

# New Daylight

September–December 2011



Andrew John  
John Proctor  
Margaret Siff  
Michael Mitton  
Stephen Rand

Rachel Boulding  
Naomi Starkey  
Helen Julian CSF  
Amy Boucher Pye  
Stephen Cottrell

*Sample  
readings on  
Christmas:  
restoring  
the wonder  
by Stephen  
Cottrell*

**Bible readings for your walk with God**

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## Christmas: restoring the wonder

A few years ago I wrote a little book called *Do Nothing... Christmas is Coming* (CHP, 2008). It caused a bit of a stir. In it I put forward the view that the hassle and frazzle of getting ready for Christmas often meant missing Christmas itself. We get so busy with parties and presents and all the other consumer-led paraphernalia of how Christmas is supposed to be celebrated that we end up forgetting why we are having the party and in whose honour the presents are being given.

There is no easy way out of this. Christmas is worth celebrating, so we should have parties and we should share gifts. When the getting ready for what happens afterwards overtakes the event itself, however, weeks of feverish preparation mean you slump exhausted on the day and so much money is spent and so much energy expended that, when it is all over, you heave a mighty sigh of relief, then something is wrong. We do indeed need to restore the wonder of Christmas, but that is no easy thing to achieve.

Here is a little suggestion. Do not just read the Bible passages that follow, but, each day, as you read them, receive an invitation to stop what you are doing, re-set the compass of your Christmas preparations and spend a few moments—even a few moments will be a lot better than nothing!—re-engaging with this strange and beautiful story. Only by dwelling in its mystery will we be brought to reconsider its meaning and discover its wonder.

To keep things simple, and with only one or two timely excursions into other parts of the Bible, I have stuck to the story as it is told in Matthew's Gospel. This does mean that some of the bits some people think most wondrous have been left out (no shepherds or angels, I am afraid), but I hope the wonder will come from what the story means.

What Matthew wants to tell us is that this child is God, come to save us by first becoming one of us. God will dispel and vanquish the darkness that can so easily engulf us. He will lead us to a new birth and a new hope. It will happen through Christ.

*Stephen Cottrell*

## A light on the horizon

The people who walked in darkness have seen a great light; those who lived in a land of deep darkness—on them light has shined. You have multiplied the nation, you have increased its joy; they rejoice before you as with joy at the harvest.

We do not experience much real darkness nowadays—street lights have put an end to that in most places. A few days ago, however, on a moonless, starless night, I found myself walking home along a stretch of country road with no streetlights at all. I stumbled along, unsure of the path and fearful of some unseen obstacle in my way. Every so often a car would approach. As it did, the darkness disappeared and the path ahead was brilliantly illuminated. From stumbling in darkness I was now shielding my eyes against a blinding light. The contrast was astonishing.

Our examination of the Christmas story begins with Isaiah using this same image of darkness and light. He speaks not just of a temporary darkness that will vanish with the dawn, but of living in a land of deep and permanent darkness. Isaiah was writing specifically for the people of Israel, lost in the circumstances of their particular darkness, but what he is saying applies to every person and every culture, for, in so many parts of our lives, we are also lost or stumbling in the dark. In our world today, the darkness of unbelief, pessimism, oppression, inequality threatens to overwhelm us. As Christmas approaches, some of us feel more hopeless than ever. The darkness just seems to deepen.

The light that banishes this darkness is Christ. It is his birth in the bleak midwinter of the world that is the dawning of a new age of light and hope. This light—like the first rays of the morning sun or the headlights of an approaching car on a dark night—brings great joy, for now we can see where we are going and where we are going wrong. John famously begins his Gospel by saying that, in Christ, the light is now shining in the darkness (John 1:5). It is wondrous.

### Prayer

*Gracious God, pierce the darkness of my world with the radiance of Christ.*

SC

## A new star rising

In the time of King Herod, after Jesus was born in Bethlehem of Judea, wise men from the East came to Jerusalem, asking, 'Where is the child who has been born king of the Jews? For we observed his star at its rising, and have come to pay him homage.'

Let us look at another light shining: this bright new star, radiant in the constellations of the night sky and observed with excitement by wise men from the East. Although we have jumped ahead in the story—Jesus has now been born—I want to do this so that we can stay with the image of a light, illuminating and directing.

These travellers navigated by the stars. For hundreds of years, that is how people got about the world. The night sky was our map, the stars our compass. We have replaced this ancient wisdom with maps of our own. In fact, today we place our own lights in the sky so that satellite navigation can direct us home.

