

Autobiography
of my life from
age 11 to 80

Revd. Carmel Jones MBE



This book is dedicated to Iveline Jones, my darling wife

Ive came to England from Garden Hill in St Catherine, Jamaica, in March 1956. She lived with her uncle and his wife until what follows in my narrative!

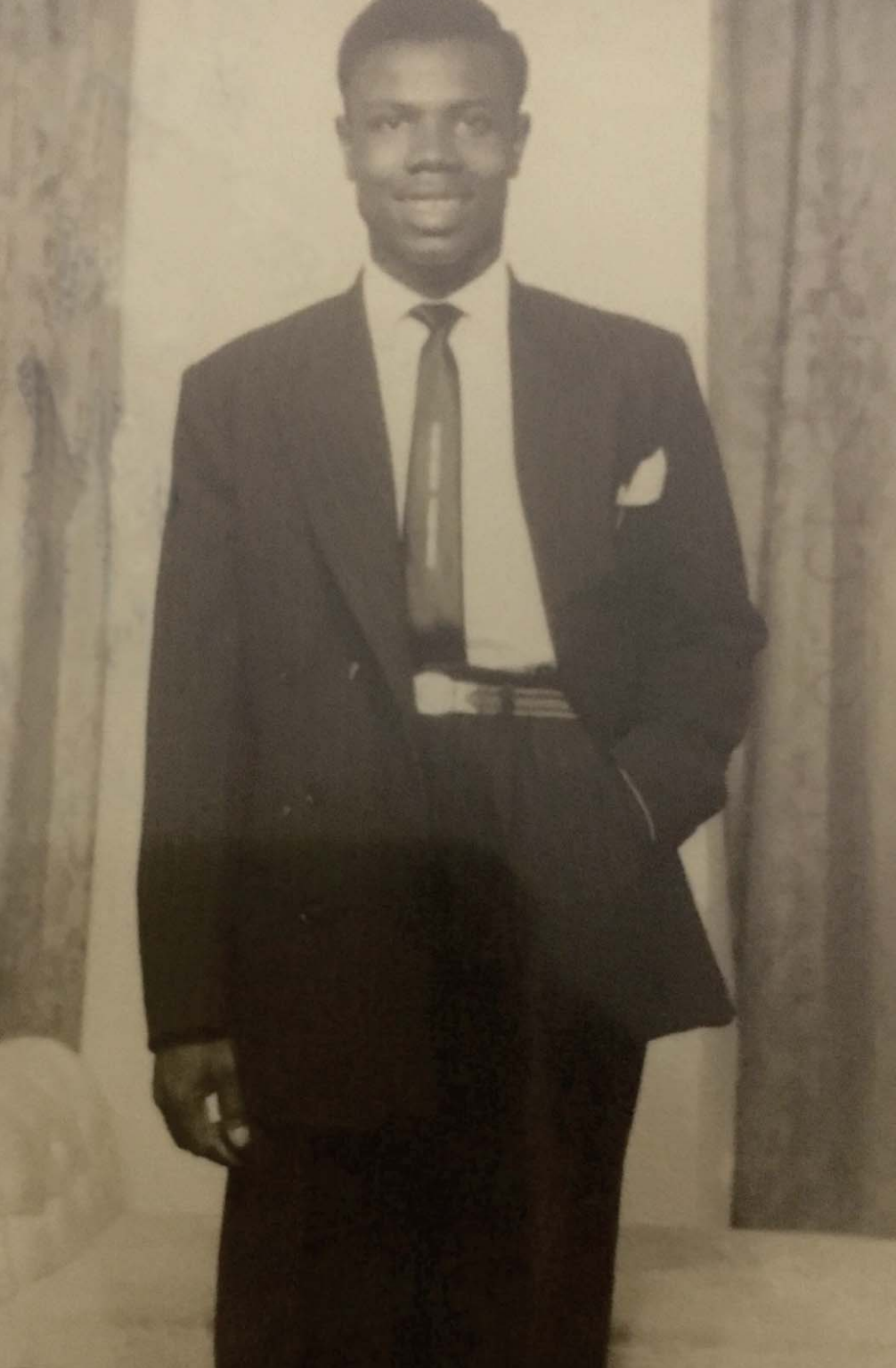
A friend of mine who knew Ive was from Garden Hill (he also lived in Garden Hill), told me of her imminent arrival, and the day she arrived. His nickname is Master D and his real name Donald Donegal. He is still my friend and will be until I die, as you shall discover anon.

He said to me one evening in March 1956: "Carmel, the gal that I have been telling you about has arrived, and I do not want anyone else to get her hands in friendship except you. Come with me and let us go to the home where she is living."

When we arrived at the house at 61 Alma Road, Wandsworth SW18, he said: "Let me ring the door bell and you stay behind me", and so I did, my heart beating so fast that I started cold sweating. Then someone opened the door and I saw this beautiful pretty girl at the end of the corridor in the kitchen, and suddenly I exclaimed: "Jesus Christ, Master D. See my wife there. See my wife there." Then he whispered: "That is the gal me carry you here to see." My heart is still beating 4:1 (Wim-bi di-bam).

I did not know that the Lord God was working out my purpose until one night in 1962, which I will tell you about further on in my story. To Ive I say thank you for making my life what it has been. For, without you, I could and would not be who I am.

To the good and great Lord God of heaven, I say thank you for choosing such a wonderful person with whom I should share the rest of my life as a soul mate.



Chapter 1

My origins

I was born in Bye-berry district, in the Parish of St. Elizabeth in Jamaica, to Roslyn Samms and Arthur Jones – the fifth of six children, five boys and one girl. Educated at Ponside all-age mixed school, also used on Sundays as the Anglican Church for many surrounding districts. I was an acolyte of this Church!

I was one of three monitors chosen by the Head Teacher and Deputy at 5th grade to assist in the class, because I was fast in all the subject lessons. At age 11, I saw my Mum praying one morning in bitter tears, because she had no food to feed us or to send with us to school. Where was my dad? He was gone as usual to his cultivation, leaving Mum to fend for us.

My dad was very unkind to us and to Mum. It may be that he did not know any better, as this was the norm with most men in those days. This morning, while my Mum was weeping as she prayed, I went behind what was called a 'buttery' and fell on my face in the dirt, and I cried and prayed to God and Jesus, and said: "Please make it possible for me to earn some money so that I could help my Mum, because my Dad won't help her very much, and I feel sorry for her."

In July 1955, six and a half years later, at the age of 17 and a half, I was with my Dad at his cultivation planting black eyed peas, when he asked me if I would like to join my eldest brother in England, or would I prefer to go to America to do farming. In those days, some people used to offer their friends nomination cards for this trip to America for a season. Without any hesitation, I said: "My preference is to go to England, sir."

My dad booked my fare on the 'SS Arigua' sailing ship not long after, and I was on my way to England on 21st August 1955, arriving at Waterloo on 15th September, and was met by my brother Ronald.¹

1. Ronald was brutally murdered at around 3pm on Sunday 19th January 1975, on a No. 77 bus, at Lavender Hill junction with Cedars Road in SW11. He had been employed by London Transport as a conductor. He is sadly missed.

Within days, I registered at Beechmore Road labour exchange. My first employment was as a checker with British Railways at Battersea Wharf, located in Queenstown Road. I was promoted to timekeeper and checker in and out of the lorries laden with goods. No need to say that I was in the office when I was not dealing with the lorries. Boy, those days were cold. I was there until February 1956. I then joined a large factory, which specialised in testing seeds of every kind in New Malden, Surrey. The name of the company was 'Caters Tested Seeds'.

I remembered the promise I made to the Lord, that if he helped me to get some money I would help my Mum. After four weeks' earnings (£6.10s per week) and purchasing some winter clothes, my fifth wage packet was sent to my Mum in full. I sent £10 to Mum every four weeks and, with the help of the Lord, continued until her death in August 1986. She left behind many acres of land, six head of cows and money in the bank.

Promised fulfilled

My Dad asked me to pay back to him the £76 it cost him to send me to England, and guess what, I did just that, while making sure that Mum was always looked after.

On Friday before the bank holiday of May 1956, I used my lunch break at Carters Tested Seeds, a factory that specialised in flowers, to apply to the Decca Record Company Personnel Department for employment. I was successful, and secured a job which would pay £7.10s per week; £1.10s more than I was earning.

