

## **Parish Finances**

March - April 2017

### **Aligning Money with Mission**

By Susan Snook, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

Money follows mission: if your church's mission is compelling, people will be motivated to give generously to accomplish it. As church leaders, it's our role to make sure that the financial resources so generously given by our members truly help accomplish our mission.

But what's the mission of your church? Like many organizations, you quite likely have a mission statement, hammered out in prayer and discussion among vestry and ministry leaders. Many of these mission statements are terrific. But whatever your mission statement is, I'm convinced that God's mission is larger than any statement can encompass.

### **We Are Sent**

God's mission happens inside our churches, where we worship and learn and grow as disciples – but God's mission also happens on the streets, in the schools, in the neighborhoods, and at the workplaces outside our buildings. God has a mission, and God calls the church to join in it. As Darrell Guder says:

We have come to see that mission is not merely an activity of the church. Rather, mission is the result of God's initiative, rooted in God's purposes to restore and heal creation. "Mission" means "sending" and it is the central biblical theme describing the purposes of God's action in human history.<sup>[1]</sup>

God sent Jesus, and Jesus sent the apostles (a word that literally means "ones who are sent") to proclaim God's love to the world. We are heirs of the apostles, sent into every neighborhood and community to accomplish God's mission.

Like any human group, of course, we are tempted to turn inward, to begin seeing ourselves as the focus of God's mission, to believe that God needs us to take care of the folks inside the church instead of the ones outside. When we begin to turn inward, our finances turn inward as well: our outreach budgets are the first to get cut when the building needs repairs; we spend little time or money on evangelism; we forget the needs of our neighbors.

### **Mission as God's Hope for Our Church**

So how can we make sure that our money is accomplishing not just the mission of keeping our institutions alive and our buildings in operating condition, but also God's mission in our communities?

First, we have a responsibility to consider all the aspects of God's mission. In the New Testament, you can find numerous "mission statements": from loving one another as Jesus loved us (John 15:12) to forgiving sins (John 20:19-23), to proclaiming the year of the Lord's favor (Luke 4:16-20), to helping the "least of these" (Matthew 25:40), to working with Christ for a new, reconciled creation (2 Corinthians 5:17-18), to praying that the will of God be done on earth as it is in heaven (Matthew 6:10), to making disciples of all nations (Matthew 28:19-20), to sharing bread and wine in remembrance of Jesus (Luke 22:19). None of these mission statements describes the whole of God's hope for the church; all of them describe necessary mission activities of Jesus-followers. So the first action of a mission-oriented church and vestry might be to study all these biblical mission statements, and ask which of them we are accomplishing well, and which we are neglecting. If there are some aspects of mission we have neglected, we can start praying about how and whether God is directing us toward strengthened ministry in those areas.

Second, we should calculate how much of our budgets are going to each of these aspects of mission. At Church of the Nativity, we have discerned that our mission has six broad categories: evangelism, worship, teaching, fellowship, outreach, and administration. Our budget, including employee salaries and facilities expense, is organized into these categories, so we can easily tell what proportion of our money goes to each of these priorities and can decide if those percentages are appropriate. Without information, it's hard to make decisions.

Third, if, like many churches, we discover that we are doing really well at inward-focused aspects of mission (worship; teaching; pastoral care; fellowship), but not on outward aspects (evangelism; outreach; advocacy), then we need to start discerning what aspects of God's mission in our community we might be called to join in. If God is a sending God, then God sends us into our neighborhoods to do God's mission. So we should be meeting people, observing their needs, investigating the issues that keep them awake at night, praying about where we can make a difference.

Here are some ideas for how to discover God's mission in your neighborhood.

1. Take a prayer walk or a prayer drive through the neighborhood. Don't just walk or drive; observe. Is the neighborhood bustling, empty, upscale, run-down? Are there dwellings with children playing? What schools, shops, and homes do you see? Are there boarded-up stores or empty houses? Stop and talk to the people you see. Get into conversations with people and pray for them if they would like prayer. Pray together about the observations you make.
2. Identify 15-20 community leaders: business owners, school officials, politicians, neighborhood leaders. Make appointments and interview them. What are their concerns? What are their hopes? What do they observe about the people they serve?
3. Do some demographic research. What economic, educational, racial, and age groups are represented in your community? Does your congregation look similar to or different from the neighborhood? If different, how can you refocus your mission to serve the people who are actually there?
4. Bring together groups of people from the congregation to pray about what you have discovered. What needs are going unmet? How can your congregation meet them? What financial resources are necessary? How might your budget be refocused on the full mission God might be presenting to you?

“Go” into all nations, commanded Jesus in the Great Commission of Matthew 28. Our commission can start by going into our own neighborhoods, discovering whether we are truly answering Jesus’ call to the best of our ability, and working to focus our money on God’s mission.

***The Rev. Susan Brown Snook** is an Episcopal priest and rector of the [Episcopal Church of the Nativity](#) in Scottsdale, Arizona, a parish that she and a group of laypeople planted in 2006. Nativity became a parish of the Diocese of Arizona and built and moved into its permanent building in 2012. Before ordination, she was a certified public accountant for ten years, specializing in taxation. In addition to her parish work, she serves on the Executive Council of The Episcopal Church; in the 2012-15 triennium, she chaired Council’s budget committee, and in the 2016-18 triennium, she is chairing Council’s Joint Standing Committee on Local Ministry & Mission. She is also one of the founders and leaders of the Acts 8 Movement, a group dedicated to proclaiming resurrection in the Episcopal Church, and was one of the authors of the Memorial to the Church that the group Episcopal Resurrection proposed in 2015. She is passionate about the work of evangelism and congregational development, and is a frequent speaker at church events on evangelism, church planting, stewardship, and spiritual practices. She is the author of [God Gave the Growth: Church Planting in the Episcopal Church](#) (Church Publishing, 2015).*

[1] Darrell L. Guder, ed., *Missional Church: A Vision for the Sending of the Church in North America* (Grand Rapids: Eerdmans, 1998), 4.

