church

02.03.2021



## Annual Trustee Report 2020

We started 2020 with a lovely Re-Dedication Service on the first Sunday in January, when our Minister, Manoj, led us in re-affirming our Christian faith and our commitment to Pinner Baptist Church. After the service we gathered in the church hall for a wonderful lunch, with dishes from so many countries, representing the diverse nature of our congregation.

Many of our regular activities started up again in January and new ones were brought into being: a Youth Alpha Course on Sunday mornings, for our younger members, and a monthly church prayer meeting in our newly finished Gallery, which was dedicated in a service on 2 February. At the end of January, a Safeguarding training session was held for those newly serving in the Sunday School and Youth Group.

In March we had membership applications from several new friends and enjoyed the process of getting to know them and receiving them into membership; Zeturah Ryan, Marilyn Graceson, Irina and Tibi Ceaia, and Rebecca Elkins. There was a very happy afternoon in March called 'Celebrating Babies' for those who were going to have, or had just had, babies. Sharon Bristow put together a game using photos of all the attendees when they were babies; great fun was had in trying to guess who was who!

But by this time, we had become aware there was a problem with a new and dangerous virus. The church prayer meeting on March 4 spent time concentrating on this and wondering how things would shape up in the future. People were beginning to stay away from some of the activities, and by 15 March we had agreed that we would be extra careful, and not do our usual greetings with hugs in the service. That was our last full service in the church.

**On 17 March 2020, along with all other churches in the country, we closed down our services and all our activities, as we went into the first lockdown.**

But Pinner Baptist Church has always been a resourceful church and with Manoj Raithatha as our leader, with his ideas, enthusiasm and encouragement, everyone rose to the occasion, and within a short time so much was done to try to support each other and keep alive the unity of the church.

**Contact Support Group** This was one of our first initiatives, when a group of people came together, under the leadership of Sharon Bristow, to help and support all those who had to isolate or shield at home. Regular telephone calls were made to everyone in these categories, and have continued throughout the year, and assistance was given with shopping or other errands, where needed, which was an invaluable help for several members of the congregation.

**Live-streaming** From the very first Sunday, we were live-streaming from the church on Facebook; first it was just on Alan Bristow's webcam attached to a tripod! But during the year, after much research and planning by Alan and also Paul Harris, helped by generous donations from church members, we purchased good quality cameras and other equipment, along with the necessary licences, so that now we have a very professional-looking live-stream service on YouTube.

**Communications** We continued the practice of members writing intercession prayers for each Sunday, and these have been circulated each week to everyone on our email distribution list and



posted out to those not using email. We started a newsletter, with prayer requests, that also goes out each week and a weekly Prayer Guide, by Jane Everitt, based on the Sunday sermon.

A new word entered our vocabulary - **ZOOM** - previously, most of us thought this meant to enlarge something and see it closer! Now we all had to learn to use this tool, with several mishaps and things going wrong at the worst times! But what a blessing this has been, as we have found ways to use it during the year. We now have most of our activities continuing on zoom: - Two Connect Bible Study Groups; SALT Women's Bible Study; Leaders' meetings; Church prayer meetings; Church meetings; Kaleidoscope chats; Sunday School; Youth Group; and Finance meetings. We even found there were advantages to this, when we didn't have to go out in the cold evenings to drive to the church for a meeting, and once it was finished, we just had to nip out to the kitchen to make a cup of tea!

**Church Governance** When we started the year we were still operating with a 'Temporary leadership team' formed in 2019. We needed to put in motion elections for a church secretary and assistant church secretary. This had to be done via email nominations and voting, but was carried out with the co-operation of all church members. Joyce Eavis was elected as church secretary and Vino Ramachandra was elected as assistant church secretary. This meant we now had 3 charity trustees. Later in the year, in November, we also held deacons' elections, when Jane Everitt and Siew Tran were elected as deacons, again using email and postal voting; now giving us 5 charity trustees, as Manoj is also a trustee. Our grateful thanks go to John Crush, Rahul DeCruz and Yoseph Mengistu, who all came off the leadership group during the year, but had contributed to the work of the church in so many ways.

**Hope 15:13** This new venture sprang out of the last prayer meeting held at the church before we closed down. It brought together a group of newer and younger members, under the leadership of Rachel Mildred, to create a new website with resources to help churches and individuals during the coronavirus crisis. There were regular posts of prayers, recipes and ideas, which reached far beyond Pinner, as many connected with this and found the material helpful. Financial help was given by Baptist Union and London Baptist Association. This changed and developed as the year went on. One of the best used resources was the document '**What will our church look like after lockdown?**' and we spent an interesting church meeting using this tool and coming up with an Action Plan. (We didn't know then that there would be two more 'lockdowns' to come!)

