

GRASMERE PARISH MAGAZINE

DELIVERED TO EVERY HOME IN GRASMERE

November 2015



MAGAZINE INFORMATION

Home Visiting and Communions

For requests for visits to residents in short or long term need please telephone the Rectory.

Please contact the appropriate Church and member of the clergy or minister in case of need and at times of sickness for Home Communion. Any of the churches would be happy to pray for any individual, please simply let any of us know the name of the person to be prayed for and that they are agreeable to being prayed for in public.

Advertising in the Magazine

Yearly rates for 1" single column or 2" single column in the small ads, also rates for whole page b/w or colour in individual issues.

Magazine Deadline is the 21st of each month.

Editorial Policy

Please note that the name of the author of each item appears in the magazine. The views expressed are those of the author alone and any issues covered reflect that person's views. Having said this, the magazine is produced by St Oswald's PCC on behalf of the community and therefore the Editors and PCC reserve the right to operate discretion in what is acceptable to be included each month.

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A Personal Journey To Faith

Last month, Derek told us how he came to faith and I would now like to explain how I came to it, conscience as I am as to how far short I fall in what our faith expects of us, given the challenges it presents.

Originally, I did not so much 'come to faith' as was 'sent to faith', ie, by non Church going parents who routinely bundled us off to Sunday school so that they could have a quiet time! Whether by habit, familiarity or otherwise, the Church nevertheless became an important part of my life. I eventually joined the choir (they were desperate!) and became an altar server and enjoyed the Church youth club. However, the man who made an indelible impression on me was my 'last' Vicar, Canon Frank Smith, who had previously spent his entire ministry in the toughest parts of London, including through the war years. Given the dire situations that Frank would have dealt with throughout those years, I was always enormously impressed with both the compelling and sincere directness with which this 'case hardened' man spoke, which everyone related to, as well as the genuine conviction he consistently demonstrated in 'where he was coming from'. This man had no doubts about that. I will never forget how, in early 1963 at the age of 22, I mentioned to him that I had decided to emigrate to Canada. He subsequently invited me to the vicarage and in his quiet and patient way 'tested' my reasons for doing so. I left him convinced that I had made the right decision and with his blessing. That was my first personal experience and example of pastoral care which I refer to as the 'coal face of the ministry', ie, one of its most important functions. Church then became 'natural' to me and a fundamental part of my life. I was privileged to enjoy a great Church in Toronto (where Joan and I married in 1969) and subsequently three years in Bermuda where it was inspiring to be part of the joy with which Bermudians worshipped. I fundamentally believe in the Christian values of respect for everyone (until there is a reason not to!), absolute integrity in all our dealings and helping and supporting others where possible (which seems to come naturally to the good people of Cumbria, as I have experienced on more than one occasion).

'What does my faith mean to me?' Well, the three aspects that come to my mind are purpose, strength and peace. 'Purpose' because I have never

believed that mankind is just a biological 'accident' which some believe has just left us as (supposedly!) the most intelligent of all the species but which I believe has a Divine purpose which finds direction in our Christian Faith. Strength, because virtually everyone will suffer in some way in their lives, whether through illness, accident, bereavement or whatever and, again, I believe our faith gives us, as it has me, the strength with which to manage that suffering. I describe it as having a 'firm but invisible' hand on the shoulder. 'Peace' because, in having a belief and faith in an all loving, all forgiving and redeeming God should give us, with all our human frailties, considerable peace of mind, as it does me.

Richard Rowe.

Dr Audrey Hazelden

Many of you will, I am sure, remember Dr Audrey Hazelden who lived in Grasmere for many years before moving to Windermere. She was a devoted, enthusiastic and greatly valued Lay Reader at St Oswald's Church.

When I visited Dr Hazelden recently she asked if I would pass her love on to the people in Grasmere who know her.

She would be delighted to see anyone who can visit her.

Ken Fisher

Remembrance Sunday

8th November 2015

Service of Remembrance led by Rev. David Senior

Preacher: Rev. Les Hann

*Followed by Village Act of Remembrance at the
War Memorial in Broadgate Meadow.*

WI NEWS

Thank you to everyone who supported the “World’s Biggest Coffee Morning” in St Oswald’s Church. WI members worked hard all morning, coming with friends and family, all providing and buying home-made produce or tombola prizes. A “guess the number” competition was won by David Bass. Special thanks to Nick McCraith who stood outside with a tray of goodies encouraging passers-by to come inside, boosting the total raised to a magnificent £550 for Macmillan Cancer Support.