Nationally, at the time, the working week consisted of 45 hours in five days. I started work with The Decca Record Company Ltd a week later, and stayed with them for 25 years, choosing to take redundancy in 1980 when the company changed ownership. I was presented with a seven-inch silver record disc for long service. That disc is hanging on display in my study today.

Very early into my engagement with this company, I seized the opportunity to fulfil a promise I made to my Dad that I would make something good of my life, to reward him for sending me to England. I was employed as a fitter's labourer, and was later promoted as a fitter's assistant (mate) working with pipe fitters, hydraulic fitters, and steam and cold water pipe fitters. I seized the occasion to start attending evening classes to study the basics of Mechanical Engineering. (This drive was inner propelled as I had no one to guide me but God.)

After attending evening classes for three days per week, I began to ask the fitters some questions they could not answer. (I had to be careful, because if they found out that I was studying engineering they might shun me.) Then, one evening while I was working overtime (late) with two fitters, I looked up and saw a stout man standing with both hands in his pockets looking at us, whereupon I exclaimed: "Who is that bloke standing there staring at us! Hasn't he got anything better to do?" You can imagine how I felt when one of the fitters said to me: "Excuse me, you are addressing the Chief Engineer." But he smiled and beckoned me to come over to him. Then he said to me to come to his office at 10am the next morning. I began agonising what that might mean, even though the fitters said to me: "Don't worry. He smiled when you said 'Who is that bloke that is looking at us'."

But I could not be consoled, as I thought this was my end with the company. That night I had a nightmare as never I had before or indeed since. So, the next day I was present at his office at 10am sharp. He had a wonderful fatherly conversation with me, culminating with a pledge to send me to day release classes, one day weekly plus two evenings a week, all expenses paid from the beginning of the next term, which was September of that year. I commenced attending Wandsworth Technical College, with two evenings per week paid for by the company. Mr Cambers – that same stout man who treated me like a son (he had no children of his own) – later instructed his subordinates to promote me to the firm's engineering works as trainee tool maker.

By now, jealousy from most of the men in the workplace had reached a crescendo. I was subjected to some unfair treatment, and sometimes ridicule, by the toolmaker who was assigned to train me. He was called Chunky, because of his size and height. One fateful day, after about three years, when I felt as if I had enough, I said to this coward, a miscreant: "I am fed up with you, you spineless so and so. Come with me to the Chief Engineer's office, if you have any guts, and let us settle our disagreement once and for all." He then shaped up to fight me. This was his biggest mistake, the entire workshop looking on, while someone restrained him. Boy, didn't he put me through the mill? But I stood my ground, remembering the adage: "If you want something badly your nose will run for it."

He refused my challenge to go together the Chief's office, because he knew he might come out the worse. For this was the man that put me where I was. All glory go to God, this was the beginning of the end to all my troubles in this department.

In a very brief time (about seven years later), I was promoted as Assistant Foreman of the 13-acre site, wearing a white coat and with my own office. Three years after my elevation, my one-time tormentor died of a massive heart attack! I hoped the Lord had mercy on his soul!

That studying continued for the next seven years, when I gained my engineering certificate as a City and Guilds Mechanical Engineering Technician. The certificate can be seen in my study today.

I continued in my post until 1980, when I left the company. Whatever material possession in life I am blessed with, it all started here, with the opportunity afforded to me by Mr. Jack Cambers, Chief Engineer of the Decca Record Co. May his soul rest in peace.

The story of my life continues in the ensuing chapters.

Chapter 2

My quest to win the attention of Ive

I now return to the day when I first beheld this beautiful damsel who would eventually be my spouse.

My first abode after I landed in Great Britain in September 1955 was 61 Alma Road, Wandsworth SW18. I stayed at this address until the end of October 1955.

This was the same address this pretty person was staying in with her uncle and his wife, after she landed at London Heathrow Airport in March 1956. I was acquainted with them and other persons who lived in the house, and when I left for larger accommodation they invited me to come back to see them. They were so very kind to me. I was pleased with this arrangement, for eventually it was to provide me unfettered visits to this home. I was not to know then that my destiny had been mapped out by providence. Her uncle Brother Morgan and his wife invited me to attend Church with them on Sunday evenings, and said to me I was very welcome to visit some weekday evenings occasionally. Remember this was happening before my spouse-to-be ever arrived in the country. Maybe I was being kept for what was to come. So, from about early May 1956, I began to visit one evening per week, in addition to going with them to Church on Sunday evenings.

In October that year I was brazen enough to say “I love you” to Ive for the first very time. Boy oh boy, there was such a silence, and she did not speak to me again that evening, except to say good-bye. Her uncle was doing permanent night work and his wife did not mind me staying for an hour or so. I was shrewd and exercised common sense, and did not overstay my welcome unless invited to do so by Mrs. Morgan. Often, I was invited to stay a little longer, which I accepted, but acted wisely and controlled the frequency of my visits and knew when it was time to leave.

When she blanked me out, on the occasion when I said I loved her?



No way was I going to give up! Six weeks later I said to her again, “I love you and would like you to be my girlfriend”. This time she spoke: “Did I tell you that I want any boyfriend?”

“No,” I said. “It is down to me to do the bidding (pop the question) and hope for the best.” Still no answer to my question.

By this time, I know the bus number and stop where she alights to go to work, the time she gets to the stop in the mornings, and the same process when she leaves her workplace in the evenings. I applied to my works manager and asked if he could get me on one of the night shifts where I worked, and guess what? He offered me to work a fortnight days and a fortnight nights. I began to turn up at the bus stop uninvited in the mornings – at first keeping out of sight, and then to show myself. This was angrily dealt with, and I was told politely to cease the practice, as she did not want anybody watching her. But I wanted to see her every day.

When I persisted in coming to the bus stop just to see her, she started to get the bus a bit earlier, so that when I left work to get to see her, she would be gone. Ladies and gentlemen, you can only imagine how I felt when, after finishing night work, and having dashed to come and see her, she was not there. My world seemed to come to an end.

I bought a brand-new bicycle and begin to cycle to and from work, in order that I would not miss her at the bus stop anymore. When I got there one morning again and did not see her, I cycled to the next bus stop and guess what, there she was! Ladies and gentlemen! I heard some expletives coming from the person I loved so much and I was flabbergasted, I mean dumbstruck. I walked away feeling insulted like a dog, but was not put off, you bet I was not, because she could not say anything that could stop me from loving her. I must say, I have never heard her say as much as “You must be damn fool”, from that moment until now.

When she boarded the bus the next day, I followed on my bike to see where she alighted for her workplace and, sure as ever, I turned up three evenings later to accompany her on the bus home. By now she was becoming a little more accommodating to me (maybe because of my perseverance). By this I mean, not so rejecting of me.

Chapter 3

The proposal

In February 1957, at one of my weekly/fortnightly visits to the home, I posed the question: “Will you marry me?” Her soft tender voice replied: “I will!”

I hugged and kissed her and thanked her for putting up with my procrastination so long, and promised that I would always remain faithful to her. I bade goodnight, and did not show up again for four weeks, because of the shock I felt and the fear that she might change her mind.

Her uncle and wife, not seeing me for four weeks, began to feel some concerns, and sent a message by Master D – you remember him? – asking me to come and see him. I went to see her uncle and told him what was bothering me. He called Ive in and asked her if she loved me enough to marry me and she replied: “Yes!” Straightaway, I asked him if he had any objection to giving consent to us being married. He smiled and said: “No. I was waiting to hear that a long time ago.” Furthermore, he said, if it were not for him, I would not get the answer I had from Ive. Thus our blessings started.

During this period of courtship, there were two other young men (but much older than me) who got to know of my interest in Ive. They became jealous of me and turned against me in a nasty way. At first I did not quite understand it, as we were buddies. I even shared a large room with one of them. But because of their attitude towards me, I parted company with them. Before I left, I told Brother Morgan of my predicament. He said to me, he knew why, but he was not saying. But I persuaded him to tell me, promising that I would not divulge a secret. Morgan said one of them expressed an interest in her, but he told him that it would not happen in this millennium. Moreover, he would not agree to it, even if she was that way minded. And she knew that if he did not approve, out goes the baby with the bathwater. So, I was emboldened.

Proposal/planning the wedding dates

I was now at ease with myself. Every working day for the two weeks when I was on night shift, I went to meet Ive outside her place of work, so that I could ride on the bus home with her. (I did not go inside because it might raise suspicion.) I was not allowed to go out with her unless I was going to church on Sundays with her family. It did not bother me at all, because it is said that: “All good things comes to those who wait.” In my case, a good person was worth waiting for!