**Babies!** What a year this has been for new babies! Matteo Teixeira was the first to arrive, son of Fabricia and Gilson, and brother for Estela; then came Ioannis Iosefelis, son of Lamprini and Dimitrius and brother for Nicole; Nicola Curtice had a little boy, Terry Kennedy; Gabriela and Paulo Santos brought home Ana Victoria; Kathy and John Walley's daughter, Emma, had a little boy, Freddie, and then their youngest daughter, Rachel, had a little girl, Isla; and Derek Best's grandson and his wife, in Israel, had a little girl, Gaia, Derek's great-granddaughter. The last baby to arrive this year was Chioma, daughter of Rosemary Akue and her husband, Nick, and sister for Miriam. We look forward to meeting some of these babies for real and not just in pictures, when restrictions are lifted.

**Farewell** The funeral service for Micky Thomas was held in the church in February. Micky was 92 and had been part of the church, especially Kaleidoscope, for many years.

Very sadly, Ken Crisp died in June, after being ill for some time. Ken's amazing contribution to the life and work of PBC is difficult to capture; serving as a deacon, health and safety officer, communications, including the church magazine, and his ideas for our annual Holiday at Home. Ken will long be remembered for the wonderful model of the Taj Mahal that he made for the year

on India. To comply with regulations, it had to be a very small service in the church for just family members only, but the Scout movement had paid tribute to his work with them by lining Hill Road as Ken's coffin left the house.

Another great loss was Althea Thatcher, who died after a short illness. Although not worshipping with us recently, Althea had been a member for many years, involved in Sunday School, Holiday Clubs and work with seniors; she had continued to support the Holiday at Home every year. Althea was also running 'Pinner Helping Hands' right up to her illness. This was a PAC initiative, to provide help with shopping, light DIY and lifts to doctors and dentists. Althea made sure that everyone who rang for help received that help from the right person; she did this for many years and so many people have been grateful for the help provided.

**Summer in the Park** As restrictions started to be lifted a bit, we had a few cautious meet-ups in either Pinner Memorial Park or Pinner Village Gardens. One of the most notable was to celebrate the 90<sup>th</sup> Birthday of Brenda Carpenter! We made it a bit of a surprise so that Brenda didn't know who was coming to meet her in the park on 7 July. We invited several former church members, and many people came along to greet Brenda on her special day.

**More New Members** There were more membership applications in the summer, and after some outdoor meetings to go through the process, we welcomed into membership Paul Williams and Karen Hewitt-Williams, Adam and Carys Thomas Steer, Samuel and Marie Green, Yanice and Orlando Bonzi, and Naomi Buijs. They have all been a blessing to the church and already contributed so much during this difficult time.

**Re-opening the church** In July some churches began to open again, but when we read the list of what had to be done to prepare the church for this, it was very daunting and we decided to postpone our re-opening to make sure everything was as safe as we could make it. Another reason for not re-opening in July was that Manoj was going away for the whole month of August. A buildings risk assessment was undertaken, hand sanitiser units were installed at every entrance, spare masks and disposable gloves purchased, additional professional cleaning put in place and everything checked over for safety after standing unused for so long. We had a trial run with just the leaders and a few people to make sure everything worked and then re-opened for services on 27 September, with chairs socially distanced and an online booking system in place. We were delighted when, not only did several of our regular members come along, but new people who had been connecting with us online. But we continued to live-stream, so that those who couldn't make it to church were able to hear and see the services.

**Second lockdown** In November we went into the second lockdown, so services were closed again, but this time we were set up well for live-streaming and those doing the worship and leading prayers were allowed into the church, but everyone else had to watch from home again. This time round, the church was opened for prayer for one hour on a Sunday afternoon, with 2 stewards there each time, and a few people took advantage of this to go in.

Morning Light was another new initiative that started during this lockdown. Anyone could connect to zoom at 7.45am to hear a Bible passage and a prayer to start the day, just 15 minutes. This continued throughout the Advent period and proved very popular.

This was a shorter lockdown, so the church was able to open for services again at the beginning of December.

**Special Occasions** 'Prayer Walk the High Street' was organised in July, when several members went out in twos, walking the High Street and Bridge Street to pray for the businesses and the people.

For our Harvest weekend we organised a Saturday morning collection for Harrow Food Bank and were taken aback by how much we received to take along to the Food Bank, a record amount. Kathy Walley had become Chair of Pinner Association of Churches for 2020 and in November took along a wreath to lay on the High Street War Memorial, as the usual service had to be cancelled. Kathy, along with Manoj, Joyce and representatives from the other PAC Churches met to say farewell to Father Robert Plourde, who was retiring from St. Luke's after 18 years.

