



Knights of Saint Mary of Bethlehem

Bulletin 29th December, 2024.





Season's Greetings, one and all! I hope you had a Merry Christmas and are looking forward to a wonderful New Year. Christmas is a time of many emotions—it brings joy and rest for some, while others may find it stressful or isolating. Each of us navigates this season in our own unique way.

This past year has seen the Order gaining strength and honing its skills. With the Christmas break currently in full swing, activities are quieter for now. However, rest assured, exciting new projects are on the horizon and will come to the forefront in the New Year.

Warmest wishes to everyone, and here's to a prosperous and potent New Year for all of us.



Overview

UK Household Debt Trajectory 2020-2026: An Economic Analysis

The evolution of UK household debt from 2020 to 2024 presents a concerning picture of mounting financial pressure on British households, with several interconnected factors driving this trend[1].

Current Situation and Key Metrics:

The average personal debt has reached a critical level, now equating to 99.9% of average annual earnings[2]. Credit card debt has shown particularly alarming growth, with interest rates averaging 24% - a striking 18.75% above the Bank of England base rate[3].

Contributing Factors:

1. Cost of Living Crisis

- 44% of adults reported reducing food purchases due to rising prices in 2024[4]
- Essential costs like car insurance have seen dramatic increases, with average premiums rising 58% year-on-year[5]

2. Housing Costs

- 58% of mortgage debt now equals three or more times borrowers' income[6]
- Currently averaging 5.7 mortgage repossessions per day[7]
- 25% of lone parents report paying "unaffordable rents" (over one-third of income)[8]

3. Savings Buffer Erosion

- 51% of working-age people have less than three months' wages in savings[9]
- This lack of financial resilience is forcing more reliance on credit[10]

Future Trajectory:

The outlook toward 2026 is particularly concerning:

- Household debt is projected to reach £17,179 per household by 2026, exceeding the previous 2007 record of £16,800[11]



- By 2028, unsecured debt per household is expected to surpass £19,000[12]

The TUC projects an £1,400 rise in credit card and loan debt in 2024 alone, representing an 11% increase from 2023[13].

Clearly without some form of central intervention the problem will be worse, however, with consideration that a lot of government aspects have vested interests in the causation and the product of poverty, it will be a long time before any central action is taken and much could be written on the morals and justification of this. However, It is here where the individual must be supported to tackle it for themselves.

Nottingham Care Pack Deployment

The date has yet to be finalised, end of January looks likely, but a decision has been made to proceed with this. More information will be released nearer the time. This event will definitely be going ahead.



Walk the Bridge

Multiple Walk-The-Bridge Events are planned for the New Year including an incorporated sleep-out.

Next event

Moel Famau
Bwch Pen Barras
Mold
CH7 5SH

4th January, at 10AM.

This has been arranged by Brave Heart MC who are actioning strategies regarding the rising level of people struggling with mental health issues.

There will be a stall at the base of the walk providing mental health signposting. There may be a live stream of this event. This is short notice but all are welcome.

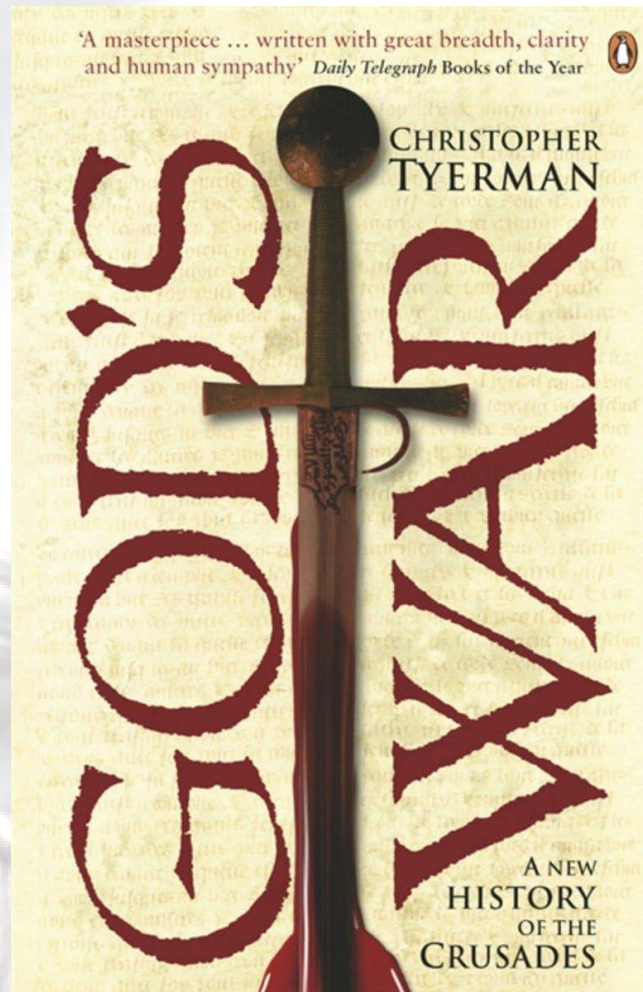
Keith and Edward are working on expanding the impact of walk the bridge, more will be revealed once evaluation of circumstances and methodology has been researched.