In early April 1957, I asked Ive if we could get married six months later. She said: “Why the hurry? Can’t you wait a little longer?” I replied: “I can’t wait any longer. I will choose the month and you choose the date.” She said to me: “Give me one week and I will give you the date”, and thank God, the wedding date was fixed for 2nd November 1957. We then told her uncle of our plans which he endorsed.

I told my elder brother of my love for Ive and of our plan to get married, and O boy! Did he approve? No! I persuaded him to have a conversation with me in which I sought to convince him. But, hear this, whether he agreed me or not, I had already made my mind up and that was that. His objection was based on the premise that one should not marry a woman without knowing if she is a man or woman. I replied: “If she is a man, God help me, because, whatever may happen, I am getting married to her.”

It was widespread practice in those days for the so-called pre-marital trial before the wedding night. But Ive was having none of this, and what’s more the arrangement suits me to this day. We were not allowed to go out together by ourselves. In fact, the only time we went out together was on our wedding day. Not so these days: one-night stands, living together, cohabitating, holidaying abroad together, and trial marriages (so called) are all the symptoms of the decadent 1960s. Look at what we have today: the highest divorce rate in the western world, the highest illegitimacy rate, and the youngest teenage mothers, etc, etc, etc, and so the catalogue of disaster continues.

Worst of all, if a man can get all he needs from a woman, what is the incentive for getting married? “NO RESPECT.” Maybe. Many of my young readers might think, what a bore, he is living in the past. Respect for each other and loyalty is the name of the game. To this day, I have no regrets.



Starting a family

We were blessed with three wonderful children: two girls and one boy. But, sadly, we tragically lost our only son at the age of 33. Educationally, he gained his BA hons in law. Please try to understand why I cannot say anything more about him. It is too painful.

Elaine (my 'Blossom'), our first child, was born 27th October 1958, educated at Alderbrook Primary School in Balham, Clapham County Grammar for Girls in Battersea. An artist in whatever she does, but she majors in senior executive/management and management training, and specialises in training/lecturing.

Twins Lorna ('Rose') and Lionel ('Mike') were born on 11th June 1963 and attended the same primary school as Elaine. Lorna went to the same secondary school and graduated from Surrey University, majoring in biology.

Lionel attended Spencer Park in Battersea and graduated in law at London University.

We have three lovely grandsons. Shane, born June 1977, is a graduate in Politics, BA Hons. He is currently CEO of the Pentecostal Credit Union.

Liam, born 13th January 1984, is self-employed and runs his own sports agency business.

Reece (RM), born 31st October 1999, is being educated privately at Whitgift School.



Chapter 4

My conversion to faith

On or about 13th August 1959, one sunny Saturday afternoon, I was walking along Bolingbroke Road, Battersea, and was accosted by evangelist Eric Fagan (now with the Lord). At the T-junction with Bolingbroke Road and Chivalry Road, under a tall elm tree, he spent the next hour encouraging me to accept the Lord as my Saviour, Redeemer and King. He was a member of the Church Hall I used to attend with Ive's uncle and wife, when my interest in Church was to be near where Ive was.

I could only think about Ive, and dote on her in Church and everywhere else. So, Bro. Fagan said to me: "You have got one of the most beautiful and pretty wife that God could ever bless a man with. What else do you want?" And so he continued to saturate my soul with the goodness of God to all men, and to me particularly, until he saw that something was happening to me, that I was broken. So, he said he would let me go home to my lovely wife, and he would leave the rest to the Lord.

"Whoso findeth a wife findeth a good thing, and obtaineth favour of the Lord." Pro.18v22

When I got home, I was unusually quiet, so Ive asked me why I was so quiet, and where had I been. I said to her that I felt the need to be quiet for the time being, but I will explain my feelings after I have a sleep. I just felt drowsy and wanted to sleep, and so I did. I went to sleep from about 4.30pm to 8.45pm, not eating my dinner that was prepared for me, and during my sleep I had a vision which transformed my life forever.

In the vision, I was back home in St. Elizabeth, Jamaica, in the district of Bye-berry, where I was born and bred, and at the Anglican Church School where I attended service every Sunday, where I saw the Lord Jesus Christ standing at the entrance to the Church with one hand stretched across the entry and the other hand pointing me into the Church. I humbly approached my Saviour, with my hands crossed about my breast, singing:

*"Nearer, still nearer, close to thy heart,
draw me, my Saviour, so precious thou art.
Fold me, O fold me close to thy breast;
shelter me safe in that haven of rest,
shelter me safe in that haven of rest."*

Ladies and gentlemen, brothers and sisters, this is my story. To God be the glory, I am now a sinner saved by grace. I woke up immediately and saw Ive sitting by the side of the bed at about 9pm. I hugged her and said: "Thank God, I am saved", and testified to her how the Lord had saved me, telling her of my encounter with Brother Fagan and the Lord Jesus Christ as narrated above. Thanks, be unto God who gives the victory through OUR Lord Jesus Christ!

I grew in grace and got promoted to every position in the Church up to Pastor-in-Charge. To name a few, Church secretary, Sunday school teacher, local leadership team, 'committee member', National Executive Board member, and young people's leader. I was made an honorary member of the Executive Board, when I retired for health reasons. I had many experiences/personal encounters with the Lord, which helped to consolidate my spiritual life. I will mention three only! You will recall my testimony of conversion. Every born-again Christian can tell their own stories of impediments in the way and I am no different. Here is one.

One evening in the autumn of 1961, I rode my bicycle to a prayer meeting at Sussex Gospel Hall, Sussex Road, Brixton SW9. On my way home after 9pm, I was stopped by a policeman because the front light on my bike was not working properly. However, he sent me on my way and said that if another officer stopped me and asked if I was stopped before, I must say no. Sure as night follows day, I was stopped half a mile down the road by another policeman, who said the same thing as the first officer.

By this time, I was becoming a little upset, saying in my mind, I am coming from Church and being accosted by these men. And guess what? A third police officer said the same thing to me. I was now getting really cheesed off about not getting home. But the Lord was working out my salvation and I did not realise it until I got home. PEOPLE OF GOD, men and brethren, LISTEN TO THIS! When I got home, Ive was very upset because three tenants had been attacking her verbally for quite a while.

She managed to get in her bedroom and lock the door, while these nincompoops were teasing her to come out so they could do what they

wanted with her. Thanks be to God Almighty that I did not come in and hear them tracing off my darling wife. Do you see the reason the Lord delayed my getting home, by allowing the three policemen to stop me? Cassius Clay would not be able to do the damage I would have done that night. Because, there would end my testimony. Thanks be unto God, who gives the victory.

Ive and I have an unwritten agreement that when either of us is upset and is letting off steam, the other stays quiet until they are finished, because it takes two to quarrel. It works until this day. Sometimes there are sharp but very short exchanges. I adopted the same attitude that night, because if I had given in to my feelings, I would have burst down the door occupied by the tenant and God only could tell what might have happened.

By this time, Ive was crying because it seemed I did not show sympathy. But nothing could be further from the truth. I fell asleep while she was crying and early in the morning, about 4am, before I woke up, I had a vision of the Lord Jesus Christ, majestically robed. He met me at the spot where I read and studied the bible, and he took up the bible and gave it to me. He said: "Take your bible and read Ecclesiastes 9v9."

This is how it reads:

"Live joyfully with the wife whom thou lovest all the days of thy life of thy vanity, which he hath given thee under the sun, all thy days of thy vanity: for that is thy portion in this life, and in thy labour which thou takest under the sun."

This is the third occasion that I spoke of having a personal encounter with the Lord. Ladies and gentlemen, for the rest of the night I kept dozing and awake memorising Eccles. 9v9 until 6am, when it was time to be up. As soon as I awoke, I took my bible and looked up Eccles. 9v9.

I went around the other side of the bed, bible in my hand and fell on my knees and apologised to Ive, for falling asleep while she was telling me of her hurt and seeming to ignore her feelings. I hugged her on my knees and apologised to her and to the Lord and begged pardon, and promised that, as long as I lived, I would never do it again, with the help of the Lord. This has been my guide throughout my life and will be until I die, because daily I remember that Ive is watched over by the Lord and he has chosen her for me.