For those wise men, a new star rising was something of huge importance. Imagine their daring tenacity in setting out to look for the king whom they believed this star indicated. In doing so, they allowed themselves to be guided by a wisdom and a revelation that they did not comprehend, still less control.

Like most people today, even those beguiled by horoscopes, I do not look into the night sky to seek wisdom. I usually just trust my own half-baked hunches. There are still signs around me, however, that a new king has been born in the world, new guidance is available. There are the lights of Christmas on the high street. Trees are decorated and lit up in our homes and shop windows. There is a bright and eager expectancy in children's faces. There are the promises of Christ that guarantee hope and purpose for a confused and hurting world. What I need to do is follow these stars, put my trust in something other than myself and pay homage to this king.

### Prayer

*Loving God, help me to follow the light of Christ and travel along his way.*

SC

## Who do you think you are?

An account of the genealogy of Jesus the Messiah, the son of David, the son of Abraham. Abraham was the father of Isaac, and Isaac the father of Jacob, and Jacob the father of Judah and his brothers, and Judah the father of Perez and Zerah by Tamar, and Perez the father of Hezron, and Hezron the father of Aram, and Aram the father of Aminadab, and Aminadab the father of Nahshon, and Nahshon the father of Salmon, and Salmon the father of Boaz by Rahab, and Boaz the father of Obed by Ruth, and Obed the father of Jesse, and Jesse the father of King David.

Matthew begins his Gospel by declaring that Jesus is the Messiah. Then comes this amazing list of names—from Abraham to David and from David to Joseph, the husband of Mary. Because of this connection—Joseph was born into the kingly Davidic line—Matthew tells his story more from Joseph’s perspective.

The list of names itself is not often read because we rush on to what we think is the real story. Even if we are not sure who most of these people are, however (although we can find out about them in the Old Testament), the list is worth reading, for these are the people God chose and called to prepare the way for Christ. What Matthew is saying is this: Jesus is the promised one. He is a son of Abraham and a son of David. He was born into a royal and chosen line. He is, in Zechariah’s prophecy repeated in Luke’s Gospel, a ‘light to those who sit in darkness’ (Luke 1:79).

Notice also some unexpected characters in the roll-call of names: Rahab the prostitute, who helped the people of Israel when they entered the promised land, then many kings, not least of whom is David himself, whose failings and frailties are legion. Very fallible humanity is included in this story. Unfortunately, there is not any other sort.

Many people are interested in tracing their family trees. Spend a little time today pondering on the family tree of Jesus. After all, he has adopted us into it!

### Prayer

*Generous God, receive me into the household of Christ.*

## Believing in dreams

Now the birth of Jesus the Messiah took place in this way. When his mother Mary had been engaged to Joseph, but before they lived together, she was found to be with child from the Holy Spirit. Her husband Joseph, being a righteous man and unwilling to expose her to public disgrace, planned to dismiss her quietly. But just when he had resolved to do this, an angel of the Lord appeared to him in a dream and said, 'Joseph, son of David, do not be afraid to take Mary as your wife, for the child conceived in her is from the Holy Spirit. She will bear a son, and you are to name him Jesus, for he will save his people from their sins.'

Now we get to the heart of the story. This child, apparently of the line of David (for Joseph is apparently his father), is actually from the Holy Spirit.

When Joseph discovers that Mary is pregnant, he is, of course, scandalised. Being also a good man, however, he does not want to shame her, so he plans to dismiss her quietly.

So how does he find out that there is more to this story than meets the eye, in the darkness of Mary's womb the light of God is shining? Well, it is through a dream.

In many respects, this is one of the most amazing bits of the whole story. Who believes in dreams? Who puts such trust in them? Like the magi following a star and like his namesake before him, though, faithful Joseph follows a dream. He takes Mary as his wife, he puts his trust in her and in what he believes God is doing in her. Unlike Mary, he has no evidence beyond the dream, but he is steadfast, dependable. He becomes the earthly father of the Christ and in obedience to the dream, he names him Jesus.

This name also encapsulates the meaning of what is happening. Although the world is sinking in darkness, it is about to be saved. How? Well, not in a way that anybody expected—through the birth of a child.

### Prayer

*Faithful God, dream your dreams in me. Help me to follow.*

## God is with us

All this took place to fulfil what had been spoken by the Lord through the prophet: ‘Look, the virgin shall conceive and bear a son, and they shall name him Emmanuel’, which means, ‘God is with us.’

