

Year A St James the Less Patronal Festival 3rd May 2026

Isaiah 30: 18-21. Ephesians 1:3-10. John 14: 1-14

Stewardship

Well, today we celebrate our patronal festival, as both Philip and James the Less's saints day is on 1st May. As I have said before, it is hard to preach about James the Less, or the Younger, because there so little about him in the New Testament.

So, this year, instead of focussing on him, I want to talk about the stewardship of this church, how we can each contribute to stewarding this faith community through volunteering our time and talents, and making an intentional financial commitment.

When St James the Less was built, there was a vision for the building not just of a physical church, but of a Christian fellowship of Episcopalians who could gather in a suitable building. Because, as we all know, the church is primarily the people. By 1878, the Episcopalians in Penicuik had become numerous enough to start gathering at the school hall in Croft Street. One diarist noted 126 people attended divine worship on 28th July 1878, led by the incumbent of Rosslyn Chapel. The decision was taken to build a church, on land feud by the 8th baronet, George Clerk. The first service was held in this church on 13th April 1882. Unlike us softies, holding a service at a comfortable 10.30 in the morning, that first service was at 5.30 in the morning when 18 paper mill workers took communion before starting their shift. In the afternoon there was a communion service with the bishop of Edinburgh present, who granted the church its licence under the canons of the Scottish Episcopal Church.

I mention this history because I think it gives us a perspective, on where this church family came from and the vision they had for an Episcopal presence in Penicuik. Here we are 144 years later, continuing to worship in this space, as a community of faith, looking to nurture and continue that early vision, and to be custodians of it, and to be confident in passing it on to future generations. Despite what some naysayers offer about faith in a post-Christian world, we

can look forward with confidence and faith to a sustainable future, worshipping in our Scottish Episcopalian ways, for at least another 144 years. Recent research has shown that a church which is confident in its style of worship, what is called its 'charism', does it genuinely and with integrity, allowing people to enjoy the sense of fellowship, communion and community, whilst making room for individual expressions of faith, has a future in 21st century Scotland. This research shows that it isn't the praise-band type churches, the strongly conservative and evangelical churches which are surviving and the rest not. All the evidence shows that style of worship is not as critical as doing what each church does well, and that its theology stands up to intelligent scrutiny.

So, please do not fret about the future of this church in this place. To do so just limits your energy and closes down your imagination as to what the future can hold – the exciting possibilities of partnering with the Holy Spirit and journeying with God. Instead, be excited about what the future may hold; how a church that is counter-cultural, has a progressive and non-literal understanding of the Bible, is inclusive of all people, can prosper. Be excited about how we can help people learn about Jesus and help them want to follow his teachings and get a glimpse of God's kingdom, here and now.

St James needs people willing to volunteer to do various activities; some very visible ones like serving or assisting with services in other ways, in preparing Young Church activities and being ready to deliver them should any young people attend. We have the choir, and an organist. We have cleaners, flower-arrangers, intercessors, readers of scripture, gardeners, tea and coffee-makers, soup-makers, washer-uppers and so on... These are all essential parts of running our church. Volunteering is an important aspect of stewardship. I ask you to consider what you may be able to sign up to do, to fulfil one or more of those roles. And of course the more who sign up, the less often each person has to do a task.

However, St James the Less, which operates as a charity and has to cover its costs, does need the finances to deliver the vision for the future. Stewardship includes our financial resources. The maintenance of this building and the costs of a Rector are the two biggest costs, whilst our utility bills are also a significant cost.

In the last financial year it cost £71,000 to run this church and support its worship and other activities. We are fortunate that in the last three years we have received more in donations, after we have received the HMRC refund for Gift Aid, than we have had to spend: £5,034 in 22-23, £12,660 in 23-24, £1,965 in 24-25. In this current financial year we may return a small deficit, before we account for the one-off costs of work on the Rectory to make it attractive to the next priest you appoint as Rector! These surpluses hide the fact that every five years or so we have to spend large amounts of repairs and maintenance to this building. At present we set aside £4,000 a year of any surplus to help cover those large one-off costs, and in some years the surplus isn't enough to set this amount aside. A £5,000 surplus in 2022/23 looks small when we set aside (or earmark) £4,000 of it to the capital building maintenance fund.