“Pearl Lady” Frances Benton led a jewellery making workshop attended by eleven enthusiastic beginners. Under Frances’ expert guidance, each lady designed her own individual necklace, bracelet and earrings and also learnt the skill of knotting. Some lucky people may receive unique Christmas presents bought or created from Frances’ wonderful selection of pearls, beads and semi-precious stones.

At the October meeting Ann Jackman introduced a young lady from the Wordsworth Trust, dressed as a character from a Jane Austen novel, demonstrating two period costumes. Ann’s entertaining talk entitled “Getting your man: a nineteenth century perspective on romance” sparked some very lively conversation. Followed by Lin Allen’s delicious tea afterwards it was a most enjoyable afternoon.

The next meeting will take place in the Tithe Barn (adjacent to the Rectory) at 2pm on November 12. This will include a brief Annual General Meeting and the election of officers. After many years in major roles, Secretary Ann Fawthrop is standing down therefore nominations for this post as well as any new committee members would be welcomed. There will be an informal discussion over tea, with an introduction to next year’s programme and a chance to air your own ideas. This would be an ideal opportunity for anyone thinking of joining to come along for a friendly chat. Everyone is welcome, £3 including tea and raffle.

Joan Bentley returns by popular demand on November 26 to lead a floral decoration workshop with a Christmas theme. Joan has a remarkable talent for floral art, working skilfully yet effortlessly (it seems), whilst relating amusing anecdotes. She will ensure that everyone leaves with creations they will be proud to display at home. Participants should bring

evergreen foliage, as well as any decorative items such as pine cones, ribbons and berries (real or artificial) to supplement Joan's own supplies. If interested in joining this workshop please call Ann Fawthrop on 35305. Non-members are most welcome.

Myra McCraith

Knit and Naf

The group meets twice a month in the Reading Rooms, with the Ronseal purpose of its title, to Knit and have a chat. We are still keeping to the differing days and times in the hope to offer people a wider window of opportunity. If you have time in the afternoon try coming down on the second Friday of the Month at 2pm, or if it is better in the morning try the fourth Tuesday in the month. By my calendar for November these dates will be 13th November at 2pm and 24th November at 10am.

By its very nature, it is a drop in session – there is no need to stay for all of the 120 minutes; it is also designed not to congeal ones diary with a *must do* obligation. Bring a cup or mug for a cuppa and 50p towards the costs of upkeep would be appreciated. We also have added a purpose to the session. In 2015 we have raised substantial monies by knitting a safari park and a Noah's ark. There are Heaps of Hats, scarves and gloves going with Teams4u as part of their Christmas box appeal.

For our next project we have decided to knit small items for Neo natal units. Tiny premature babies often take their mothers by surprise, and won't have a layette organised. The wards often have in place a charity based offering of comfort in the form of a journey box; that includes a cardigan, blanket and small toys for the wee infant.

Do you have any leftover or unwanted wool; suitable for this project, that you could donate and get the group of to a great start? If so, please contact Christine or Carrie. That would be fabulous Thank you.

Carrie Taylor

School News: October

This term the oldest children will be learning about mindfulness once a week as part of a 6-12 week classroom-based curriculum called **Paws b**.

Mindfulness involves training our attention. This helps us to not only appreciate what is going well but to respond more skilfully to life's inevitable challenges.

You may have heard of mindfulness or read some of the recent media coverage about it. A great deal of this media interest has arisen as a result of the growing body of rigorous research evidence regarding the potential benefits of mindfulness for young people. These include randomised control trials and neuroscientific studies.

As Professor Katherine Weare observed in her award-winning research summary: *Evidence for the Impact of Mindfulness on Children and Young People*, schools who engage in mindfulness are likely to see 'beneficial results on the emotional wellbeing, mental health, ability to learn and even the physical health of their students.'

During the course they will be learning about many things, including:

- Specific areas of the brain and how these affect our ability to focus, make good choices, recognise when we need to steady ourselves when our body or mind is busy or out of balance.
- Ways that mindfulness can support them in many day-to-day activities, including concentration and memory, behavioural self- management, and in relationships with family and friends.
- Ways to respond rather than react – and therefore make better choices and take best care of ourselves.