Now Matthew keeps us on our theological and biblical toes. This most unexpected of Messiahs, born in the most unlikely of circumstances, is actually as God had always foretold. It is a virgin who will conceive and bear a son. This virgin is Mary, the fiancée of Joseph, and what he has been told in a dream and what Isaiah saw in a prophecy that even he could not have properly understood, is actually taking place in her flesh. This Holy Spirit-conceived child is also to be given another name—one that is equally significant: he is to be called Emmanuel, which means, ‘God is with us’.

The name Jesus, which means ‘God saves’, tells us the meaning of what is happening. The name Emmanuel—God is with us—tells us how it will happen. God will not bring about this salvation from beyond or outside us, but in this child the life of God and the frail flesh of fallen humanity will become one. God will save us from within. He will live a human life. He will bear the sorrows, temptations and hardships that go with a human life. He will be born helpless and vulnerable and—when the time comes—die a death that will not shrink from the suffering and agony each of us in our different ways must endure. He will take on human flesh and, in that flesh and by his living and dying, sin and death will be defeated.

That is not God as we expect. We may have thought God was everywhere, but at that point in time he was radically somewhere—in the womb of the young Virgin Mary. We may have thought God was outside us, beyond us, but, as a result, in Christ, he is at our side.

### Prayer

*Astonishing God, you are inside and outside, with us and beyond us, you love us and save us. Come to us again by your Spirit that Jesus may be born in us.*

## Walking by faith

When Joseph awoke from sleep, he did as the angel of the Lord commanded him; he took her as his wife, but had no marital relations with her until she had borne a son; and he named him Jesus.

We do not hear much further mention of Joseph in the rest of the Gospel story, so let us pause and wonder at his steadfast faithfulness to Mary, his betrothed, and the dream that led him to put his trust in her and what he believed God was doing through her. In this respect, he is an example to all of us in how to walk by faith.

Luke's account of the Christmas story focuses much more on Mary and on her faithfulness to this extraordinary vocation to be the mother of the Lord than does Matthew's. She could presumably have said no, but at least, having said yes to the angel, Mary had the evidence of what was growing inside her. She also knew for certain that she had not slept with a man. She knew that what was happening to her—incredible as it seems to everyone else—was definitely real. What did Joseph have to go on? Really, not much at all. That strange dream and what Mary told him. Many men would have walked away. Joseph persists.

We do not have much to go on today ourselves. We know the story and we can read about it in the Bible. We know how the church celebrates the story—the carols and the midnight masses—and we know how the world has cashed in, with turkeys and presents, Father Christmas and all the festive trimmings, but what else do we have to go on? What evidence do we have? Well, like Joseph, not much. Also like Joseph, we have to make a decision. Do we put our trust in what we have been told?

In the end, we will only find out by being faithful. No goals were ever scored from the sideline. We have to follow this Christ and follow this story and, as it unfolds within us, discover its truth. Awaking from sleep, we need to look for Jesus.

### Prayer

*Resolute God, help me to put my trust in your promises.*

## Name above every name

For a child has been born for us, a son given to us; authority rests upon his shoulders; and he is named Wonderful Counsellor, Mighty God, Everlasting Father, Prince of Peace. His authority shall grow continually, and there shall be endless peace for the throne of David and his kingdom. He will establish and uphold it with justice and righteousness.

Kings and rulers have all sorts of grand and highfaluting titles. Jesus is given a few as well. To those two names—Jesus and Emmanuel, which mean so much—Isaiah adds some others. They come from the same passage we looked at on Sunday, about people walking in darkness. Isaiah continues with the announcement that it is through a child the light will break upon the world. He then gives these names and titles for this child—Wonderful Counsellor, Mighty God, Everlasting Father, Prince of Peace. Hard to live up to, you would think, unless, of course, what Isaiah is foretelling is true.

This child is the conduit through whom the Mighty Counsellor, the Paraclete, the Holy Spirit, will come upon the world. ‘I will ask the Father,’ says the adult Jesus on the night before he dies, ‘and he will give you another Advocate, to be with you forever. This is the Spirit of truth...’ (John 14:16–17).