Phone Appeal

Keith is appealing for any second-hand mobile phones to be sent to him. All of the information is wiped back to factory settings and the phone is then charged, loaded with data and given to a vulnerable person to provide a vital lifeline, if you have any that you do not need, someone somewhere would greatly appreciate the gift. Please see Keith for taking it forward.



Book Review



<https://www.amazon.co.uk/Gods-War-New-History-Crusades/dp/0140269800>

Examining the Crusades and Their Modern Echoes

The Crusades represent a series of religious wars undertaken by European Christians between the 11th and 15th centuries, primarily aimed at reclaiming Jerusalem and the Holy Land from Muslim rule. This was not just a quest for territory; it was driven by a potent mix of faith, zeal, and at times, opportunism and greed. The idea of crusading evolved over time, incorporating varied motives and objectives, which only broadened the scope and impact of these campaigns.



Similarities in Modern Conflicts and the Rise and Fall of Nations

1. Ideological Zeal and Religious Motivations:

Just as the Crusaders were driven by religious fervor and the promise of spiritual rewards, many modern conflicts are propelled by ideological or religious motivations. The rise of extremist groups, for instance, echoes the intense commitment and sacrifice seen in the Crusades.

2. Geopolitical Ambitions and Territorial Expansion:

The Crusades were as much about gaining control over strategic territories as they were about spiritual goals. This dual motive is reflected in modern-day geopolitical conflicts where nations or groups seek to expand their influence or reclaim historical lands.

3. Economic Gains and Resource Control:

The allure of wealth and resources played a significant role in motivating Crusaders. Similarly, modern conflicts often have underlying economic motives, such as control over oil reserves, minerals, or other valuable resources.

4. Cultural and Ideological Imposition:

The Crusades led to significant cultural exchanges and impositions, where European and Middle Eastern societies influenced each other deeply. Modern conflicts also see the imposition of cultural and ideological values, often leading to profound societal changes.

5. Rise and Fall of Political Entities:

The establishment and collapse of Crusader states in the Middle East mirrored the larger ebb and flow of political powers. Modern nations experience similar dynamics, where regimes rise and fall due to internal and external pressures, much like the transient Crusader kingdoms.

6. Impact on Civilians and Societies:

The Crusades had far-reaching impacts on societies, often leading to displacement, cultural shifts, and demographic changes. Modern conflicts continue to affect civilian populations profoundly, causing migrations, cultural transformations, and long-lasting scars on societies.



7. Propaganda and Public Perception:

The Church's role in preaching the Crusades and framing them as a divine mission can be likened to modern uses of propaganda to rally public support for conflicts. Control over narratives and perceptions has always been a powerful tool in mobilizing support and justifying actions.

The Legacy and Lessons for the 21st Century

Understanding the Crusades allows us to see how historical narratives and motivations can resonate through time. The concept of 'crusading'—with its connotations of righteous war, sacrifice, and divine mission—still influences modern rhetoric and actions. Recognizing these patterns helps in analyzing contemporary conflicts and the rise and fall of nations, offering valuable lessons on the complexities of human motivations and the profound impacts of ideological zeal. What is done now is an echo of the past, the key to this is why?

In 'God's War', Tyerman masterfully encapsulates these themes, illustrating how the ideologies of the Crusades penetrated deeply into the fabric of medieval life, shaping both religious and secular worlds. His work underscores the notion that the legacies of such grand historical endeavors continue to echo in our present-day world, influencing our ideologies, conflicts, and societal shifts.

This historical reflection allows us to critically examine our current world, understanding that the past continuously informs the present, and that the motives and actions of centuries ago still have powerful lessons for today.



Conclusion

As we stand on the cusp of 2025, we reflect on the challenges and triumphs that have defined the past year. The Knights of Saint Mary of Bethlehem have continued to grow in strength and skills, a testament to our unwavering commitment and collective spirit. We recognize that the journey has not been easy, and for many, the festive season brings its own unique set of challenges. Yet, in the face of adversity, we have shown resilience and a shared resolve to make a positive difference.

Looking ahead, we are filled with hope and anticipation for the new projects set to unfold in the coming year. Our dedication to serving the community and uplifting those in need remains steadfast. Whether through the Nottingham Care Pack Deployment, the Walk-the-Bridge events, or the Phone Appeal, each initiative is a testimony of our mission to support and uplift, combining this with the tremendous work of the Knight's Templar Goodwill Charity of Scotland and Templar Tots - powerful work has been done here in 2024.

As we embrace 2025, let us carry forward the spirit of unity, compassion, and determination that defines our Order. Together, we can navigate the complexities of the modern world, drawing inspiration from our rich history and the enduring principles of knighthood. Let us face the future with optimism, knowing that our efforts make a tangible difference in the lives of others.

May the New Year bring peace, joy, and renewed purpose to us all. Forward, with courage and compassion, as we continue our noble quest.

With gratitude and warmest regards,

Privy Chamber.



References

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