The feedback from children who have taken part in Paws b is very positive. They report enjoying the lessons and find the learning supports them in a broad range of situations from being able to concentrate and focus more easily in school to helping them feel calmer in exams and competitions. Many have described sharing the learning with other family members and finding it helps them with their relationships with family and friends.

We're enjoying it!

A reminder: Our Christmas productions are on Thursday 17th December. The Infants' production will be in the afternoon, and the Juniors' production will be in the evening.

Jo Goode

The following book review is by Maya McGregor of Class 4. She won the competition for the best book review, and the prize was publication in the parish mag!

BOOK REVIEW:

The Invention of Hugo Cabret by Brian Selznick

Hugo Cabret has had a very unfortunate past. That's because one night a mysterious event happened at the museum where his father works. Unfortunately, Hugo then has to stay with his no-good-smelly-mean-alcoholic, Uncle Claude.

Soon, Uncle Claude starts going out and coming home late. One day his uncle goes out and doesn't come back! Hugo wasn't worried - he didn't really care what might happen to him. At this point the story starts to get exciting. If you want to hear more **READ THIS BOOK**. You will regret it if you don't. Whilst reading this book you will experience a whole host of emotions: sadness, joy, laughter, and tension.

This book might even teach you something: how lucky you are to have a proper home, how lucky you are to have a loving and caring family, and good food and a water supply. Wouldn't you be upset if you had to sleep alone in a train station, steal for food and drink dirty water?

Some of the words in this book will never leave your mind. This story is a gripping story that will pull you into the book and put you in Hugo's shoes. I recommend you read this book immediately so you can experience all sorts of things: danger, sadness, a pumping heart, and a hope that everything turns out well for Hugo. I guarantee your friends and family will have to prise the book out of your hands to get you to stop reading. Get Hugo Cabret!

Maya McGregor Age 11.

Grasmere Village Society

Grasmere Emergency Plan meeting October 28th

If you were not able to attend this but would like to volunteer to help in an emergency, either by providing services or joining the telephone tree to keep people informed, please contact myself or Nick McCraith so you can be added to the list.

Remembrance Sunday 8th November

As usual the GVS and WI are cooperating to provide tea, coffee, squash and biscuits in the Hall after the service at the war memorial. This is all free although there will be an opportunity to give a donation to the British Legion if wished.

Litter Pick

Thanks to all who helped with the litter pick in October, especially the new volunteers. It is amazing, though, how quickly litter appears again so we are hoping to have another one probably on the Friday before the Grasmere Welcomes Christmas weekend.

We would be very grateful for any volunteers to help give the best impression of our beautiful village to visitors.

GVS Winter newsletter

We are hoping to get this out during the Christmas period. Don't forget that we always welcome contributions from all members, not just the committee. Thanks to David Dodgson, who will again be the editor, for his hard work.

De-fibrillator

The new type of these is designed to be used without specialist training. There is now one outside Ambleside Library and BT have been offering to have them placed within their old telephone boxes. GVS committee considers that at least one telephone box should be available in the village for those who do not possess a mobile phone (or have forgotten to top theirs up).

We are proposing, however, to pay for a defibrillator to be placed in at least one of the old telephone boxes, probably the one opposite the Coop.

The Smithy Bridge affordable housing scheme,

This has been resubmitted for planning today, further to the mix being altered at the planners' request and the access being moved following the results of the speed survey. A decision is hoped for by February 2016 and a start on site by summer 2016.

GVS bearing for Rushbearing

Looking further ahead, we are considering having a GVS rush bearing. This could be a banner or some other form of bearing which could be wrapped in the traditional Grasmere fashion. We would welcome comments on the idea, including suggestions for a possible design.

Next meeting of GVS committee

The next meeting is **17th November**. Please do think about the issues raised in this article and get in touch. Any other ideas e.g for work parties, are always gratefully received.

Vivienne Rees (chairman)

Grasmere Gazelles Beginners Running Club

- Are you wondering about the best way to start running?
- Do you want to increase your physical fitness levels?
- Do you want to lose weight?
- Do you want to improve your mental health and well being?
- Do you need to lower your blood pressure or cholesterol?
- Would you like company and motivation?
- Would you like to train and complete a 5k park run?

Libby Dixon has recently gained her Leadership in Running Fitness coaching licence through Run England and England Athletics. She is very excited to be offering a beginners running club in Grasmere.

Start Date: Friday 6 November 2015 for 6 weeks, Time: 9.00am – 10.00am

Where: Meet at Broadgate Meadow, Grasmere, LA22 9TA

Please contact Libby for more information:

Grasmere Welcomes Christmas!