So, when, in April 1956, I was first invited by Donegal to go and see the pretty girl that was at 61 Alma Road, and when the front door was

opened and I glimpsed this damsel, and exclaimed: "Jesus Christ, Donegal, there's my wife, look at my wife!" And he said to me: "This is the girl I brought you here to see." I now realised that it was not only 'love at first sight', but it was all God's plan for our lives.

God is a good God, and still works his purpose out in our lives until this day.

Chapter 5

Move to Northampton

In 1966, while I was on a trip to my homeland Jamaica, the first telephone call I made to Ivey back in London, she told me briefly that The Touring Evangelical Harmonizers' group had decided to move to Northampton, and would very much like us to move with them. This sounded quite exciting to me. I said to her: "Would you mind if we joined them?" She said we would discuss it fully when I returned.

I was the bass player in the group and did not want to give it up. So, we discussed some of the implications that this move would make on various aspects of our lives, including the following: Blossom's schooling; my employment; how and what we would do if it didn't work out; making new friends and, above all else, what we would do if my wife and young family did not like their new environment.

There was some uncertainty, but we decided to make the move, after having worked some details. So, within five weeks after returning from Jamaica, we moved to Northampton. Some things we did not contemplate when deciding whether we should move began to happen. I will not catalogue them all, but one. This one hit me like a bomb. I was the YP leader at Sussex Gospel Hall, local assembly secretary, and on the officer's board. Within two weeks of departing to Northampton, Pastor Payne summoned me to an officers' meeting and told me, because I had moved to Northampton, he could not allow me to carry on in my official roles.

I pleaded with him and the other officers present, to give me a little while to see whether we would like it in Northampton or return to Balham, but he would not have any of that. Rather, he said, if we chose to come back home, we could come to Church and resume our membership, minus the positions I held. When I reported this to the rest of the group, they were appalled by the action of the Pastor.

So, together, they said that because two brothers who were associated with the group were worshipping at the A. M. E. Zion Church at

2a Mallinson Road, Battersea, we should leave Sussex Road and go there instead, and be at peace, and so we did.

This was a very confusing time in my Christian journey, but the Lord was with us all the time, even though I did not consult Him. Here's what happened. We moved to Northampton on a Friday afternoon, and the following Monday morning, myself and the group leader and his daughter set out very early from Northampton, at about 4.30am, to attend our employment in London.

I was driving the Comer minibus owned by the group. What you are about to read next is not fiction, but true reality.

On approaching Collingtree roundabout, coming from Northampton to link up with the M1, I drove onto a sheet of black ice, and the van skidded and hit the curve, bounced back across the road where we were coming from, hit the roundabout, turned over, and over again, and came to rest on its roof, the four wheels facing skyward, in the middle of the four-lane motorway going south.

When I came to, I found myself standing in a dazed manner looking on the wreckage, as a crowd of people struggled to free the group leader and his daughter, who were trapped in the wreckage. By this time the police, ambulance and Fire Brigade arrived and whipped the group leader and his daughter over to Northampton General Hospital. Because I did not receive a scratch, I could not be persuaded to go to the hospital.

When the ambulance, police and fire engine came, they rushed to the wreckage and asked where the driver was. When I was pointed out as the driver, they all looked up to the heavens and said: "Somebody up there likes you." I said: "Yes, God loves and protects me. A rare moment to witness His goodness".

The ambulance crew said I might suffer later from delayed shock if I did not get treatment. Still, I refused to go to the hospital. Instead, I accepted a lift from the breakdown driver to the first service station.

They took me into the cafeteria, bought me a cup of coffee, and said to the Manager: "Don't allow him to leave until you are confident he is fit to travel on his own." Here's what happens next. A Jamaican man who was sat by my table heard the conversation and said: "I am going to Wandsworth in London (he lived not far from Balham) and he said he would take me to my home. Some may say that this story seems surreal, but it is not. This is God, who piloted me all the way home. Praise his name forever.

As I reached home, I phoned to break the news to my dear wife, and told her how the Lord had delivered and protected me, and what's more had taken me safely to my home. She said that the police had already made it known to both families of the accident.

When I went back to Northampton for the weekend after the accident, Ive and I had a very long discussion on the entire move from London. After deliberating what we should do, we came to an amicable agreement that we must return home. As soon as the minibus was repaired, we would go back home to Balham. It now seemed obvious to us that we did not have the Lord's approval for the move to Northampton. Six weeks passed in between leaving for Northampton and returning to Balham. I informed the group of our decision to return to our home. While they sympathised with our plight, they nonetheless took away the minibus that same night, without consulting with me.

I asked my local police to contact the group leader in Northampton, to ascertain if he removed the minibus from outside my home. Sure as night follows day, the police confirmed later the same Sunday that the minibus was with the group leader. The most hurtful part in this whole episode was that I used the minibus to take people to and from work. I had no way of letting them know that the minibus was stolen (as it were). Within seven days I had purchased a used minibus and was back driving again, resuming the service to my passengers. This saw my departure from The Touring Evangelical Harmonizers.

Chapter 6

Another miraculous escape from death

On Saturday 13th March 1989 at about 1.30pm, I was returning from an engagement in Handsworth, Birmingham when I felt somewhat dizzy while driving. I was on the Birmingham to London route, and about three miles from Collingtree roundabout. I barely remember when the car I was driving veered into the hard shoulder, hit the motorway fencing, bounced back, crossed the four-lane motorway, hit full on the central motorway railings, spun around and came to rest, with the front of the car facing the opposite way, in the middle of the four-lane track, resting on its roof with the four wheels facing the skies.

All this happened at a time when the road was relatively not busy (thanks be to God). But within a minute or so of the incident, cars and other kind of vehicles were piled up before me.

Thank God, somebody quickly came to my assistance, to pull me from the wreckage. Ladies and gentlemen, boys and girls all, every part of the car was crushed, except the door on my driving side. I opened the door and came out unscathed. This was a miracle to all that witnessed the debacle. And again, the police, ambulance and Fire Brigade all marvelled and said: "Keep praying to Him upstairs." You see brethren; God has a plan and a destiny for me and all his people. The car was written off.

*"Following Jesus ever day by day,
Nothing can harm me, while he leads the way,
sunshine or darkness, whatever betide,
Jesus my shepherd is my all in all"*

Another encounter with the Lord

After a brief period of worshipping at a church in Battersea, a dissent arose. I hasten to say I was not involved in any shape or form.

Meanwhile, I had also begun to attend prayer meetings at COGIC in Fentiman Road, Vauxhall every Wednesday evening. They later acquired the property they were renting.

I began to pray very earnestly that the Lord would take me out from the madness at the Battersea church. It culminated in the Senior Pastor departing to the USA.

The Junior Pastor now assumed leadership of the congregation and called a members' meeting that myself and wife attended, and didn't he wield the axe? Assuming I was on the side of the departed Senior Pastor, he peppered me. Because he lacked wisdom, he could not disguise that he was attacking me. I did not complain to anyone when the meeting ended about 1am.

Myself and wife got home at 1.30am that Sunday morning. We sat on the carpet in front of a gas-fired heater, sipped tea as usual, both of us feeling hurt, but we could not bring ourselves to talk about it. Finally, we went to bed, and readers, I waited until my dear wife fell asleep, and then I poured out my heart to the Lord, quietly with words like these: "What have I done to this minister to be subjected to his onslaught? And if thou wilt, please give me the OK to rejoin fellowship in Fentiman Road." Not long after praying this heartfelt prayer, I fell asleep.

Soon after falling asleep, I had a vision of being comforted by an angel who sat on the side of my bed. She raised my head up and rested it in her lap and spoke these words to me. "So, you are hurt?" I said very much hurt. She said: "I know. That is why I came down to you. Take your bible and read the last chapter of Daniel and the last verse. Dan.12v13."

"But go thou thy way till the end be: for thou shalt rest, and stand in thy lot at the end of the days."

Later that same Sunday morning, I departed from the Battersea Church and resettled at Fentiman Road.

Chapter 7

"Forward ever, backward never" in the work of the Lord

The Formation of the Pentecostal Credit Union

In this chapter, I will tell of our exploits led by the Lord. The slogan above "Forward ever, backward never" is borrowed from Kwame Nkrumah of Ghana, at his inauguration, on winning independence from occupation.

One morning in September 1979, I was in my office as Deputy Head of the engineering department, when I saw an article in *The Sun* headed: "Who can start a Credit Union?" I eagerly read the article and soon found it was something I had been praying about for many years. Some of you may have read this narrative in the book I wrote on the 25th Anniversary of PCU.