## Resources

- [Create a Sound Parish Budget](#) by Craig Bossi, Vestry Papers 2009
- [“Crossing from Debt to Mission”](#) by Erin Weber-Johnson, ECF Vital Practices blog post
- [Is Debt Limiting Mission?](#) by Erin Weber-Johnson, ECF Vital Practices blog post
- [Make Your Money talk. Or at Least, Your Budget](#) by Richelle Thompson, ECF Vital Practices blog post
- [L.E.A.D.E.R. — The Mission-Driven Budget](#) by Matthew Freeman, Vestry Papers 2009
- [Putting out Signals](#) by Anna Olson, Vestry Papers November 2014
- [Witnessing Faithfully Beyond the Walls](#) an ECF webinar led by Audra Abt, September 2016

## Top 10 Finance & Administration Tips for Vestries

By Julie Young, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

If you are new to the vestry, I welcome you and thank you for agreeing to serve in this important role. Vestry members are the legal representatives of their church, charged with upholding the canons of the Episcopal Church and local, state and federal laws. In this list, I will share with you key learnings and best practices based on my experiences that I hope will help you perform your role more effectively.

**#10 Know your resources:** The Episcopal Church has compiled a remarkable document called The Manual of Business Methods in Church Affairs. It is available online at <http://www.episcopalchurch.org/page/manual-business-methods>. The manual contains chapters on everything from parochial reports to taxes. If you require a detailed explanation of any church-related task or responsibility, this manual is your go-to guide.

In addition, your diocesan staff can be a resource if you have specific questions regarding financial and human resource administration.

**#9 Adequate insurance:** All churches are required by canon to have adequate property insurance as well as treasurer bonding. But this is just a subset of what is needed to protect your church. If you are insured with the [Church Insurance Agency](#), they will assure you have adequate coverage.

**#8 Safeguard God's people:** Your people are your most important asset. You can protect them by conducting background checks on all your employees and by making sure that all employees and key volunteers have taken the "[Safeguarding God's People](#)" training. It is available online but check with your diocese to understand their policy and requirements.

**#7 Maintain property and your property reserves:** After your people, your building is your most important asset. In this day of limited resources, it is tempting to defer maintenance and not save for major replacement needs. If you do so, you are borrowing from your future. Resist this temptation!

**#6 Comply with employment laws and church canons:** Employment law varies from state to state but all states are subject to a minimum wage. Make sure your employees are properly classified and are paid appropriately. Only managerial employees (exempt) that are more highly compensated are able to be paid a salary and not an hourly wage (exempt minimum wage varies from state to state). Hourly employees (nonexempt) should fill out a time sheet and must be paid overtime if they work it. They should not volunteer for a job that they are paid for (e.g. you can't have your church sexton volunteer to mow the lawn or your parish secretary volunteer to print the bulletin). Independent contractor status can only be used in limited cases, primarily for individuals that are providing services through a bona fide business (e.g. a janitorial company).

The Episcopal Church has established a "denominational health plan" that requires church lay employees to be offered the same health insurance benefits as clergy. In addition, all school, thrift shop, and church lay employees working over 1,000 hours per year are required to be provided a lay pension plan. Clergy receive a clergy pension benefit.

**#5 Use a payroll service:** Payroll processing can be complicated and requires filing quarterly reports, submitting payroll taxes and providing W2's. The liability of failing to comply with any or all of these is not something you want to worry about as a volunteer. One option to consider is the [Episcopal Payroll Services](#) for an accurate and effective way to manage payroll.

**#4 Make sure internal controls are in place:** It is easy to believe that no one would ever steal from a church but in fact churches are one of the most common targets because they tend to be trusting. The business manual discussed in #10 above has an entire chapter devoted to internal controls. Key internal controls include segregation of duties (all steps in a financial transaction should not be handled by one person), clarify who has authority to approve and expend funds, and make sure your documentation and record keeping is effective. As a vestry member, ask to see the internal controls policy of the church.

**#3 Conduct a stewardship campaign:** Make sure your stewardship planning begins early in the year. Ideally, your congregation will engage in year-round stewardship that includes teaching and preaching on the theology of stewardship, personal financial management, telling of stories, and sharing of the church's financial resources and needs. Follow-up after the official pledge drive is critical.

**#2 Conduct an annual audit:** All churches are required to conduct an annual audit. Many dioceses have developed guidelines for their churches to follow. Most dioceses allow churches (often depending on size) to conduct an internal audit; the business manual has clear instructions on how to proceed with one. Be aware that all accounts are subject to audit including the priest's discretionary account.

**#1 Approve and manage a balanced budget** – Perhaps the most critical vestry's financial role is to prepare and approve a budget. The budget is a missional document; it is a statement of what the priorities of the church are. Also, it provides the roadmap for financial management by the vestry. Be sure that the budget is balanced and includes all needs for cash including any principal payment of mortgages or loans as well as funding planned capital improvements and a replacement reserve.

Your financial statements should include the year-to-date budget so you can see how you are doing in comparison to the budget. A balance sheet should also be provided; in smaller churches, the cash balance is a key indicator of financial well-being. Lastly, be sure that you receive financials on a monthly basis. Not having access to these documents can be a red flag pointing to financial mismanagement.

**And above all else,** be respectful of each other, hold each other in prayer, and remember the sacredness of the position to which you have been called.

Julie Young is Canon for Finance and Administration and Diocesan Treasurer for the [Episcopal Diocese of San Diego](#).

### Resources

- [Authentic Tough Talk](#) by Dick Kurth, Vestry Papers November 2003
- [Audits: Practicing Internal Controls](#) by Martha Goodwill, Vestry Papers May 2014
- [Knowledge is Power](#) by William A. Doubleday, Vestry Papers May 2012
- [The Vestry Hand-Off: Orientation for new members](#), a resource sheet by Linda Grenz
- [Vestry Orientation](#), an ECF webinar led by Miguel Escobar and Brendon Hunter, January 2016

### Digital Giving: A Practice of Hospitality

By Kyle Matthew Oliver, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

I've thought a lot about online giving in the past two years. But it wasn't until very recently that I realized why I feel so strongly about the topic, and why I advocate a somewhat radical approach to getting it up and running.

Full disclosure: I am not an expert on stewardship and fundraising, nor am I a web developer with a comprehensive knowledge of the technical, financial, and security issues involved in offering this option. What I am is an experienced coach of ministers and congregations working to develop digitally literate practices within their faith community cultures.

Working in that mode, I published in the spring of 2015 a [“Digital Media for Ministry Brief”](#) about [stewardship and giving for \*Lifelong Faith Journal\*](#). That article led to a subsequent ECF webinar, [“Digital Giving: Models and Tools.”](#) We had a good turnout that night and a lively discussion, and I’ll reiterate some of the important takeaways later in this article.