28th-29th November weekend

We would like to invite you to join us in this exciting new venture by the Grasmere Business Partnership. It should really brighten up those dull days at the end of November so we hope this will be an annual event.

Most of the shops will be staying open to 8.00pm on the Saturday and there will be all sorts of attractions: two grottoes! Father Christmas will be at one in Stock Lane and pantomime characters in Moss Parrock with an opportunity to “have your photo taken with a fairy!” There’ll be plenty of festive fare like roast chestnuts and mince pies. Two treasure trails, for children and adults, plus attractions such as clog dancing, a brass band and story-telling at Sam Read’s as well as Taffy’s garden, should have us all really ready to welcome Christmas.

If, like me, you have trouble thinking of presents to give at Christmas and end up sending gift tokens, this is a chance to discover just what unique and quirky gifts are on offer in Grasmere. Whether for males or females, young or old, there are ideas to suit each individual. Grasmere is really great at providing quality goods and there is a wide range of prices.

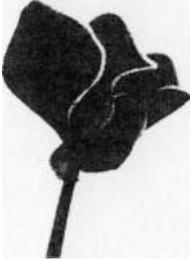
Perhaps best of all, getting them this weekend means there’s time for your present to reach Uncle Wallace in Wagga-Wagga or Cousin Mable in Massachusetts so they can unwrap it at Christmas not New Year.

There’ll be a special trophy for the shop, café or organisation which decorates itself in the most welcoming way. You’ll have an opportunity to vote for the winner on the treasure trail form. You are invited also to join in the weekend’s Wordsworthian theme by dressing up in something reflecting any fashion between 1770 and 1850. You could even dress as William or Dorothy, who came to live in Grasmere in December 1799. It’s your choice whether to be elegant, showy or impoverished. Have fun!

There will be **free** parking during the weekend at the Wordsworth Trust. **All day** parking will cost £1.20p at the SLDC car park behind the Garden centre or £3.00 in the two LDNPA car parks in Broadgate and Stock lane.

Vivienne Rees

Christmas Flowers in St Oswald's Church



We would be delighted if you would like to sponsor a plant that will be used to decorate the church over the Christmas period.

As in previous years we will be decorating the church with cyclamens that have proved very popular and have survived the cold weather! If you would like to dedicate a plant for whatever reason please fill in the slip below and return to the Rectory by 15 December.

Each plant will have a label with your dedication printed on it and you are most welcome to collect the plant from church after Sunday 4 January. Thank you for supporting the church in this way.

I/We would like to donate £ for a plant with the following dedication: (max 50 words)

Minimum donation of £8.00 per plant please.

Cheques payable to St. Oswald's PCC or cash.

Name:

Tel No:

Please return to Sonia at The Rectory by 15 December.

Thank you.

Grasmere Book Group – October

In October, the Grasmere book group discussed Margaret Atwood's latest collection of short stories, *The Stone Mattress*. The nine darkly comedic tales met with a warm response, with many taking to the stories mixture of everyday material and weird leaps of the imagination. Some suggested that the reading was reminiscent of 'Tales of the Unexpected.' The only slight concern was that the meeting itself felt likely subject matter for the beginning of one of Atwood's tales! Given that some of the stories in *The Stone Mattress* appear autobiographical there was some discussion of Atwood's past, with Will and Polly providing various Canadian literary context.

The group were also quite taken by the review featured on the cover of the book which suggested that "by a certain stage of life we've all got at least one person we would really like to kill" and were encouraged to believe that such impulses found a safer venue in the realms of fiction. Although, this may have given some of the group compelling ideas for narratives of their own...

October's meeting is at 8pm on Thursday 12th November at the Dale Lodge Resident's Lounge, when we will be talking about a selection of Scottish poetry. As ever, all are welcome! If you aren't on our occasional email list, do drop Will a line to receive the poems.... For those planning ahead, December is a distinctly wintery read, J. Jefferson Farjeon's *Mystery in White* (1937) - available in all good bookshops!

Will Smith.

Grasmere Fellowship November events

All at 2-30 in the Tythe Barn

November 5th The Bee Keeper Novelist

Will Smith from Sam Read's gives us the story of of a fascinating and pioneering US/Canadian author F L Pollock. Dont worry if you have never heard of him - you wont forget him after the talk.