This child is both Mighty God *and* little child. In this child, God has ‘emptied himself, taking the form of a slave’ (Philippians 2:7). This child is also the one who will teach us that God is our Everlasting Father and through him this Father is revealed. Indeed, he will grow up to say ‘Whoever has seen me has seen the Father’ (John 14:9). This child is the Prince of Peace, too. He is the one who will ‘create in himself one new humanity’ and thus make peace (Ephesians 2:15). He is the one who will proclaim ‘peace to those who were far off’—people lost in darkness—‘and peace to those who were near’—all of us, whether we know God or not (v. 17).

### Prayer

*Mighty and Everlasting Father, give me your Spirit  
and show me your peace.*

## Come let us adore him

We ourselves were once foolish, disobedient, led astray, slaves to various passions and pleasures, passing our days in malice and envy, despicable, hating one another. But when the goodness and loving-kindness of God our Saviour appeared, he saved us, not because of any works of righteousness that we had done, but according to his mercy, through the water of rebirth and renewal by the Holy Spirit. This Spirit he poured out on us richly through Jesus Christ our Saviour, so that, having been justified by his grace, we might become heirs according to the hope of eternal life.

God saves us not because of anything we deserve or earn, but because of his great love for us. Herein lies the point of the Christmas story: the child born in the manger at Bethlehem, born into a confused and divided world, born into poverty and exile, is the Son of God. In Christ, God is working his purpose out in human flesh. We cannot restore the wonder of Christmas until we move beyond the magic of the story to the majesty of God, for God, whom we imagined to be outside us and beyond us, has now, in this child, come very close, as we reflected a few days earlier. He does have all these amazing titles, he is going to do great things, but he is going to do them in ways that we could never imagine, for, most of all, he is going to work through love. It is the depths and breadth of God's love that is revealed in this manger. God speaks to us in the only language we really understand: the language of another human life. In that life—lived to the full and then laid down—the goodness and loving kindness of God is revealed.

If we follow him, if we throw ourselves on his mercy, if we accept his love, if we receive what he longs to give us, then we, too, become children of God, we, too, are born again and become heirs to the hope of eternal life.

Happy Christmas!

### Prayer

*Incarnate God, give me space in the busyness of today to come to your manger and behold your love for me and all the world.*

## Trusting the wisdom of God

Then Herod secretly called for the wise men and learned from them the exact time when the star had appeared. Then he sent them to Bethlehem, saying, 'Go and search diligently for the child; and when you have found him, bring me word so that I may also go and pay him homage.' When they had heard the king, they set out; and there, ahead of them, went the star that they had seen at its rising, until it stopped over the place where the child was. When they saw that the star had stopped, they were overwhelmed with joy.

Now we enter into the strange and perplexing implications of this child's birth.

A few days ago, we followed the wise men as they followed a star, but now we find them trusting their own wisdom more than the revelation of God. Looking for a newborn king, they turn up at the obvious place: Herod's palace. Understandably, Herod is disturbed by what the wise men say. He has learned of the prophecy in Micah that the Messiah is to be born in Bethlehem, so he sends them there, saying that he, too, wishes to pay homage, but, as we shall discover, his purposes are dark and treacherous as this newborn king is a rival to his throne.

This is the hard road that Jesus, and all who follow him, must travel. Some embrace what they see in Christ, but others reject it because it threatens their status and power. Some follow in his way, while others start to follow, but end up trusting their own way more.

Today, the day after Christmas, the church also remembers the first Christian martyr, Stephen. In Acts 6 and 7, we read how he learns the wisdom of Christ, which can easily seem like folly to the world. He goes to his death imitating Christ in *his* suffering.

The wise men also learn to put their own wisdom to one side. They follow the star again and it leads them to Jesus, but following Jesus also leads to a cross.

### Prayer

*Ever-faithful God, help me to put my trust in Christ and follow in his way.*

SC

## Travelling a different road

On entering the house, they saw the child with Mary his mother; and they knelt down and paid him homage. Then, opening their treasure-chests, they offered him gifts of gold, frankincense, and myrrh. And having been warned in a dream not to return to Herod, they left for their own country by another road.

This is one of the best-known parts of the story—the wise men opening their treasure chests and giving the infant Christ gifts of gold, frankincense and myrrh. (Incidentally, it is because there are three gifts that we usually imagine there are three kings, though, as you can see above, the Bible never actually gives a number.)

The gifts are themselves wondrous and charged with significance: gold, because this child is indeed a king; frankincense, because he is God come down to earth and we should offer him our prayer and adoration; and myrrh, a foreshadowing of his death, in these, his first days of life. The gifts, then, tell us who this child is.