More recently, though, I had the chance to team up on [another online giving webinar](#) with Carolyn Moomaw Chilton of Grace and Holy Trinity Episcopal Church in Richmond. Carolyn had recently written [her own piece on this subject for \*Building Faith\*](#).

### **An act of hospitality**

What I learned from Carolyn is that we should think of digital giving not just as a matter of effective parish administration or as a necessary investment for increasing income *but as an act of hospitality, of relationship*. As [my new colleagues at Teachers College](#) would say, digital literacies are *social practices*. They’re less about using tools in a savvy way and more about negotiating and enacting community values visibly and collectively.

Offering electronic giving means meeting visitors and members alike where they are. It means giving disciples of Jesus every opportunity to deepen their practice of giving to those in need and stewarding personal resources.

The fact that [people are carrying less cash](#) (and writing *way* fewer checks), or that they want to [see more clearly the impact their gift is having](#), or even that they may want to earn a few frequent flier miles when they give to their church—these are simply givens in our ministry contexts today. These factors contribute to the master “text” of the congregations it is our responsibility to “read”, and they challenge us to “write” creative and responsive policies and practices together.

When we see online giving as an act of hospitality and an incubator of spiritual growth, we gain a new perspective on all our excuses for why we haven’t gotten around to it: the fees, the updated bookkeeping workflows, the fear of learning and trying something new.

There’s plenty of hard work we put off indefinitely when it resembles business practices or simply “keeping up with the times.” But when it comes to our relationships with newcomers and all our people’s relationships with God—well, these challenges tend to be easier for church communities to understand as urgent.

OK, end of sermonette. If I’ve managed to convince you that digital giving is not just “something nice we would offer if we had more office staff” but a pressing ministry priority, let me now try to convince you that it’s easier than you may think to get started or continue growing. Here are some principles to work from:

**Start small and build capacity:** If your organization has a track record of effectively managing teams of knowledgeable volunteers who evaluate many options and chart a course among them, then you probably already have a good idea of how to proceed. Research the many providers of e-payment

solutions, make a list of the features you're seeking, choose a vendor and begin an implementation strategy, etc.

My experience is that most churches get bogged down in processes like this, and their organizational capital is better spent trying to buck that trend on other (even) more pressing priorities. For them, it might be helpful to think about digital giving as a series of manageable pilot projects. Choose a type of giving (low-fee e-checks, online credit and debit card payments, or in-person card readers and kiosks), gather a small team including the appropriate staff member or vestry officer, and set a deadline for building and testing that giving option.

If you're *really* feeling the urgency, get your treasurer and whoever maintains your website together in a room and don't let them out until they've set up [one-time](#) and [recurring](#) giving via PayPal. The process is easy, the fees are fair, and the vendor is widely popular and trusted.

**Think about all kinds of church giving:** The ways people have always given to congregations have analogous forms made possible by digital tools. In-person kiosks and "I donated online" tokens represent an update to the collection plate. Recurring online payments are a natural extension of pledge envelopes. Crowdfunding sites like [GoFundMe](#) and streamlined text-to-give tools like [Kindrid](#) can help you rally support around particular mission projects.

**Don't forget to promote the new opportunity:** The other big tip I picked up from Carolyn was how to communicate about new giving options in your community. I strongly encourage you to [watch her short description of the rollout of "Gracie,"](#) the giving kiosk at Grace and Holy Trinity. (Yes, they named their giving kiosk.) For all my insistence on the urgency of hospitality, I hope it's obvious that a little planning and promotion will set your new giving program up for success.

You might be surprised at who takes advantage of your new digital giving options once they're up and running, and by how much more certain people give when you make it easy for them to do so.

What shouldn't surprise any minister is the impact that a simple act of hospitality can have on someone longing for a deeper relationship with your community. If we can provide a bit of that for the cost of a card-swipe fee and a couple hours' worth of fiddling with PayPal buttons, I call that a bargain, not a luxury.

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## Resources

- [Accounting Software: Finding the Right Fit](#) by Phillis Jones, Vestry Papers 2014
- [Electronic Giving Card: For Offering Plate](#), a sample card that online donors can use during the offertory on Sundays and other church services
- [Digital Giving: Models and Tools](#) an ECF webinar led by Kyle Oliver, October 2015

- [“Gracie,”](#) a video excerpt about the giving kiosk at Grace and Holy Trinity
- [Lessons from a Rookie Treasurer](#) by Tyler D. Schleicher, Vestry Papers May 2014

## **Basics of Church Financial Reporting - Part 1**

By Jerry Keucher, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

Vestries are the fiduciaries of the parish corporation. Whatever word we use — fiduciaries, stewards, trustees — we mean the ones responsible for the good management of something that doesn’t belong to them. The parish has been put into the hands of the current vestry, and the current vestry is responsible for it. Vestries discharge their fiduciary responsibilities by trying to make sure that they hand on to their successors a parish that is stronger and more viable than it was when they took office.

The financial well-being of the parish is one of the most important fiduciary responsibilities of the vestry. No vestry can fulfill its responsibility in this area without regular monthly financial reports. The report the vestry should receive every month is a statement of income and expenses-- that is, what money came in from what source, and what it was spent on.

Many vestry members do not have a financial background and may feel intimidated by a discussion of numbers. If that describes you, this article is intended to give you a basic grasp of the concepts, which are not difficult. If you find the financial reports you receive at vestry meetings mystifying, it might be because the reports are not organized and presented in a way that facilitates understanding. The purpose of the accompanying [spreadsheet](#) is to give your Treasurer a format for a financial report that is easily understood. In addition, you may wish to view the ECF webinar entitled [“Fearless Finances”](#) held on October 2016 that discussed the topic of this article.

### **Income and Expense Report**

The basic tool is a monthly report of income and expenses, a summary of what income has been received from what source, and what expenditures have been made. A good way to make the report user-friendly is to group together similar income and expense items, so the first thing we will discuss are the sources of income a congregation may have and where the money is likely to be spent.