The article directed me where to find out more about a credit union and it was the first time I had come across the name 'credit union'. As I got up to go to the Post Office just outside the factory gate, I felt as if my head was going to hit the lintel of the door. I exclaimed: "Take time with me, Lord, I know it is you," I just felt the quickening power of God. So, I went out to the Post Office, and purchased a postal order for £1 and sent it off to Skelmersdale, Lancashire. From this place, I would get the guidance I needed to start a credit union.

Within five days, I received the rule book and some other literature, and began to study how and what was needed to start a credit union. At every stage, I told I've what I was doing and had her prayer and blessing. In those days, we used to visit other church functions every Saturday evening. I was responsible for driving the minibus and, when the evening was over, I would drive back to the Church, my own assembly, and enter the vestry. (I had my own set of keys to every part of the building.) I then studied the rule book and prayed till around 2am on Sunday morning, before setting out for home.

This went on for six weeks. On that morning, after driving home and getting tucked into bed at about 2.30am, trying hard not to disturb Ive, I received the answer I was waiting for. I had been seeking the go-ahead from the Lord to do this thing.

My prayer was that I needed direct authority from God to enter this transaction with his people. (My prayer was wise in this.) “Lord you know how your people are touchy when it comes to money. So, for the final time, speak to me, reassure me and let me hear loud and clear that I have your permission and blessing to go ahead.”

This was what happened! About 2.30am, I met the Lord in a vision on the rooftop at the Church where I had prayed for the past six weeks. He was standing, majestically robed, and with his right hand pointing towards Balham, my home. I was standing up with my right hand in pocket, my left hand clutching that famous rulebook.

Then he said unto me: “What is that in your hand?” I said: “The rules, Sir. He said to me: “Go your way and do what is laid on your heart, and I will be with you.”

Ladies and gentlemen, brothers and sisters, people of the world. I took off flying from the presence of the Lord, in the direction of Balham and, the next thing I knew, I was in bed beside Ive. I clasped my arms around her, shook her gently and exclaimed: “I have got the answer from the Lord.” We both gave thanks and went back to sleep. The date was 7th October 1979.

The rules require 21 people to sign a statutory form declaring that they are ready to form a credit union. In seven days, I persuaded 21 people to meet in my lounge after Sunday morning service. Mr Len Nuttall, the CEO of the Credit Union League of Great Britain, came all the way from Skelmersdale in Lancashire to do a presentation, and witness 21 people sign up to start of the Pentecostal Credit Union Limited. It was Sunday 21st October 1979. He processed the relevant paperwork, and submitted it for registration. The Registry of Friendly Societies registered us on 20th March 1980.

Six months after the Lord gave me the go ahead to start the credit union, I had another vision from Him. This time he took me to Whitehall, and showed me through the corridors of Buckingham Palace, Number 10 Downing Street, the House of Commons and the Home Office.

I have since been to, met and dined with many more such high places and people – including a reception and dinner at Buckingham Palace in

the presence of HM the Queen, organised by the Council of Christian and Jews. Finally, I made a third visit to the Palace in 1991 to receive the MBE from Her Majesty the Queen, accompanied by my darling wife, with Lorna and Lionel. I hasten to add that on most occasions my darling wife attended these functions with me.

As Kipling wrote:

“If you can talk with crowds and keep your virtue, Or walk with Kings – nor lose the common touch.... you’ll be a Man, my son!”²

The credit union and its leaders are still flying high, just as when I flew off at the instruction of the Lord from the rooftop at Fentiman Road in October 1979. Every year we grow exponentially, financially and numerically. We received on average 10 requests from universities and other bodies doing financial research in the so-called third sector, all wanting to know what was fuelling our growth. To some we replied, others got short shrift.

By 1983, so rapid was the growth of our credit union, that I went full time in March of that year, to manage/steer a steady growth path. I stayed in this post until May, when to my surprise, I was head hunted by the CEO of the Credit Union League of Great Britain (CULGB) to work as a Development Officer for the League, based in the South East of England. The registered office for the PCU was our home at 88 Ramsden Road, SW12 8QZ, and I would be based here working from home, for the CULGB.

The board of the PCU had to find a replacement to fill the post I vacated. So, unanimously, we choose Mrs. Iveline Jones as our new manager. Ive was the first Secretary of our credit union and well learned in the credit union philosophy. For the record, she was presented with a plaque from the Directors of WOCCU (the World Council of Credit Unions), when they visited our head office in 1989. In that company were Directors of CULBG. The award was for excellence in credit union management and development. The award is on display in a showcase in my office.

Relocation

The PCU soon outgrew our home and Bishop R C Bell authorised the use of a large room at the back of the Church Hall in Fentiman Road.

We occupied this space until March 1988, when we moved to our own

2. From Rudyard Kipling’s poem, ‘If’.

freehold premises at 15 Oldridge Road, Balham SW12 8PL, which is still the home of the Pentecostal Credit Union Limited.

The purchase price for this three-storey building was £187,500, plus £35,000 for renovation. Wandsworth Borough Council assisted with a grant of £14,500.

If this sounds like a fairy tale, well it is not. This is true reality. Those whom God blesses, let no man curse – though they tried.

There is no secret to what God can do, what he's done for others he can do for you. Maybe some of my readers may not like all this God talk. Well, I make no apology. I will just say move over and let me pass. I need to place on the record that except for April to June 1983, when I was employed by the PCU, I have not collected, nor taken any more pay until the time of writing this narrative. Several people in high and medium places have said to me on one or more occasion, come on Jones, tell us how many houses you own in Jamaica? Well, let me say loudly and clearly, none! Those of my readers who follow the story herein will surely agree that the Eternal God mapped out my destiny in England. I made five attempts to buy a home in Jamaica and every attempt failed.

Chapter 8

A very unfortunate occurrence

A very unfortunate incident occurred during my endeavour to develop and grow the Pentecostal Credit Union. Please remember that the motto for the PCU is “Forward ever, backward never”.

This incident concerns the New Assembly of Churches. I must tell the reader here of the connection between the PCU and the NAC. The New Assembly of Churches was born out of the Pentecostal Credit Union.

I had someone employed by the NAC based in the credit union head office, because the NAC is a large charity founded by myself. But I could not understand why I was losing secretaries after a maximum of six months in the job.

On one occasion, while I was on leave in America with my wife, I received a long, serious, telephone call from the Chairman of the NAC management. Apparently, the NAC employee based at the credit union had summoned the Chairman to the office to pass on – in the presence of the secretary – some damaging indictment of my ability to lead and manage staff. This was not made known to me until I later found out what this character was up to.

The Chairman was so wise that when he telephoned me in America, he did not mention that he was calling from my office, nor did he hint in any way at the deep nature of the complaint against me.

Later, when the cat was let out of bag and I confronted the Chairman, he said that he knew the things said about me were not true. He had spoken to me discretely because he did not want to inflame the situation. He then told me all that they had said about me, because he knew that I would find out for myself over time and because this character would not last.

After losing three secretaries in 12 months, the fourth came in and this culprit began working on her, until she decided to leave. Then this culprit went back to the Chairman and said: “See, I told you he cannot keep a

secretary. It is high time you make me be the manager of all staff, and let Brother Jones do what he is very successful at – raising money from charities to fund the organisation.”

On my next holiday, when I took a group of people to Malta, this venom struck again. I had a dream while in Malta, and this is the dream: I was on a huge holiday cruise ship and, way out in the deep, the liner stopped for some reason. The ocean was very calm, a beautiful azure blue and, guess what, I jumped into the deep blue waters which were calm and serene. I was so at peace with myself. But I knew that sea in a dream denotes people and trouble.