November 19th. A-Z: Allan Bank to Zeffirellis

Derek Hook gives us the story of how he built up the Ambleside institution that is Zeffirellis

David Dodgson

The Wordsworth Trust Museum

Shepherds to Char-a-bancs: Changing Life in Grasmere 1800 - 1900

Opening by Donald Woodburn - Sat. 14th November at 2.00 p.m.

The 19th Century brought significant changes to the life of Grasmere. New roads and houses were built, and the wave of tourism altered the economy: new shops, hotels and services appeared.

This exhibition, put together the Grasmere History Group, explores these changes, by focusing on the lives of individuals such as the carpenter Ned Wilson; James Fleming of the last yeoman farmer family; three generations of the Airey family, involved in the post office, school and building business, and the builder Levi Hodgson.

The exhibition will be opened by Donald Woodburn, who built the Wordsworth Museum and gifted an 1863 map of Grasmere.

All Welcome - Tea and Cake available.

RSVP

Curators: Anna Szilagyi and Jeff Cowton

Boxes of Hope Appeal, November 2015

It's not too late to fill a shoebox for a child in Romania. For these forgotten children, Christmas Day will be the same as every day – potatoes and bread for their one meal, no new clothes, no gifts to open. You can brighten up the life of one child by wrapping a shoebox in bright paper, filling it with facecloth, soap, toothbrush and paste, hairbrush and accessories, hat, scarf, gloves and socks, stationery, a few sturdy toys (ball, skipping rope, car, doll, dominoes), sweets and £2 to cover transport costs.

Please hand in your shoebox to Hubble Bubble (Bowness), Mountain Goat or Windermere Now (Windermere), Hayes Garden World (Ambleside) or Wordsworth Hotel (Grasmere) by **Nov. 12th at the latest**. Thank you.

Rosemary Webster, Chairman, Boxes of Hope, Cumbria

September Weather 2015

A drier than average Sept. with only 9 rain days recorded. Just like last year, September was a dry month. Although, last year, it was the driest September since 1894, when only 12.7mm.(0.50 in.) were recorded. Usually averaged over a long period of years, Sept. is the 5th. wettest month with an average of 8.24 in. The month started on a cool note, with dominant northerlies bringing isolated showers and temperatures more in line with late October.

However, from the 6th the next four days were virtually cloudless, with the temperatures soaring to the high 60's and a welcome return to summer. Then on the 11th an active weather front moved east, bringing a miserable wet day, with strong winds and depositing over an inch of rain.

The following week there was a definite improvement with sunny spells and brief showers. The 17th began with warm sunshine, but soon went downhill, as showers got heavier as the day went on. Over half an inch was noted. Showers then became the norm, with drizzly days and brief sunny intervals with the nights becoming cooler.

The month finished with the last four days being clear, warm and sunny, and in the early hours of the 27th. there was a spectacular view of a magnificent blood red moon, appearing much larger than normal, because of its close proximity to the earth. This Winter, we have been warned to expect one of the coldest in 50 years, because of the El Nino effect. Exacta Weather explained that El Nino occurs when ocean temperatures rise in the eastern Pacific, combined with cooling in the Atlantic. This is due to a change in the normal wind direction, causing a knock-on effect around the globe. The Polar jet stream, 6miles high, tends to move further south and bring wetter weather across the Atlantic. This causes heavy rainfall in warmer months, but can also bring excessive snowfall in Winter. The last time this happened in Britain was in 2009-10. Sadly, the Shipping Forecast could be under threat. Peter Jefferson, who read the forecast for 40 years, has warned that when the "very old" long wave transmitters are retired, anyone more than 12 miles from the coastline will be cut off and the future of the forecast is in doubt. So we might have to say farewell to "heavy snow showers, with moderate icing" and goodbye to "southwest gale 8 to storm 10, good becoming poor in showers" It's also likely that the

average listener to the Shipping Forecast is not a sailor in a yellow raincoat clinging to a mast. It's probably a perfectly dry Briton at home in bed with a mug of cocoa. For decades it's been the insomniacs best friend, a meteorological lullaby. It conjures up images of faraway places, little boats and the tremendous power of the sea. It's a unique British institution, and if it needs to be saved, the BBC shouldn't hesitate to throw it a life-jacket!

Wettest Sept. day 11th. 25.4mm. 1.00 in.

Sept. rain days 9 Last year 4.

Total for month 94.5mm. 3.72in. Last year. 12.7mm. 0.50in.