First, the report should separate operating income and expenses from non-operating ones. Even if you’ve never heard these terms before, you already make the distinction. Operating expenses are the “normal” things that are in the budget — things like salaries and benefits, utilities, insurance, supplies for the office, buildings and programs. Non-operating items are “special” things that are often unbudgeted — a major repair, a bequest, or a gift that you are supposed to pass on to someone else, like contributions to the Bishop’s discretionary fund or the United Thank Offering.

Mixing operating and non-operating items makes a report hard to understand. The Treasurer may say, “Contributions may look high this year, but that includes the \$10,000 we raised to replace the boiler in the rectory.” That just causes confusion.

The report should be organized in such a way that similar income items and similar expense items are grouped together with a subtotal being shown for each group. This gives you a sense of what proportion of your income comes from what source, and how much each expense area of the budget is costing you.

We'll look at the operating items first.

### **Sources of Operating Income**

**Contributions from Individuals:** Congregations are usually primarily supported by the gifts of the members. Gifts come in the form of pledge payments, contributions made without a pledge, cash in the offering plate, and other gifts. Sometimes, for example, your box of envelopes contains envelopes marked "Fuel" or "Diocesan Assessment." Paying for energy and contributing to the diocesan budget are basic operating expenses of a parish, so these gifts would be included as individual gifts toward the operating budget. Gifts from individuals for non-operating items would not be included here.

**Fundraising Events:** Maybe you have a Christmas Fair or fish fries during Lent or an auction, a bus trip, or some other fundraising events. The report should group the fundraising events together, and the income should be reported net of expenses. That means, for a bus trip, say, the rental of the bus and other expenses should be subtracted from total income for the event, and the net income number should be on the report. You want to know how much you made on the bus trip. It is confusing to include the direct expenses of fundraising events shown separately on the expense side of the report.

**Space Use:** Many congregations make spaces available for 12-step groups, a nursery school or some other tenant. Some congregations own houses that they rent out. Group all the rental income items together on the report, and report the rent net of direct expenses. If you rent out a house, you have to pay property taxes, and there will be other expenses that are the landlord's responsibility. As with fundraising events, these expenses should be subtracted from the gross rental income on the report because you want to know how much the congregation is actually making.

And just to be clear, the money you receive when you make spaces available is rent; it is not a donation. When you get something back for the money you pay, like the use of someone else's space, the money is not a gift. It's perfectly all right for a parish to receive rent for its spaces. There may be instances where you have to put a property fully or partially back on the property tax rolls, but then the property taxes are just part of the overhead, the way they are for any commercial landlord. None of this affects your status as a 501(c)(3) tax-exempt organization.

**Parish Organizations:** Sometimes the Episcopal Church Women (ECW) or Men's Group do their own fundraising, give the money away to worthy causes, and also make a contribution to the parish operating budget. Group those contributions together on the report. If the ECW buys 50 new chairs for the parish hall, however, that is not an operating item; that is a capital expense.

**Investment Income:** If you have an endowment or long-term investments, the operating budget may be supported in part by income or draws from the investments. The total that is being taken from the investments for the operating budget should be shown in one line on the report. I will try later to persuade you not to use investment income in the operating budget, but if you do, the total amount being used in the operating budget should be shown in one line.

There are no other sources of regular income for your operating budget unless you receive regular support from your diocese. Grants from other organizations are almost always for capital projects or for outreach programs. Please don't use bequests you receive in the operating budget. First, it's disrespectful to the deceased member to use their final gift to pay current bills. Second, if your members know that you do that with bequests, they will make their planned gifts to organizations that

conserve them. Bequests should be treated as principal contributions to an endowment fund that supports capital projects to keep the physical plant in good repair.

Part II of this article in April will continue with the Income and Expense Report and Grouping Operating Expenses; Non-operating Income and Expense Report; and the Four Important Questions Vestry Members Should Ask about Financial Reports.

If you have any questions, please contact me: [jkeucher@episcopalfoundation.org](mailto:jkeucher@episcopalfoundation.org) or 347-713-2218.

***Jerry Keucher**, an Episcopal priest, is the author of [Remember the Future: Financial Leadership and Asset Management for Congregations](#) (2006) and [Back from the Dead: The Book of Congregational Growth](#) (2012). He serves as priest-in-charge at St. Mary's Episcopal Church in Brooklyn, New York, and works with ECF as a consultant. Jerry has served as chief of finance and operations for the Episcopal Diocese of New York. He has held similar positions in financial leadership, including Staten Island Botanical Garden and Staten Island Institute of Arts and Sciences. A gifted linguist he has taught Greek and Hebrew at Princeton Theological Seminary and Yale Divinity School.*

## Resources

- [Basics of Parish Finance](#), an ECF webinar led by Jerry Keucher, October 2016
- [Basics of Endowments](#), an ECF webinar led by Ken Quigley, October 2013
- [Being on the Same Page](#) by Ronald D. Pogue, Vestry Papers May 2012
- [Knowledge is Power](#) by William A. Doubleday, Vestry Papers May 2012
- [Lessons from a Rookie Treasurer](#) by Tyler D. Schleicher, Vestry Papers May 2014
- [Manual of Business Methods in Church Affairs](#)
- [Managing Resources, Part 1 Finances](#) by Nancy Davidge and Susan Elliot, Vestry Papers, November 2015
- [Sample treasurer reports \(handout\)](#), a template that can be used for financial reports to the vestry
- [Who Can You Call?](#) by Chris Meyer, Vestry Papers May 2014

## Authentic Tough Talk

By Dick Kurth, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

Who would disagree that authentic, honest talk about money is one of the very toughest things a vestry has to do?

It is especially hard because many people feel that they are not qualified to speak about money. Most of us reasonably assign the money roles to those who are experienced in measuring it.

Every time we construct a budget, we ask our community for something; even if those who are not involved don't get to vote on it. How then, do we communicate in a way that allows people believe what we are saying? How do we explain that the hard choices we have made — to maintain one program at the expense of another, to defer badly needed repairs, to lay-off staff, or even to run a deficit — have been made after much debate and prayer and in good faith? Will the community support us?

### **Believing it ourselves**

The first thing we need to be sure of is that we have actually done all of those hard things we think we have done. In other words, to be believed we must believe it ourselves.

Some time ago, our vestry went through a discernment process exploring who we were and who we wanted to be. This followed a period when recession, clergy turnover, interim ministry, less than crystal clear accounting, deficits and staff layoffs led to real pain and distrust in the parish. To help heal, a vestry pledge had been made to balance the books every year come what may. There would be no surprises. That promise was kept. After six or seven years of stability, we sensed that trust had been restored. Now it was time to dream a little. Things felt good in the parish. We were ready for the next level.