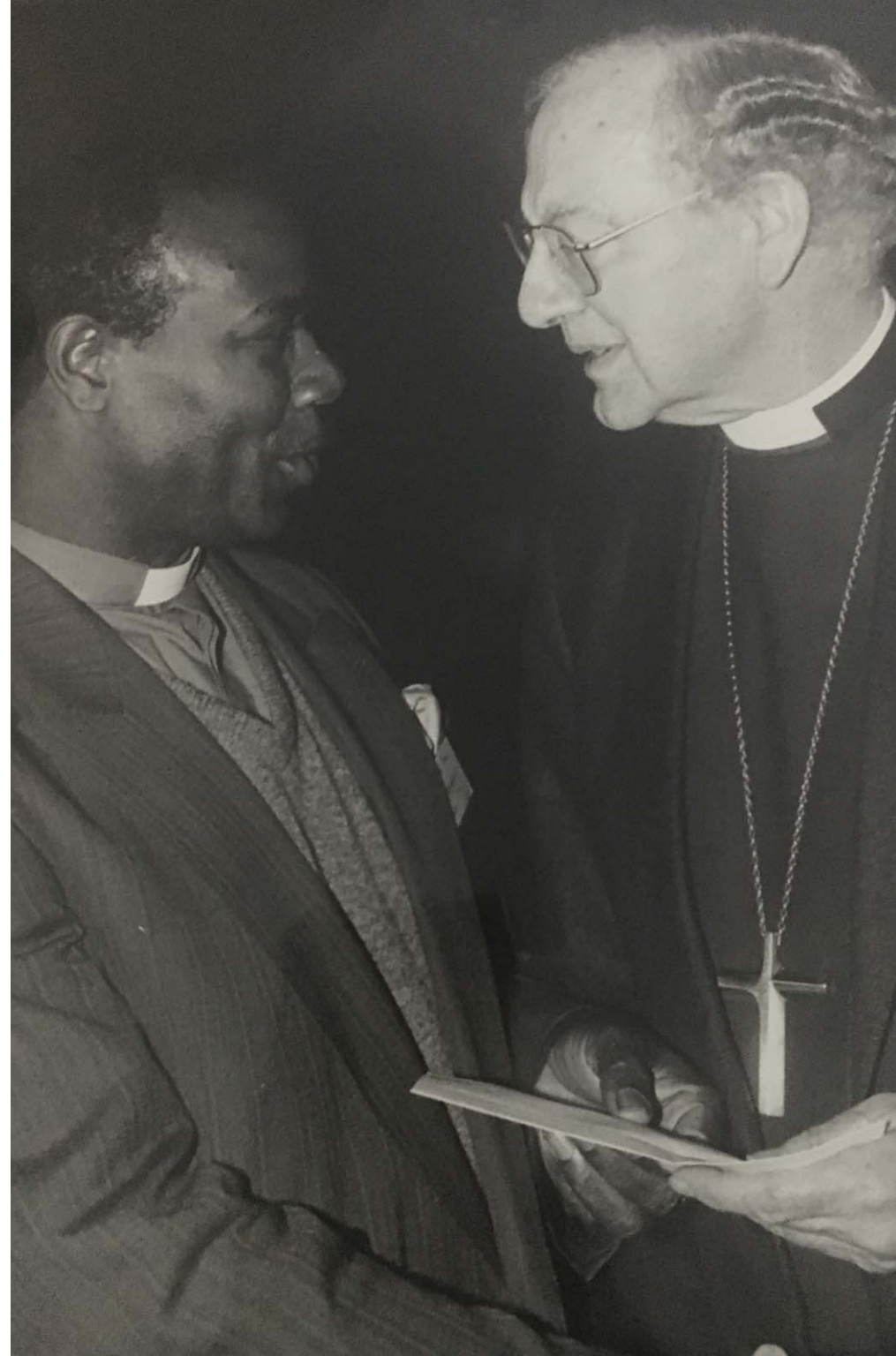
On my return from Malta on the Friday, I popped into my office, but no member of staff was there. However, I had made prior arrangements with the secretary for her to go home early, because we had to go to Reading for an all-day meeting on the Saturday. What you are about to read nearly caused me to collapse.

First, she gave me one week's notice in lieu of pay, according to employment law, which meant she would not be showing up on Monday morning, but I had to pay her. I was dazed with shock, literally speechless. Finally, she said that she could not work in such a confused and undermining environment, where I was very busy building an organisation and someone who should be working with me was engaged full time in tearing it down, working against me to bring down the organisation and me. Some of the things that were being said cannot be printed on these pages.

We returned from Reading earlier than planned and her last piece of work in my employment was to type a written notice of instant dismissal to this character, which I posted by hand on that Saturday evening. The notice stated categorically that no attempt must be made to enter the premises to collect personal belongings without prior arrangement, and that it would be preferable if someone accompanied them.

Attempts were made by this person to get the Chairman and Treasurer and one other member of the governing body to override my decision. But they told this person that, under the constitution, all power is invested in me to do all that is legal and right for the company. Advice was also given that they could use the grievance procedure, as that course is open to any staff members who feel aggrieved. All this was done early the following Monday, before I had an opportunity to report to the directors what had occurred.

It is commonly said that it is easier to be hurt by a so-called friend from



within, than an enemy without. This was a very upsetting time in the life of the developing Pentecostal credit union, while managing the New Assembly of Churches. I was amazed at the things the three directors told me – what this person was saying about me for a long time – but they did not say anything to me, because they knew there was no truth in what was being said. The bottom line was, this person wanted to oversee staff and administration, and have me as the run-around boy, being told what to do.

There was worse to come. After I dismissed this culprit, they made a scurrilous attempt to have funding ceased from our largest funding charity.

Can you remember the story of Saul, Jonathan and David? Saul, as you may know, was plotting to kill David. Saul's son Jonathan was David's best friend. Jonathan would tell David of Saul's every move and of all his father's plans to kill him, so that Saul could never catch up with David.

A friend in the funding head office, who knew me well, told a friend of his, who also knew me very well, what was happening, and what action I must take to keep the funds flowing. Ladies and gentlemen, men and brethren, I did just that, and the funding ran its full five years.

The same was true, as in the case of Mordecai and Haman. Do recall the story. The people of Haman's tribe were plotting to kill all Jews at the time.

Mordecai, a Jew camped outside the King's main gate, sent messages to his niece Esther, the King's wife, to petition the King on all Jews' behalf, reminding her that she was a Jew. The narrative went on until Esther said: "If I perish, I perish, but I must see the King." And she did see the King. If any one of the King's wives went in to see him, and he did not hold out the golden sceptre to her, she would be killed. Esther was the most beautiful of the wives, and when he beheld her his love was kindled, not his wrath.

The King ordered that the main plotter of the insurrection against the Jews, as well as his household, must be put to death. Haman and his entire household were put to death, and Mordecai and his Jewish compatriots were delivered from the slaughter planned by Haman. Haman was buried in the grave he had dug for Mordecai. That is where the terminology comes from. When you are digging a grave for someone you are plotting to kill, be careful you are not digging your own grave.

This person disappeared without trace. I have made many overtures to this person, but because of shame or malice, my attempts to speak to him are rebutted until the time of writing this narrative. And thanks be to God, the PCU has grown exponentially year on year, and the New Assembly of Churches is still operating as a charity.

Chapter 9 A stroke

My entire family (minus grandsons Shane and Liam) were scheduled to fly out to Amsterdam, leaving home at 6.30am on Thursday 2nd April 1988.

At about 4am that morning, I felt the need to go the 'comfort zone'. On returning to bed, I felt as if the bed was spinning around, then as if I was descending. I touched Ive gently, trying to alert her, once, then twice and a third time. She got up and went to the 'comfort zone' and came back to bed.

My speech gone, but very conscious, I tried to alert her to my predicament again by touching her with my left arm, my right arm completely lifeless. She now realised that I was in trouble and asked: "Are you having a stroke?!" Not being able to speak, I squeezed her arm ferociously three times, and she saddled me, and prayed aloud: "Lord have mercy" and for help instantly, saying: "Please don't this to me. Save your servant as your people need him. His work is not completed" and many more such words of intercession were made for me.

Next, she telephoned for the ambulance, then Elaine and Lorna, and got some things to go with me to the hospital, still praying to the Lord to keep me alive and let nothing worse happen to me.

The ambulance arrived at 5am. They hurriedly attached their hand-held breathing apparatus to my nostrils, got me onto the stretcher, and I was now on my way to St. George's Hospital. On our way out through the front door, Blossom and Rose arrived, panicking and crying. (I am in tears at this minute, as I recall the events.) Mum said to both girls: "Follow the ambulance."

Once in the ambulance, I was wired up to the breathing apparatus, pulse and blood pressure taken, plus all the medics had to do to keep me alive.

By 5.30am, I was in the A&E ward at St. George's Hospital. There, the nurses took over and put me a cubicle waiting for a consultant to see me.