Rain days to date (end Sept.) 171 Last year 174

Total for year to date (end Sept.) 1527.9mm. 79.36in. Last year 68.75in.

Peter Bailey

Grasmere Players

The Christmas pantomime, **Cinderella**, is already well underway and promises to be as entertaining as ever. It is amazing how much talent we have in this area, including our playwright, Annie Miller, Trevor Eastes who is a dab hand with the paintbrush; Gaynor Rhodes and her costume team as well as all the actors.

You could still be involved, for instance if you are a musician (all instruments welcome) or interested in helping with Front of House. The production is on from Thursday to Saturday, **17th to 19th December**, but you can meet some of the characters earlier, during the “Grasmere Welcomes Christmas” weekend

The **Christmas Readings** are on Monday, 21st December.

Vivienne Rees

BOWLING EVERY TUESDAY IN THE VILLAGE HALL 2pm - 4pm

£2.00 PER WEEK

ALL ARE WELCOME

Wendy Robinson

Rotas for St. Oswald's Church 2015		
	Sides man/woman	<i>Coffee</i>
01/11/15	Sonia & John Rickman	<i>Kay Adkins</i>
08/11/15	Rosalind de Wesselow June Maddison	<i>GVS in village hall</i>
15/11/15	Ann Fawthrop Pat Taylor	<i>June Maddison</i>
22/11/15	Trevor Eastes Kay Adkins	<i>Helen Bunfield</i>
29/11/15	Bob Allen June Maddison	<i>Shirley Hill</i>
06/12/15	Sonia & John Rickman	<i>Ann Jackman</i>
13/12/15	Ann Fawthrop Pat Taylor	<i>Tonia Wainwright</i>

SERVICE OF LIGHT

4pm Advent Sunday

29th November 2015

Tea & Biscuits & Orange Squash served at 3.15pm

We would like to thank the members of the Congregation who decorated the Church so beautifully for the celebration of Harvest Festival. Items from the Food Bank list were incorporated into colourful displays of Autumn flowers and fruits.

As a result we have three large baskets to take to the Food bank which will be much appreciated. Well Done and thankyou to all from the Food Bank.

Kay Adkins

CHURCHES CALENDAR

NOVEMBER

1st **All Saints Sunday**

11am Matins

4th 10.30am No Communion

5th 2.30pm Fellowship in Tithe Barn

8th **Remembrance Sunday**

10.55am Remembrance Service

followed by the Village Act of Remembrance at the War Memorial and refreshments in the Village Hall

11th 10.30am No Communion

12th 2pm WI AGM in the Tithe Barn

15th **Second Sunday before Advent**

11am Methodist Service

18th 10.30am No Communion

19th 2.30pm Fellowship in the Tithe Barn

22nd **Christ the King**

11am Holy Communion CW

25th 10.30am Holy Communion BCP

26th 2pm WI Christmas Floral Decoration Workshop

29th **Advent Sunday**

11am Holy Communion CW

3.15pm Tea & Biscuits

4pm **Service of Light**

DECEMBER

2nd 10.30am Holy Communion BCP

3rd 2.30pm Fellowship in the Tithe Barn

6th **Second Sunday of Advent**

11am Matins

Guarantor lending as damaging as payday loans

More than 50,000 people a year are taking out guarantor Loans, these are aimed at people with a poor credit history, they can be repaid over periods as long as five years, and they carry high interest rates of up to 46% per year. Family members or friends act as a guarantee for this loan, if the borrower fails to pay off the debt. Guarantor loans can be damaging as they are not covered by the interest rate cap that was imposed on Payday loans in January this year.

Many Guarantors are unaware they are signing up for large debts and can be legitimately pursued by debt collectors, even in cases where the borrower has died. Of the cases investigated by Citizens Advice, 43% of guarantors were unsure of the extent of their responsibilities.

Citizens Advice wants the Financial Conduct Authority to make sure that Guarantors and Borrowers are given adequate information before signing up to such loans, and are calling for:

- Guarantors to be given a letter of agreement and a cooling off period
- Liability warnings to be added to marketing material, and
- Lenders to direct borrowers to free independent debt advice.

Free, confidential advice and help is available from South Lakes Citizens Advice Bureau on any aspect of debt, consumer problems, benefits, housing, employment and any other problems. We have various outlets across South Lakeland and can also give advice over the phone – telephone 015394 46464 for an appointment and help.