Under the leadership of three very capable senior wardens over two years, dream we did: What does our parish look like if we glorify God in a way commensurate with our underlying resources? Moreover, what if we went beyond the basics and were able to raise whatever funds we needed? We took our time; there was real depth and enthusiasm as we costed our dreams.

By and by stewardship season arrived. The senior warden asked all vestry members to significantly increase their own pledges in order to lead the parish in this fresh beginning. Our vestry goal was an increase of 33% over a couple of years.

As I remember it, pledges from the vestry went up a paltry 2%.

I was junior warden at the time, shortly to be senior warden. I was terrified. I knew that this vestry really wanted the things it had dreamed. I knew that times were relatively good. I knew that the parish was not on the warpath.

The rector and I started asking each other questions. What was it we didn't know about ourselves? Our tradition was to find our treasurer, stewardship, and finance committee chairs from among the bankers and investment managers in our community. They had, over the years, done a great job of ensuring that we stayed within our limits. But, we asked ourselves, what do our budget discussions feel like? Not particularly good. We know what is said, but what is the relational tone? Maybe the non-financial people running programs were intimidated?

### **Not trusting the budget**

We developed a hunch that there wasn't a collective understanding of the budget we already had. Not trusting the budget, the vestry was not equipped to field questions from the parish about it.

Rarely were there any serious financial questions at vestry meetings and when there were, the answers were always succinct and self-confident. Successive treasurers wanted to hustle through the routine; other members did not want to look stupid. The unreflective style of us financial types — yes, me too — closed the conversation. We were stuck without being aware that we were stuck.

We pushed and pried in private with some vestry members. What were their real attitudes toward “the numbers”? We learned that there was a widespread assumption of there being a lot of slack in the budget, but that it was going to some program other than their own.

Aware of the issue at hand, the rector and I then decided to restructure the usual vestry format. We scheduled a series of non-mandatory meetings over the summer to thoroughly shine light on the entire budget. A lot of work went into these; no question was too small, and frankly, no question was too dumb. Since it put the responsibility and the opportunity on each of us personally, every vestry member came to every meeting. We had a lot of fun. When we were finished, we had an absolutely solid foundational budget, and we proved what we had been saying all along. There was no slack at all in the budget, only now every vestry member knew that for certain. Our treasurer was vindicated. He now knew how to talk to the community and had their support.

Maybe best of all, we eliminated a lot of tangential conversation that was really about money, but we hadn't come right out and say so. And the vestry's own pledges went up — from 2% to 36%!

Authenticity flows from knowledge and belief. It creates genuine movement and unsticks the stuck. We should always question our assumptions to be sure to learn what we don't know. And like all true knowledge, we come by it personally, firsthand. Don't we owe that to ourselves and to the communities we lead?

*A former senior warden at St. Luke's in Darien, Connecticut, **Dick Kurth** lives in Raleigh NC.*

An older version of this article was published in Vestry Papers in 2003, and can be found [here](#).

## Resources

- [Create a Sound Parish Budget](#) by Craig Bossi, Vestry Papers, July 2009
- [Year Round Stewardship: Talking About Money](#) an ECF Webinar led by Chris Harris, February 2014
- [Being on the Same Page](#) by Ronald Pogue, Vestry Papers, May 2012
- [Basics of Parish Finances](#) an ECF webinar led by Jerry Keucher, February 2014
- [Basics of Church Financial Reporting - Part 1](#) by Jerry Keucher, Vestry Papers, March 2017
- [Basics of Church Financial Reporting - Part 2](#) by Jerry Keucher, Vestry Papers, April 2017

## Basics of Church Financial Reporting – Part II

By Jerry Keucher, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

In [Part I](#) of this article I shared that the financial well-being of the parish is one of the most important fiduciary responsibilities of the Vestry. Therefore, in order to understand the finances of the parish, financial reports need to be organized and presented in a way that is clear and easy to read. The [first part of this article](#) reviewed the **Income and Expense Report**, first looking at Sources of Operating

Income. In Part II we will continue that by discussing Grouping Operating Expenses. Then we will discuss the **Non-operating Income and Expense Reports**, as well as the **Four Important Questions Vestry Members Should Ask**. In addition, you may wish to view the [ECF webinar entitled "Fearless Finances"](#).

### **Grouping Operating Expenses**

In the same way that like income sources should be grouped together, similar kinds of operating expenses should be grouped together so you know how much it costs to maintain the buildings or operate the office.

**Work outside the Congregation:** This group includes the diocesan pledge or assessment and outreach done from the operating budget.

**Personnel:** This group should include all salaries and benefits paid to employees. Almost everyone working for you is an employee, not an independent contractor. Clergy with a contract (not supply clergy), administrators, organists, and sextons are almost always employees. They should be paid through payroll and receive a W-2 at the end of the year, not a 1099.

**Program Expenses:** This would include all the supplies and regular expenses for the Altar, Sunday School, youth group, music program, and any other basic core programmatic function of the congregation. Expenses for a soup kitchen, food pantry, after school program, etc. are non-operating items and should be reported with other non-operating income and expenses.

**Office Expenses:** Paper and other office supplies, expenses for the copy machine, telephone, internet access, etc. should be grouped here.

**Plant Operating Expenses:** This includes insurance, utilities for the church plant, including a rectory used as a rectory, maintenance supplies and minor repairs. Large expenses for the plant are capital expenses and should be included with other non-operating items.

### **Non-operating Income and Expense Report**

As needed, the non-operating income and expense report could include:

#### **Capital:**

*Income* — report any capital contributions here; if they were earmarked, list the project

*Expenses* — show what has been paid out for specific projects

#### **Contributions to Investments:**

This includes all funds treated as principal contributions to the investments. It is good practice for all unrestricted bequests to be treated this way.

#### **Outreach Programs:**

Show income and expenses for programs like food pantries, after school programs, etc. here

#### **Funds for Transmittal:**

If at the United Thank Offering (UTO) in gathering, people make checks payable to the parish, you need to deposit them and make a check to the UTO and send it. Show such “in-and-out” activity here.