This was where the emergency ends. My brethren and friends, had it not been for the prayers of my dear wife, the swiftness of the arrival of the ambulance and, of course, the mercies of God, I would be gone. I was in that cubicle until 8pm that night, then they took me for a scan, and I was not given a bed until 9pm that night.

Here ends the story of the first day. Remember, at no time did I lose consciousness. My speech began to return after three days, no facial disfigurement, no visible sign that I was a stroke sufferer to anyone who did not know that I had had one, unless or until I got up to walk.

I must take time out here, to say a special thank-you to Sister Beepot (Auntie Dottie to my family), for her unflinching support to Ive in many ways. I was hospitalised for a period of three months and, every evening during this time, she accompanied Ive to the hospital to see me. "Thank you, Auntie Dottie." May God continue to bless your charitable deeds. You will always be remembered by us and nothing and no one will ever be able to separate us, barring the obvious.

My life span through 270 degrees in a flash and things were not going to be the same again barring a miracle. Thank God, for in all things (though not for all things) we are admonished to give thanks. After four days in this so-called 'Stroke Ward', no one on this ward had suffered a stroke except me. I soon realised that the patients taken to this ward never lasted more than 24 hours and they were gone. I mean dead. There was commotion going on 24/7. Then my eyes were opened to the truth – that they put me on this ward, because the clock was ticking for me.

So, after one week on this wretched ward, after the visiting was over and Ive was gone (by the way, she visited me twice a day for the duration of 30 days, while I was in George's Hospital), I turned my head to the wall and prayed like never I prayed before this prayer! "Lord", I said, "it seems that they put me in here to die, like all what is happening around me! If my time is up Lord, then please forgive me of all my sins yet unforgiven, and let my soul rest in peace with thee.

"But if you are ready to take me out of this place, please speak to me this night and confirm your will for my life. While I was praying, I fell into a trance, and saw our beautiful Lord and Saviour Jesus Christ immaculately robed and He said to me: "Take your bible and read Heb.6." Immediately, I awoke, reached for my bible and found the chapter, and began to read. My eyes were so drowsy and heavy, it took about half an hour to complete the lesson, but the pertinent verse for me was verse 10.

It reads:

"For God is not unrighteous to forget your work and labour of love, which ye have shewed towards his name, in that ye have ministered to the saints, and do minister."

Amen. The Lord assured me that I was not to die yet, and that He Had more work for me to do? Ladies and gentlemen, brothers and sisters, friends and readers, friends:

"It pays to serve Jesus, I speak from my heart. He will always be with me, if I do my part."

Being assured of the Lord that my time was not yet, the next morning, as soon as the ward Sister arrived, I beckoned her over to my bed and said to her: "Get me out from this ward as fast as you can. They have no right to put me on this ward." Be sure as ever, by 10am they removed me. This enhanced my faith in God the more. As the scripture declared (Psalm 14.1), only, *"The fool hath said in his heart, 'There is no God'"*.

My time was not up yet

I was discharged from hospital on 30th June 1998, and two weeks later I attended an executive board meeting at Northumberland Park COGIC, in my capacity as a board member. Only one item was on the agenda: the sale of the Mecca bingo property, a former cinema, at 225-227 Dunstable Road. The board grappled with many aspects of how we might purchase this property. The asking price was £650,000 and some board members said, even if we obtained the deposit, we would not be able to pay the monthly mortgage. Without knowing beforehand the topic for the meeting (which, incidentally, is how meetings of this sort are arranged in COGIC), my first knowledge of the sale and possible purchase of 225-227 Dunstable Road, Luton, Beds. was at the meeting.

After listening to the discussion for some time, it suddenly appeared to me that we could do it if we really wanted to. I was challenged to explain how it could be done, so I asked them to hear me in a methodical way.

I said that we could ask each Assembly to lodge some of their funds in the Pentecostal Credit Union, and borrow the £650,000 against it. Individuals could invest some of their own money in the credit union, and allow the trustees to borrow against it. At that time, our loan policy was a ratio of 3:1. That meant if you had £1,000 on deposit, we would lend £3,000.

Therefore, to borrow £650,000, we would need £216,666 as a deposit.

Again, at this time in the legislative cycle, only individuals could join a credit union, churches and other community bodies could not. I am so pleased to report that now they can.

This was music to the ears of most of my colleagues and disenchantment to others. The pessimists and doubters began to ask many questions, suggesting that a credit union cannot make such a large loan. “Where ignorance is bliss, ’tis folly to be wise.”³ One has every right to ask questions for clarity about anything one does not understand. What one has no right to do, is to ask disparaging questions and or to cast aspersions, thus confusing the faint of heart.

I then invited the Bishop and General Secretary to my office to explain, and put in writing terms and conditions. They would in turn report to the board, ministers and membership in general. The result was the purchase of 225-227 Dunstable Road, Luton, Bedfordshire, as the headquarters of the Calvary Church of God in Christ United Kingdom (COGIC UK). The rest is history.

This then, was the first fulfilment of Hebrews 6v10. Do you remember that word give to me by my loving Saviour Jesus Christ, in St. Georges Hospital? Since then, the Pentecostal Credit Union Limited has purchased many more churches.

3. From Thomas Gray’s poem, ‘Ode on a Distant Prospect of Eton College’.

Chapter 10

Comments on PCU

In this chapter, I will refer to quotations from a few prominent persons, expressing their appreciation of the achievements of the Pentecostal Credit Union.

Dinner at the House of Commons: June 1984

In June 1984, Alfred Dubs, the Labour MP for Battersea South and my constituency MP, hosted a dinner in the members’ dining quarters, on behalf of The Pentecostal Credit Union. (For the historical records, Denzil Davies was the MP who sponsored the 1979 Credit Unions Act in the Commons, on behalf of The Credit Union League of Great Britain.)

One hundred and fifty people attended, including CU members, a Crown minister, stakeholders and guests from the Registry of Friendly Societies. Amongst the dignitaries were also: the High Commissioner of Jamaica; Herbert S. Walker; and Lord Pitt, President of the British Medical Association.

The *Jamaican Weekly Gleaner* reported:

“The Pentecostal Credit Union, one of the largest savings and loans co-operatives in London, held a unique dinner at the House of Commons on Saturday. A capacity crowd of guests included MPs, black church leaders and the Jamaican High Commissioner, Herbert S. Walker. Guest of Honour was Lord Pitt of Hampstead, President of the British Medical Council.”

Viv Broughton at *The Voice* newspaper:

“We are inspired by certain fundamental ideals... the importance of religion and the realisation that we can help ourselves and each other in many kind of ways, including financial.’ So said Lord David Pitt in his speech as guest of honour at the Pentecostal’s Credit Union’s first annual

dinner at the House of Commons. The capacity crowd of members, staff, MPs and church leaders was there partly for the remarkable success of one of the largest credit unions in Britain, but also to lobby against the introduction of next year's disastrous imposition of VAT on union members' savings.

"Amongst the many Bishops who attended and spoke at the dinner – including Bishop RC Bell of COGIC and the Jamaican High Commissioner – the most outspoken against the planned legislation was Bishop Malachi Ramsay who said, 'We have come together in a body founded on love, loyalty and justice. We are Pentecostals and we do love to pray, but some things you don't just pray – you act. I say to this House, if you take away everything from us, you will have a riot on your hands!'

"Earlier, Alf Dubs MP, who had acted as host for the evening, took parties of guests on tours of the Commons and Lords and was visibly impressed with the work and organisation of the Pentecostal Credit Union. As a savings and loans co-operative, the PCU currently has 740 members with an annual turnover of nearly three quarters of a million pounds and not a single defaulter. Worldwide, the credit union movement has a staggering 52 million members with no less than £60,000,000 in combined savings. No wonder Alf Bubs exclaimed, 'Barclays Bank had better watch out!'

"He pledged his efforts to mobilise opinion on all sides of the House against the new laws. As a social occasion and as an instrument of political pressure, the dinner is a triumph of organisation by Carmel Jones and his team of workers. If any Pentecostal readers are not yet members of the credit union, then perhaps now is the time to join forces with them. As they say in some of these principles, 'Unity is strength. Together we can do all this. Singularly, we may do some things.'"

Cocktail reception at the House of Lords 30th June 2009

On 30th June 2009, we held a cocktail reception in the House of Lords, hosted by Lord Morris of Handsworth, and with the official invitation on House of Lords headed paper. This was to celebrate the Government's acknowledgement of the role credit unions play in third sector finances in Great Britain, and the part that the PCU plays in this.