As with the rest of life, costs continue to rise. In this financial year we shall have a considerable deficit due to the one-off expenditure, which is of course, a one-off investment, on making the Rectory a warm home and an attractive place for a future priest to live in. This is despite receiving financial support for the project from various sources. Last summer we had our five-yearly review of the state of our church building, and the quantity surveyors cost estimates of work required this financial year are £15,000, £126,000 for the next financial year, and an additional £10,500 within the next 4 years. Whilst we can apply for external funding to help with these costs, we are unlikely to be able to get external funding for all this required work. There is also a list of 'desirable' additional building maintenance work costed at £130,000, that in an ideal world we should have undertaken and which would most likely reduce future costs!

And you will be only too well aware that we are progressing the project to replace the heating system in church, and again whilst we can get external grants, they won't cover all of the costs.

This is the financial reality of maintaining a beautiful church, built by people who had a vision of this providing home that would nurture and inspire future generations of Episcopalians, and of having a priest to lead its mission and ministry.

The Treasurer informs me that currently 38 households make a regular monthly donation by bank transfer. We have approximately 55 households on our membership role. I am sure many of the 17 who do not donate by bank transfer do make a donation when they attend church, but it makes the job of budgeting far more difficult when we do not have regular monthly donations by bank transfer. I would ask that those who have not set up a monthly bank transfer consider doing so. I know it can be hard to budget for this amongst so many other calls on income, but it is true that starting with a small amount and then finding that you can slowly increase it and live within your means is possible. The amount of monthly giving is in the region of £3,100 per month, which works out as an average of £82 per month.

Each year in April I have to do my annual commitment to stay a member of the Iona Community. It is not a life-time membership. As part of that I sit down with other members in the local Family Group and account for my use of money. After taking into account essential spending, the rule of the Iona Community requires me to allocate 10% of my disposable income to charities. When I first started as an Associate, I was not meeting the 10% rule, which was fine, but I knew I had to work up to making that sort of serious financial commitment over a few years so I would meet the rule by the time I became a member. It also means each year, as my income is uplifted, and as my essential expenditure changes, I recalculate what my charitable giving should be and make that adjustment to my standing orders, and occasionally also change which charities I support.

I wonder how many follow that sort of discipline themselves, and have adjusted their charitable giving, not just to St James, each year? That will mean for some, that their charitable giving may go down if their income drops of course. It is a discipline I heartily recommend.

One of the Iona Community liturgies includes the line, 'We will not give to God something that costs us nothing'. It is a challenging statement. Do we give to the point that we really notice our giving, because it means we have to make choices, or is our ability to use our disposable income not really impacted by our giving? Just stopping to think about this can cause us to feel challenged and conflicted. Each one of us has to decide how we use our disposable income, including how much we shall allocate for donations to charitable causes. It is a

personal process of discernment and prayer, a matter of your conscience and relationship with God. Unlike the Iona Community, you are not asked to disclose the details of your finances and to account to others for how you spend your money!

Several long-term members of the congregation have died in the last 18 months, and we have seen a reduction in regular monthly donations by bank transfer. We do need to encourage any of you who have yet to commence this sort of discipline, to do so.

Stewardship does include talking about money, and asking people to examine their personal finances. It is never an easy topic and is quite against our culture. I have got far more used to it thanks to my decision to follow the Iona Community rule of members, and to having to account for it each year. I can't pretend to myself that I am meeting it when I have to set out my personal finances to others!

Today, I am asking you to consider how you can support St James the Less moving forward. My role includes stewarding the gifts of this faith community in a way that continues to honour the vision of the founding members of this church 144 years ago. Let us give thanks for their vision, and together let us commit with confidence to being good stewards and enabling this church of St James the Less to continue to thrive and as our vision states, 'grow in faith, love and action' for many years to come.

PS: We shall be holding a Gift Day on Saturday 27th June. The aim of this is to raise funds to support the capital building project to meet the repairs needed to the church fabric, and to support the church heating project. Further details will be issued shortly.

Charitable giving ready reckoner is overleaf

A method of calculating disposable income

It is best to update this once a year, or if there is a significant increase or decrease in any of the items below.

Item	Details – per annum	Amount pa	Amount pcm
A	Net income		
B	Council tax, mortgage, house insurance, contents insurance, etc.		
C	Car tax, insurance, maintenance.		
D	Household utility bills etc.		
E	Sum of B, C, D,		
F	Other essential expenditure (list it below)		
G	Sum of E&F		
H	A- G = Discretionary disposable income		
I	10% of H = recommended charitable giving		