### **Columns to Show on the Income and Expense Report**

We have discussed how to group the items shown on the report to make it more user-friendly and easier to understand. Now we will discuss what columns of numbers should appear on the report.

### ***The Four Questions***

There are four questions Vestry members should be asking when looking at a financial report, and the report should make it easy to find the answers.

1. **How are we doing so far this year?**
2. **How does that compare with where we thought we would be at this point?**
3. **Are we doing better or worse than last year?**
4. **What are our targets for the year?**

Each question can be answered by a column of numbers. As explained above, the groupings of income and expense items should have subtotals, and those subtotals should be bolded. Most of the time the discussion can be about the subtotal, unless there are unusual things happening in some of the individual lines that need an explanation.

1. 1) The first question can be answered by a column of numbers that show the **year-to-date actual** activity. If you are at the June Vestry meeting, the first column should show the total activity from January through May. See a sample report [here](#).)  
It is not helpful to show the previous month’s activity. Cash flow varies at different time of the year; sometime a bill for one month is paid in the next month. Showing one month’s activity (unless you are at the February meeting and that column is January) probably just means that you will spend time rehearsing the usual variances in cash flow.
2. The second question is answered by a column that shows your current year’s **budget year-to-date**. So at the June meeting this column would just be the budget line divided by 12 and multiplied by 5 to show five months’ activity. Anyone can easily see whether the actual number is above or below the projected budget.
3. The third column should be the **previous year-to-date actual**. In June 2017, that would be the activity from January-May 2016. That tells you whether contributions from individuals are running ahead or behind the previous year.
4. Finally, the fourth column should be the **total current year budget**. This tells you what your targets are for each category and grouping for the entire year.

If one of these columns is missing, you won’t be able to answer one of the important questions. If other columns are present, it will just make things confusing and reduce the efficiency of the report. You don’t need percentages or variances. You will be able to understand the breakdown of numbers as you read across the four columns I recommend.

The entire report does not need to be longer than two pages. If the operating budget report is longer than two pages, it means that it has small, unimportant numbers. Those numbers should be included in some other budget line. For instance, you don’t need a separate line to show the number of pens you

bought; that expense should be included in the line called “Office Supplies.” A rule of thumb is that if a budget line is less than 1% or 2% of the budget, it should probably be included in some other line.

There! Now you know what a well-organized financial report is, and you know how to read and understand it. You know what questions to be asking and can be a good member of the financial leadership team of your parish.

If you have any questions, please contact me: [jkeucher@episcopalfoundation.org](mailto:jkeucher@episcopalfoundation.org) or 347-713-2218.

***Jerry Keucher***, an Episcopal priest, is the author of *Remember the Future: Financial Leadership and Asset Management for Congregations* (2006) and *Back from the Dead: The Book of Congregational Growth* (2012). He serves as priest-in-charge at St. Mary’s Episcopal Church in Brooklyn, New York, and works with ECF as a consultant. Jerry has served as chief of finance and operations for the Episcopal Diocese of New York. He has held similar positions in financial leadership, including Staten Island Botanical Garden and Staten Island Institute of Arts and Sciences. A gifted linguist he has taught Greek and Hebrew at Princeton Theological Seminary and Yale Divinity School.

*(This ECF article is part of a series designed to help clergy and lay leaders address the economic challenges of congregational ministry in the 21<sup>st</sup> century and is made possible through a grant from Lilly Endowment’s National Initiative.)*

## Resources

- [Basics of Parish Finances](#) an ECF webinar led by Jerry Keucher, February 2014
- [Fearless Finances - Parish Budgets](#) an ECF webinar led by Jerry Keucher, October 2016
- [Basics of Church Financial Reporting - Part 1](#) by Jerry Keucher, Vestry Papers, March 2017
- [Lessons from a Rookie Treasurer](#) by Tyler D. Schleicher, Vestry Papers, May 2014
- [Accounting Software: Finding the Right Fit](#) by Philis Jones, Vestry Papers, May 2014

## Money Minutes

By Sandra Montes, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

***This article is also available in Spanish [here](#). Este artículo está disponible en español [aquí](#).***

For Latino/Hispanic congregations in the Episcopal Church in the United States, the topic of financial literacy has not commanded much attention. As a matter of fact, many Episcopalians are curious about what Latino/Hispanic congregations are doing to keep their congregations growing and vibrant. As the word *sustainability* resurfaces time and again in Latino/Hispanic ministries, I think we face three primary challenges.

First, most of our leaders and parishioners come from other denominations or religious traditions and do not fully comprehend how the Episcopal Church administers its finances. Some call the offering a *limosna* (hand-out) and some are burnt out from being forced to tithe. Since the Episcopal Church welcomes all, this subject is oftentimes put on the backburner.

Second, most of our congregations are missions (in other words, the dioceses help them financially) and the dioceses or bishops hope they will eventually become self-sustaining. Some missions have been open for decades and, although they grow in numbers, they remain the same financially. Major reasons for this are problems specific to the Latino/Hispanic population: job security, immigration status, and mobility.

Third, to be sustainable, we must have financial literacy and stewardship education. In Latino/Hispanic ministries, these two go hand in hand. For people to give more financially, they must learn the basics of finances as well as how their generosity helps their church.

To help start the conversation, we have created the video series: “The Money Minute”. These videos talk about the best practices many churches use to educate their congregations on stewardship or financial generosity. They are one-minute lessons that include one best practice, suggestions on how to use it, and a Bible verse.

Here are six to get you started:

Money Minute 1 – [A focus on Rectors/leaders being visible givers](http://bit.ly/2p0QfT3) - <http://bit.ly/2p0QfT3>

Money Minute 2 – [A focus on preaching/teaching stewardship all year long](http://bit.ly/2naN9Q7) - <http://bit.ly/2naN9Q7>

Money Minute 3 – [A focus on lay testimonials](http://bit.ly/2o31lcD) - <http://bit.ly/2o31lcD>

Money Minute 4 – [A focus on the use of pledge cards and envelopes all year long](http://bit.ly/2o33IBE) - <http://bit.ly/2o33IBE>

Money Minute 5 – [A focus on transparency](http://bit.ly/2nK4KKR) - <http://bit.ly/2nK4KKR>

Money Minute 6 – [A focus on gratitude for all gifts](http://bit.ly/2oCy0ag) - <http://bit.ly/2oCy0ag>

These videos can be used as a springboard for powerful conversations on stewardship, generosity, and financial literacy. The best practices on the videos are not the only ones that can be used; instead, they are strategies that have been used and proven to yield positive results.