The meeting described here also redirects the lives of the magi. They, too, have been dreaming and, seeing the likely treachery of Herod, do not go back to him, but return to their own country by another road.

This also is true of all who encounter Christ today. God will dream new dreams in us. He will redirect our lives. We will find our way to a new home by a new route. We may not have gold, myrrh or frankincense to offer, but we can acknowledge him as King, we can shout out our praise and be thankful for his life and death.

To do this, though, we need to enter the house. We need to bend down low and kneel beside the manger at Bethlehem. That is a hard thing for us to do at Christmas as there are often lots of other things in the way. So, let us look for Mary and Jesus and offer Jesus this prayer.

### Prayer

*Jesus—servant King, born in a manger, hung on a cross—I offer you my thanks and praise today, that, in your birth and death, you share my living and dying and redirect my life.*

SC

## Holy Innocents

An angel of the Lord appeared to Joseph in a dream and said, ‘Get up, take the child and his mother, and flee to Egypt, and remain there until I tell you; for Herod is about to search for the child, to destroy him.’ Then Joseph got up, took the child and his mother by night, and went to Egypt, and remained there until the death of Herod. This was to fulfil what had been spoken by the Lord through the prophet, ‘Out of Egypt I have called my son.’ When Herod saw that he had been tricked by the wise men, he was infuriated, and he sent and killed all the children in and around Bethlehem who were two years old or under, according to the time that he had learned from the wise men. Then was fulfilled what had been spoken through the prophet Jeremiah: ‘A voice was heard in Ramah, wailing and loud lamentation, Rachel weeping for her children.’

So that you can read the whole of Matthew’s account of Christ’s birth, today’s passage is a bit longer than usual. Joseph has another dream. He gathers up his family and flees to safety. The wrath of Herod is then unleashed. In his fury, he strikes at every child under two, determined to wipe out this little challenger to his throne.

Today, the church remembers these Holy Innocents—the children killed because God’s Christ, the Prince of Peace, had come into the world, as well as all the other children who still suffer because of the horrors we inflict on them. The fury of the world shows just how much Christ is needed, for the human heart is capable of terrible hatred.

If only such violence was a one-off or a thing of the past, but genocide, race hatred, child abuse and other atrocities still disgrace our world—Rachel is still weeping for her children. You see, the human heart never gets better on its own, but needs the forgiveness that only God can bring. That is why Christ has come.

### Prayer

*Tender God, reach out to the suffering of the world, stay the hand of the violent, dry the tears of the sorrowful and hear the cries of those who long for justice.*

## God's light in us

For we do not proclaim ourselves; we proclaim Jesus Christ as Lord and ourselves as your slaves for Jesus' sake. For it is the God who said, 'Let light shine out of darkness', who has shone in our hearts to give the light of the knowledge of the glory of God in the face of Jesus Christ.

The proclamation of the Christian faith does not centre on the Christmas story. As we know, only Matthew and Luke really tell the story at all and their versions are quite different from each other. It is what the story tells us about who *Jesus* is that really matters. That is why restoring the wonder of Christmas does not mean more tinsel, more cheese, more gifts; it means restoring the meaning of the story and knowing where the story leads.

The child in the manger grows up to be a man. He discovers a destiny and a purpose. He becomes the means through whom God's purposes are revealed and achieved. He is God and man, united as one in the womb of the Virgin Mary. This wondrous story of the self-emptying God begins with the cry of a helpless babe and ends with the cry of a dying man. They are one and the same—God's purposes worked out in a human life.

Christians do not just proclaim that Jesus was born in Bethlehem, though; we proclaim that he died and rose again. It is by this dying and rising that God brings peace and reconciliation to the world and through the Holy Spirit we are born again. The light that dawned on the world in the birth of Christ and shone so brightly in his life is now shining in us. There is a second birth, another Christmas: when Christ is born in each one of us, his light shining within us, illuminating the path of our own lives, but, more than that, showing the way of Christ to others. The light that shone from the manger shines from us. That is the real wonder of the Christmas story today.

### Prayer

*Creator God, may Christ be born in me and his light shine in me.*

SC

## Christ visible through us

But we have this treasure in clay jars, so that it may be made clear that this extraordinary power belongs to God and does not come from us. We are afflicted in every way, but not crushed; perplexed, but not driven to despair; persecuted, but not forsaken; struck down, but not destroyed; always carrying in the body the death of Jesus, so that the life of Jesus may also be made visible in our bodies. For while we live, we are always being given up to death for Jesus' sake, so that the life of Jesus may be made visible in our mortal flesh.