This cocktail reception was exactly 25 years later than the dinner hosted by Alfred Dubs. This time, we held it in the House of Lords to celebrate the achievements of the Pentecostal Credit over this time, and to hail the Government's acknowledgement of the achievements of credit unions in Great Britain.

Amongst the attending guests of honour were lords and ladies, bishops of the highest order from the Afro-Caribbean diaspora, ministers of the Crown, MPs, board, staff members and other dignitaries.





Chapter 11

50th wedding anniversary 3rd November 2007

On Saturday 3rd November 2007, we celebrated our Golden 50th wedding anniversary, where we invited 50 guests to celebrate with us. It was a nightmare selecting that number as we had so many friends, family and in-laws to choose from. We finished up hosting 70.

The reason for this small number is that we kept the celebration at home, with a marquee on the lawn in the back garden, so that no one was exposed to the open air. The marquee was carpeted, heated and beautifully illuminated and decorated. My nephew Patrick officiated and boy! Boy! Our daughter Elaine and our eight-year-old grandson were the star attraction – one with an excellent speech, the other with a rendition on the cello, amplified. The event is captured on video and film.

There are so many good things that I could say about my dear wife. But those of my readers who know her, don't need me to say much else. From the day I received my first wage packet, I brought it home to her unopened. Later, my salary was paid into our joint account, and now my state and other employment-related pensions are also paid into a joint account. All my clothing and footwear, excluding my suits (and here I used to take her to help me choose), are purchased for me. "So, then Rev.", some may have asked, "What about your pocket money!" I simply said how much cash I needed and that was that! Debit and credit cards were now introduced and soon changed the pattern, but they worked to our mutual benefit. For those of my readers who would scoff at these paragraphs, I say, follow my narrative throughout this book.

Satan always tries to destroy and to challenge the work of the Lord

The rosy narrative I portrayed about the Pentecostal Credit Union is true. But I must now tell about an attempt the enemy made to damage the magnificent work of project, 30 years after start up. At first, the legislative framework governing the conduct of every credit union was very archaic. (It is now much enhanced.) For instance, a wife and husband could not hold a joint account, nor couples who were living as man and wife. The maximum one person could save was £2k and borrowing was a maximum of £4k. The board of directors were under severe pressure from our members to try and persuade the Government to raise these limits. This I did in partnership with other credit unions and, after six years working as a federated body, we were authorised to hold single shareholdings of £5k and grant loans of £10k, with the usual red tape attached.

Creative loan making

After years of frustration with a regulation system that was more of a hindrance to the progressive credit union we were, I personally devised a 'creative loan' system that was more suited to the needs of parishioners. I then discussed the idea with the board of directors and the manager, and made it clear that I realised that if a recalcitrant exposed the idea to the regulator, I would take the responsibility.

All board members and the manager said that as Chairman and founder of the organisation, and with the tremendous successful leadership provided, it was very hard to say no to the idea. If I would assume full responsibility for any query from the regulators (I pledged 100% to do so), then they would go with it.

The reason for my creative initiative, men and brethren, was because

we had many millions more than savings, and constituents had needs we could meet but we were being hindered by some archaic law. And what's more, banks, building societies and other large lenders would not lend to our people in those days – especially to purchase a Church.

Recalcitrants join the Credit Union

Loans were granted to Church leaders of large congregations. In some cases, they had several branches in fellowship as a body. The trustees of these registered organisations, all with charitable status, would meet with a team from the credit union board of management to discuss how the scheme would work. We based our trust in our Christian brothers and sisters that they would repay back the monies without any fuss or bother. Our faith teachings are based on honesty and trustworthiness, and it is dishonest to do otherwise. Trust was the driving order of the deal.

This scheme ran for 18 years until September 2009, when Satan, that wicked one, refused to pay any more of the loan, unless we loaned the group several thousand pounds more, so that they could continue their business.

I knew there and then that what was in the back of my mind had materialised, and I immediately called a board meeting to discuss what to expect next. I reminded every board member that I would accept all that the Financial Services Authority would throw at us.

We lent this group of people quite a hefty sum of money over many years. Meanwhile, we took deposits that were relative to the size of the loan. By now, in the life of the regulators, large credit unions like PCU could make one loan that was 1.5% of total assets. We instituted legal action to recover the balance of the money, foregoing all interest, and offered to take the principal only. They still refused to pay unless we granted them more loans, which was blackmail.

Their next step was to take copies of the transactions we made with them to Financial Services Authority to prove that we made loans to them illegally. This was fodder for the regulators and they came down on the credit union all guns blazing, to meet with the board of directors. Before they came, I reminded everyone that I would carry the can and take whatever was thrown at me. Without trying to depress you, I took the blame for the entire debacle, because I knew that they would not find one penny misappropriated.

So, because of the trust the entire board had in me, they told the FSA



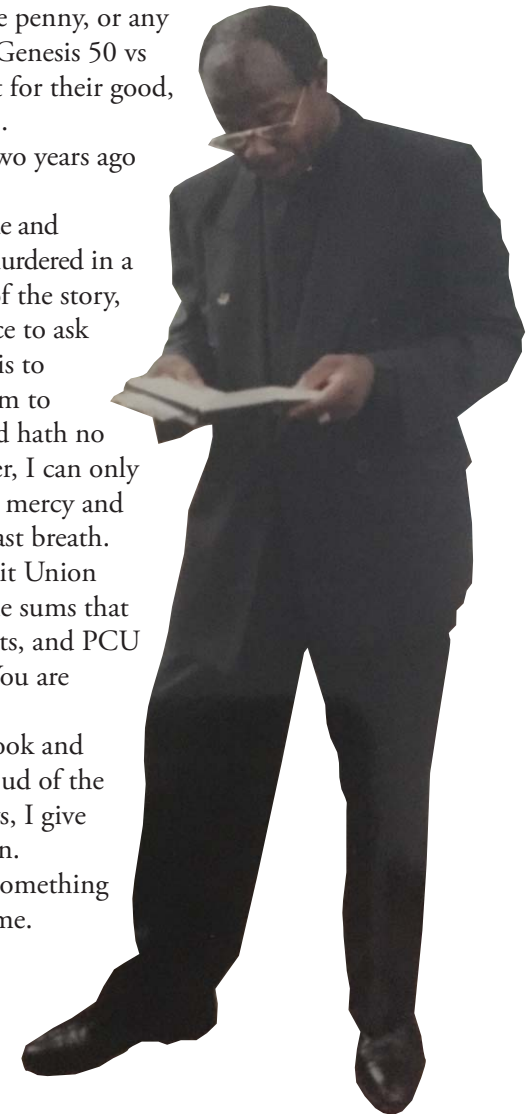
that they did warn me of a like scenario occurring. But they also attested that it was done because of the great need that exists among our people for help of this kind. They were reprimanded, but I was sanctioned.

At the very first meeting with the regulators, I apologised profusely and offered my resignation. I admitted that I knew what I was doing was wrong, but my peace of mind was that I did not defraud the credit union of one penny, or any one of the whistle blowers. In Genesis 50 vs 20 it reads like this: “you did it for their good, but they meant for your harm”.

I was telephoned one day two years ago and told that one of my detractors had committed suicide and another, a year later, had been murdered in a fight. This is the saddest part of the story, because I did not get the chance to ask them: “Why have you done this to me?” and give a chance for them to say sorry. As we know that God hath no pleasure in the death of a sinner, I can only hope and pray that they found mercy and favour with God before their last breath.

I must report that the Credit Union recovered the greater part of the sums that they sued for through the courts, and PCU has moved on from strength. You are welcome to visit its website @ www.pcuuk.com and its facebook and twitter accounts. I am very proud of the legacy left behind and as always, I give Glory and praise to God. Amen.

Ending, I trust you found something in my litany worthy of your time.





the 1990s, the number of people in the UK who are employed in the public sector has increased from 10.5 million to 12.5 million, and the number of people in the public sector who are employed in health care has increased from 2.5 million to 3.5 million (Department of Health 2000).

There are a number of reasons why the public sector has expanded. One reason is that the population of the UK has increased from 55 million in 1990 to 60 million in 2000. Another reason is that the population is ageing, and the number of people aged 65 and over has increased from 10 million in 1990 to 15 million in 2000. A third reason is that the government has increased its spending on health care from 10% of GDP in 1990 to 12% of GDP in 2000.

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