**Sandra Montes** is the *Episcopal Church Foundation's* Spanish Language Resource Consultant. Born in Perú, Sandra grew up in Guatemala and settled in Texas as soon as she could. Her passions are God, family (especially her son), music, education, and writing. She has been developing original bilingual resources for her church, school, and others for years. Sandra has been volunteering and working in the Episcopal Church since she was welcomed into Her in 1986. She serves as musician, translator, speaker, consultant, and writer. She is a full-time teacher and doctoral student.

*These ECF videos are part of a series designed to help clergy and lay leaders address the economic challenges of congregational ministry in the 21<sup>st</sup> century and is made possible through a grant from Lilly Endowment's National Initiative.*

## Resources

- [Treat the Disease, Not the Symptom](#) by Jerry Keucher, Vestry Papers, March 2016
- [Pledging: Should Clergy Know?](#) by Erin Weber-Johnson, Vestry Papers, May 2014
- [Model Intentional Giving](#) by Laurel Johnston, Vestry Papers, September 2010
- [Money – What’s It to You?](#) an ECF webinar led by Donald Romanik and Demi Prentiss, April 2016

## La Mayordomía en Un Minuto

By Sandra Montes, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

***This article is also available in English [here](#). Este artículo está disponible en inglés [aquí](#).***

Para las congregaciones latinas/hispanas en la Iglesia Episcopal de Estados Unidos, el conocimiento financiero no ha sido un tema muy tocado. De hecho, muchos Episcopales quieren saber qué están haciendo las congregaciones latinas/hispanas para mantener sus congregaciones creciendo y con tanta vida. A medida que la palabra *sostenibilidad* reaparece cada vez más en los ministerios latinos/hispanos, creo que nos enfrentamos a tres desafíos principales.

Primero, la mayoría de nuestros y nuestras líderes y feligreses vienen de otras denominaciones o tradiciones religiosas y no entendemos completamente cómo se administran las finanzas en la Iglesia Episcopal. Algunas personas llaman a la ofrenda una limosna y algunas están cansadas de haber sido obligadas a diezmar. Dado que la Iglesia Episcopal da la bienvenida a todo el mundo, este tema es a menudo puesto al lado.

Segundo, la mayoría de nuestras congregaciones son misiones (o sea, las diócesis las ayudan económicamente) y las diócesis o los obispos y las obispas esperan que se vuelvan autosuficientes. Algunas misiones han estado abiertas durante décadas y, aunque crecen en número, siguen siendo las mismas económicamente. Las razones importantes para que sigan iguales son los problemas específicos de la población latina/hispana: seguridad en el empleo, estado migratorio, y movilidad.

Tercero, para poder ser sostenibles, hay que ofrecer educación no sólo financiera, pero también sobre la mayordomía. En los ministerios latinos/hispanos, estos dos van de la mano. Para que la gente dé más dinero, deben aprender los fundamentos de las finanzas y cómo su generosidad ayuda a su iglesia.

Para ayudar a iniciar la conversación, hemos creado la serie de videos: “La Mayordomía en Un Minuto”. Estos videos hablan de las prácticas exitosas que muchas iglesias usan para educar a sus congregaciones sobre la mayordomía o generosidad financiera. Son lecciones de un minuto que incluyen una práctica exitosa, sugerencias sobre cómo usarla y un versículo bíblico.

Aquí hay seis para empezar:

La Mayordomía en Un Minuto 1 – [Un énfasis en los rectores/los líderes siendo dadores evidentes](http://bit.ly/2o9S6bh) - <http://bit.ly/2o9S6bh>

La Mayordomía en Un Minuto 2 – [Un énfasis en la predicación/ la enseñanza de la mayordomía durante todo el año](http://bit.ly/2nDZZI1) - <http://bit.ly/2nDZZI1>

La Mayordomía en Un Minuto 3 – [Un énfasis en los testimonios de las personas laicas](http://bit.ly/2p0xrDt) - <http://bit.ly/2p0xrDt>

La Mayordomía en Un Minuto 4 – [Un énfasis en el uso de las tarjetas de promesa y sobres todo el año](http://bit.ly/2o345GW) - <http://bit.ly/2o345GW>

La Mayordomía en Un Minuto 5 - [Un énfasis en la transparencia](http://bit.ly/2naQQ8u) - <http://bit.ly/2naQQ8u>

La Mayordomía en Un Minuto 6 - [Un énfasis en la gratitud por todos los dones y obsequios](http://bit.ly/2nDwtqZ) - <http://bit.ly/2nDwtqZ>

Estos videos pueden ser utilizados como un punto de partida para una conversación poderosa sobre la mayordomía, generosidad, y educación financiera. Estas prácticas exitosas no son las únicas que se pueden usar, sino que son estrategias que se han utilizado y demostrado para dar resultados positivos.

Este artículo de ECF es parte de una serie diseñada para ayudar al clero y a los/las líderes laico/as a enfrentar los desafíos económicos del ministerio en una congregación en el siglo 21 y es posible gracias a una subvención de la Iniciativa Nacional del Lilly Endowment.

**Sandra T. Montes** nació en Perú, se crió en Guatemala y se instaló en Tejas lo antes que le fue posible. Sus pasiones son Dios, familia (especialmente su hijo), música, educación y escribir, y ha estado esperando y orando por este puesto por años. Sandra ha estado elaborando recursos bilingües originales para su iglesia, escuela y otros por años. Sandra ha estado trabajando como voluntaria y en la Iglesia Episcopal desde que le dieron la bienvenida a Ella en 1986. Se desempeña como música, traductora, oradora, asesora y redactora. Es docente a tiempo completa y está estudiando para obtener su doctorado.

#### Recursos

- [Abre tu corazón a la misión de Dios](#) por Sandra Montes, Vestry Papers, Septiembre 2016
- [Donativos: ¿Debe saber la cantidad el sacerdocio?](#) por Erin Weber-Johnson, Vestry Papers, Mayo 2014
- [Hablar con auténtica firmeza](#) por Dick Kurth, Vestry Papers, November 2003

## **Transforming Church Communities: a 25% Solution**

By Kelly Sundberg Seaman, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

What do you get when a part-time curate meets a full-time opportunity? Focus. Presence. Availability.