We were determined to celebrate Christmas with as many of our usual traditions as possible, so the big Christmas Tree was put up and decorated, wreaths hung on the beam posts and candles on the window-sills - the church looked lovely, both for those who came in and on the live-stream. The Advent ring appeared in church and candles were lit on the 4 Advent Sundays.

We did another successful project in December, making up Christmas hampers for local families in need. Once again, we were amazed at the number that were brought in - 66 hampers in total, with some going to Pinner Wood School, to West Lodge School and to London's Community Kitchen.

We were able to have a Carol Service with a mixture of live items, including the organ, and recorded items from Sunday School children, youth group and the Romanian Church. It was a wonderful occasion enjoyed by those who were able to attend in person and those who were watching at home.

The Christmas Day service was another special occasion with some drama by the 'Three wise women' and a repeat of 'O Holy Night' recorded by Ishaan Raithatha.

There were also 2 Kaleidoscope Services for seniors, one at Harvest and the other at Christmas, both in the church.

Hope 15:13 team organised a distribution of 'Mark's Gospel' to approx. 500 homes in the area around the church and in the Grove Estate. Teams of people wrapped the books to look like presents and others went out to take them. Many good conversations happened as a result of this.

**Finance** Like many churches we were concerned about our financial situation, when most of our bookings had to be cancelled and, with no services, there was no passing round the offering bag. We set up online giving via Stewardship and we did what we could to reduce expenditure without diminishing donations to the missions and charities we support. We forecasted a large deficit at the end of the year. But we had an amazing response to both the Covid Appeal in April and May and then the Thank Offering appeal in November, plus several other large donations for special items. We were also blessed to receive regular rent from letting the manse and also from Jigsaw Nursery, who were able to resume their activities and carry on. A great deal of prayer went into the financial situation so we should not have been surprised when we discovered at the end of the year that we did not have a deficit at all! To those of us involved in the financial side, this feels like a real miracle, so we give thanks to God for this particular blessing.

**Property Maintenance** During the year, and especially after the first lockdown, we had many safety checks and annual services undertaken: - gas safety check and boilers serviced, all fire appliances inspected and updated, electrical portable appliance testing (PAT), repairs to drains and the gas cooker, gutters cleared and cleaned, windows repaired, potholes filled in the forecourt and numerous small jobs to keep the premises in good order. Much of this work was done by our newly appointed Caretaker, Daniel O'Brien.

We are a fairly small church as numbers go, but we are aware that so much good has happened over the last year, in ways that we could not have expected. But we are conscious that for many people it has been a struggle. We have several members working on the front-line in the NHS and we know they have felt the pressure as they have had to take on more responsibilities and changed roles. There are those who have been furloughed or lost their jobs, with concerns for the future. Families have had to take on home-learning, which is such a daunting task. People have not been able to see their families, some because they are in care homes, some because they are too far away. We have done our best as a church community to bring comfort and support where we can.

**Thank you to Manoj** - throughout this time he has inspired and enthused us by his sermons, his energy and enthusiasm, and the generous giving of his time. He has encouraged people, especially our younger members, to step out and take on many roles. We are privileged to have him as our Minister during this time of change, fear and uncertainty. He has prayed for everyone in our community personally and phoned round on many occasions to ensure nobody has been left out. We are in a stronger position due to his leadership. We sometimes forget that he is actually a 'part-time' Minister, still training at Regents Park College, with essay deadlines to fit in with all the church work!

**Thank you to everyone who has helped in any way to enable Pinner Baptist Church to remain united and continue in worship and service throughout the year:** - leadership team, audio-visual team, preaching team, contact support group, worship leaders, prayer writers, stewards (when open), Sunday School teachers, group leaders, Hope 15:13 team, admin, finance and property support, and just by your presence whether in person when possible, watching the live-stream or connecting to zoom meetings.

As I write this report, we are in the third lockdown, but this time there is light at the end of the tunnel, as a considerable number, even from our own congregation, have now been vaccinated. Both as a church community, and as a leadership team, we have tried to listen to God's voice leading us in the right direction, and we have received so many blessings during 2020 as a result of prayer and dedication. We go forward into 2021, not knowing what the future will look like and with many uncertainties, but sure in the knowledge that God is with us in all we do.

'The steadfast love of the Lord never ceases; his mercies never come to an end; they are new every morning; great is your faithfulness.'

Joyce Eavis 15.2.21