So there you have it, the real wonder of the Christmas story: the darkness of the world is dispelled and vanquished by the light of Christ, a light that ends up shining in us. This passage from Paul's second letter to the Corinthians not only describes beautifully how all this happens, but also makes the point that this treasure—this light—is contained in very ordinary vessels—ordinary broken, failed and fallible humanity—people like us.

Sometimes people think that we Christians imagine ourselves to be better than other people. We do not. We are not necessarily better than anyone else, not even loved more than anyone else, it is just that, having seen and received the light of Christ, we now burn with the same energy of love. Held up to the light, we receive the glory we behold. That is why we are not crushed, nor driven to despair, forsaken or destroyed. That does not mean we do not feel like we are sometimes, not at all, but something bigger and better has got a hold of us. Whatever life throws at us, we are held secure by the great hope that we have seen in Jesus Christ. It has changed the course of our lives. We have this inextinguishable light burning within us. As Jesus says, 'I am the light of the world. Whoever follows me will never walk in darkness but will have the light of life' (John 8:12).

### Prayer

*Reconciling God, be with me through dark and difficult times and may  
Christ always be visible in my life.*

SC

## Learning vocation

When Herod died, an angel of the Lord suddenly appeared in a dream to Joseph in Egypt and said, ‘Get up, take the child and his mother, and go to the land of Israel, for those who were seeking the child’s life are dead.’ Then Joseph got up, took the child and his mother, and went to the land of Israel. But when he heard that Archelaus was ruling over Judea in place of his father Herod, he was afraid to go there. And after being warned in a dream, he went away to the district of Galilee. There he made his home in a town called Nazareth, so that what had been spoken through the prophets might be fulfilled, ‘He will be called a Nazorean.’

We finish by returning to Matthew’s account of Christ’s birth. Joseph, Mary and Jesus settle in Egypt, out of harm’s way. When Herod dies, the Lord again appears to Joseph in a dream and, again, his life is redirected—first, back to Israel and, then, in another dream, to the district of Galilee and Nazareth, where the holy family makes a home.

We do not know much more about the childhood and growing up of Jesus, but we do know that it happened in the security of a very loving family. There is no better start for any human being.

Here, in the home at Nazareth, Jesus learned to trust God. For, even though he was God’s son, he still had to learn obedience to God’s will, for the Godhead, now contained within humanity, was also subject to humanity’s freedoms and constraints. His vocation had to be learned and tested, and it was Mary and Joseph who taught him. Like all good parents, they set him on the right path. He had to grow and make his own decisions, though, about how he was going to live out his vocation. That is what the rest of the gospel story tells us, but at Nazareth it began.

We, too, need to learn about our own vocations as followers of Christ today. Then the light of Christ will shine within us, the wonder of Christmas will be restored and Christ will reign.

### Prayer

*Steadfast God, teach me the ways of Christ.*

## ABOUT NEW DAYLIGHT

*New Daylight* helps you explore the Bible, deepening your faith and understanding. Provided for each day is a daily reading based on a theme (with Bible text included), comments from the contributor and a prayer or reflection. It also notes some of the special festivals that make up the Church calendar, to help readers appreciate the riches of the Christian year.

Contributors for 2012 include David Winter, John Proctor, Maggie Dawn, Naomi Starkey and many more, each bringing their own unique interpretation to different stories or characters of the Bible.

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### The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, The Bible Reading Fellowship will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request The Bible Reading Fellowship to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by The Bible Reading Fellowship or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when The Bible Reading Fellowship asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



# Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ballpoint pen and send to The Bible Reading Fellowship, 15 The Chambers, Vineyard, Abingdon OX14 3FE.

Service User Number: 

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## Name and full postal address of your bank or building society

To: The Manager .....
..... Bank/Building Society
Address .....
.....
..... Postcode .....

## Name(s) of account holder(s)

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Branch sort code

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Bank/Building Society account no.

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Reference

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## Instruction to your Bank/Building Society

Please pay The Bible Reading Fellowship Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with The Bible Reading Fellowship and, if so, details will be passed electronically to my bank/building society.

Signature(s)
.....
Date

Banks and Building Societies may not accept Direct Debit instructions for some types of account.