In September 2016, thanks to a grant made by the Lilly Endowment Inc. to the Episcopal Church Foundation (ECF), and subsequently awarded to the Episcopal Church of New Hampshire through the Ministerial Excellence Fund (MEF), my role as Missioner of Sunapee became full-time, after a year as a three-quarter time position. What changed when that extra 25 percent became available for parish ministry, and what can other congregations learn from our experience?

### **Before: 75% this, 25% that**

A year earlier, I had been called to a newly created regional curacy, sharing my time between two Episcopal parishes located near New Hampshire's Lake Sunapee who were poised to explore a possible partnership. One parish was growing, and ready to support a priest in addition to its full-time Rector. Twenty minutes away, across a county line, a small parish employed a part-time rector who had announced her retirement from parish ministry, to take effect in about two years. With financial support from the diocesan Mission Resources Committee, I was called as curate. I would be mentored by both priests, be formed by both congregations, and would embody a growing bond between the churches, highlighting their shared mission to serve neighbors in both towns and both counties.

The curacy was a three-quarters time position, and I wanted (and needed) full-time work. During that first year, the one-quarter time position as a hospital chaplain brought me up to full-time employment. Then, the smaller church's rector retired nearly a year earlier than anticipated. Sooner than we'd expected, where there had been three priests, two experienced, one new, and 2.25 FTE (full time equivalent) among us, now there were just two. Could the two of us, working together, serve both a growing parish in need of a second priest itself and a very small parish that plays a vital role in its community but whose budget was strained by paying a part-time priest's salary?

Support from ECF gave us the chance to answer that question. ECF's grant "From Economic Challenges to Transformational Opportunities," made through the Lilly Endowment's National Initiative to Address the Economic Challenges Facing Pastoral Leaders, is providing lay and clergy leaders of the Episcopal Church with resources, tools, and other support to help address the financial and leadership challenges of congregational ministry in the 21st century. One part of that program, for which the Episcopal Church of New Hampshire became a pilot group, is the Ministerial Excellence Fund (MEF), which makes "grants to entrepreneurial clergy with the ability to help transform congregations, but for whom personal financial challenges provide significant impediments."

Our Bishop, the Rt. Rev. A. Robert Hirschfeld, explains it this way, "Through this unique matching grant opportunity, donations to the Episcopal Church of New Hampshire will be multiplied to support clergy in our Diocese directly and help us raise new leaders to carry on our legacy of faithful parish ministry and community outreach."

Here's some of what happened when my call as priest became full-time:

## Community connections

Meshing the schedules of two distinct jobs requires a particular sort of efficiency, fulfilling responsibilities to two employers, with interwoven timetables and occasional incompatible expectations. I was grateful to replace those circumstances with a greater degree of simple presence, and a bit of blessed inefficiency, the gift of just being present. With gratifying frequency, serendipitous (Spirit-given) encounters have led to blessings, such as:

- Inviting a newly engaged couple to have a church wedding they didn't realize was a possibility.
- Welcoming into the sanctuary many guests who, as the couple noted, were more used to meeting God in recovery meetings downstairs than upstairs in church.
- A conversation with a visitor to the larger church's St. Nicholas Fair led to a memorial service marking the first anniversary of her son's overdose death. This prayer service was filled with music from folk to rap and planted the seeds for a concert to fund scholarships for young musicians in our region.

## Teaching

Soon after becoming full-time, I taught a five-session course on prayer and *The Book of Common Prayer*. I offered two sections, one meeting in the afternoon, the other in the evening. That flexibility made the course accessible to folks with a variety of schedules, increased the number of participants, and drew students from both parishes. I doubt that I would have been able to teach the course twice each week if I had been working part-time. In January, I began mentoring an EfM (Education for Ministry) group, the first at the larger parish after a gap of several years.

## After: 100% On

It may be that three-quarters time is a particularly challenging level of employment, and perhaps especially so if the employed person adds a second job in order to work full-time. Full-time ministry is not, of course, a clock in, clock out, 40-hours-a-week role. Seventy-five percent of a job that edges towards 50 hours (or more) when it's "full-time" brings your "part-time" priest awfully close to what counts as full-time in other fields. Adding a second job to meet full-time salary levels adds up to a lot of working hours.

I'd suggest that the most powerful lesson is this: ***Be proactively partnership-minded.*** If your congregation cannot support a full-time priest, can the congregation take the initiative to help fill the gap? What if the task of finding the missing pieces of full-time employment were shared between parish(es) and priest, and not left to the priest alone?

What is making it possible for me to serve full-time as a parish priest is the willingness of several entities to partner, including two congregations willing to say, "You are the other church's priest, too"—or even better, "You are **our** priest, together." The spirit of partnership has been in the two churches looking to work together and with the diocese to call a curate. This spirit has also been in the diocese's collaboration with ECF and the Lilly Endowment Inc. It means being willing to be creative, being transparent about finances, and acknowledging that many more things are possible when you don't try to go it alone.

*As Missioner of Sunapee, **Kelly Sundberg Seaman** serves St Andrew's, New London, NH and the Church of the Epiphany in Newport, NH. She loves being out in the woods on foot or on skis, and can't wait to get her kayak (depicted on the stole given by St Andrew's at her ordination) back in the water. Kelly grew up in Charlottesville, Virginia. She was ordained to the priesthood at St Andrew's on December 21, 2015, the Feast of St Thomas. Kelly is a graduate of Davidson College and the University of Virginia. Her preparation for ordination included the Anglican Studies program at the Church Divinity School of the Pacific, the Episcopal seminary in Berkeley, California. Prior to ordination, Kelly worked as a writer and editor, most recently at Dartmouth. She is mother to two daughters and a son, and is married to David Seaman.*

*(This ECF article is part of a series designed to help clergy and lay leaders address the economic challenges of congregational ministry in the 21<sup>st</sup> century and is made possible through a grant from Lilly Endowment's National Initiative.)*

### **Resources**

- [Part Time ≠ Less Than](#) by Cathie Caimano, Vestry Papers, May 2016
- [From Challenge to Opportunity](#) by Susan Elliott, Vestry Papers, May 2016
- [Shared Leadership](#) by Beckett Stokes, Vestry Papers, July 2014
- [Equal Partners](#) by Donald Romanik, Vestry Papers, July 2013