Ministry and Money

Fair Share and Churches  p 6
Ten Steps to Equitable Compensation  p 10

2009 Annual Meeting
June 27-30 • Milwaukee, Wisconsin  p 18
Engineered to meet the unique needs of pastors, lay employees and their families. One MMBB program that builds a brighter future with retirement savings—and provides insurance for life’s unexpected turns along the way. What a bright idea.


Ministry and Money

6 Fair Share and Churches—The NACCC’s Very Own Financial Crisis
   Edith Bartley

10 Ten Steps to Equitable Compensation
   Margaret E. Lewis

14 Money Matters
   Samuel Schaal

15 A Negotiating Paradigm for Churches
   Dan Olson and Noel Vanek

18 2009 Annual Meeting
   Does A New Thing
   Shawn Stapleton

Departments

21 Around the NA
23 Pastorates and Pulpits
24 Missionary Society News and Needs
27 Benediction

Columns

4 From My Heart to Yours
   Tom Richard
5 Transitional Thoughts
   Samuel Schaal
We are called to build up the body of Christ, and this has never meant our local church alone.

The Cambridge Platform had a larger view of why local churches ought to participate in wider fellowships—the maintenance of communion through mutual care, consultation, admonition, participation, and recommendation; and the administration of relief. Henry Martyn Dexter, an inspired Congregational theologian/pastor, once wrote, “Those who do not actively keep agreements of fellowship or violate agreements of the wider fellowship destroy it.”

If I were serving a local church right now I would support the wider fellowship, even in these economically-strapped times. Why?

• Because covenants are important not only to the local church as the constituting and gathering documents of their life in Christ, but because a congregation, autonomous as it is, has a responsibility to live beyond itself.

• Because we are called to build up the body of Christ, and this has never meant our local church alone.

• Because I have seen the fruits of fellowship and they are beyond what any church can experience by itself.

• Because I would want any church I serve to be able to replace me with a minister who loves Christ, loves serving Christ within a Congregational church, respects the intelligence of the members of that church, and wants to bless and be blessed by the wisdom and counsel of brothers and sisters in Christ from other Congregational churches.

The Rev. Dr. Thomas M. Richard
Executive Secretary
National Association of Congregational Christian Churches
Where Your Treasure Is

Last fall as the market came sliding (crashing?) down, one newspaper’s headline proclaimed “Fear Sends Dow Below 10,000.” (Remember 10,000? Now it’s hovering in the 6,000 range!) I thought the headline writer nailed it perfectly. Indeed, it was fear in the market that caused the dip. The Dow Jones index is a barometer of confidence or lack of it, and recently we’ve seen a lot of lack of confidence.

Times are scary. The other day a florist was delivering flowers to the church for a memorial service and she told me this was her third day on the job. She used to be a real estate agent, she said, but her business dried up. Elsewhere I know people who have lost jobs. No one is happy about retirement account statements. Everybody is wondering what will happen next.

And so (fearlessly!) we publish an issue on Ministry and Money. We do so out of a deep concern that we better connect our spirituality and our wealth. Jesus said it best when he suggested that where one’s heart is, there is one’s treasure.

In times like these, if we love the church, we need our treasure there. As stories in this issue suggest, ministers and staffs need to be fairly compensated. How we pay our ministers and staff is a social justice issue, after all. Likewise, we need to fund our wider associational ministries. Giving to the NACCC Shared Ministry Fund is embarrassingly skimpy with over a third of our churches not giving to the fund at all (see page 6).

While most of the world watches the financial news with fear, may we approach these days in faith, knowing that God is present in these situations, and that we are called to be the church in the use of our material resource just as fully as in the use of our other gifts. In times like these, may we keep our churches (and our National Association) strong and vital so we can better minister to a world gripped in fear.

Rev. Samuel Schaal
Transition Editor
**Fair Share and Churches—The NACCC’s Very Own Financial Crisis**

Unrelated to the Wall Street woes, Oak Creek continues to cope with a torrent of red ink—and asks your help.

*by Edith Bartley*

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**Shared Ministry Fund Giving Level Per Member (2006-2007)**

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
<th>Description</th>
<th>Per Member Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>45 churches</td>
<td>10.5%</td>
<td>Fair Share Plus</td>
<td>$12.00 or more per member</td>
</tr>
<tr>
<td>36 churches</td>
<td>8.4%</td>
<td>Fair Share</td>
<td>$10.00 to $11.99 per member</td>
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<tr>
<td>29 churches</td>
<td>6.8%</td>
<td>$8.00 to $9.99 per member</td>
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<tr>
<td>50 churches</td>
<td>11.7%</td>
<td>$5.00 to $7.99 per member</td>
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<tr>
<td>93 churches</td>
<td>21.7%</td>
<td>$0.01 to $4.99 per member</td>
<td></td>
</tr>
<tr>
<td>15 churches</td>
<td>3.5%</td>
<td>Gave to SMF, but provided insufficient data to determine per-member giving</td>
<td></td>
</tr>
<tr>
<td>161 churches</td>
<td>37.5%</td>
<td>Did not give to SMF; about 1/3 of them gave to another segment of the NACCC</td>
<td></td>
</tr>
</tbody>
</table>
Attention Delegates: This article discusses a financial proposal on which you will vote at the 2009 Annual Meeting in Milwaukee.

A brand-new member of the Executive Committee, Randy Asendorf, learned the harsh facts of the NACCC’s financial life at that committee’s November 2008 meeting in Milwaukee. In a casual conversation between sessions, NA Chief Financial Officer Dan Drea mentioned to Randy that, at the present rate, the National Association would be bankrupt in six or seven years. “That got his attention,” Dan said.

Dan was referring to the Shared Ministries Fund (SMF)—formerly, the General Operating Fund—which has been in the red for many years. This is the fund which pays Rev. John Carson’s salary when he visits mission projects, a major reason why 100 percent of contributions to missions can be spent on missions. This is the fund which pays Carrie Dahm’s salary when she makes Annual Meeting site visits and when she answers your calls. It pays the salary of the people who help churches find ministers. It picks up the slack if our Annual Meeting, or NAPF or HOPE meetings don’t break even. It pays most of the costs for this magazine. It pays for heat and light at our Oak Creek office. It keeps the NA going; it makes the NA possible.

Laying Out the Problem

And it is deeply in the red. As the chart shows, over the past six years, we have taken more than $700,000 out of investments to cover deficits in the SMF. Worse still, this amount would have been almost double except for the sale of a portion of our land in Oak Creek in 2004 ($204,000 net), and four bequests in 2004 and 2005 (totaling $458,000).

The chart on page 9 shows that giving by member churches has hovered around $300,000 since 2003, but that level of giving actually has been the norm much longer. In 1998, $289,400 was received. All these figures demonstrate that ordinary expenses are exceeding ordinary income by roughly $230,000 every year. We simply are running out of money.

So when your church’s delegate comes to Milwaukee in June 2009 for the Annual Meeting, they will be voting on proposals to change the Articles and Bylaws which we hope will increase the giving of member churches to the SMF. This was announced from the podium at last year’s meeting, and the formal, legalistic language will be distributed to every member church at least three months before the Annual Meeting. But the draft distributed last summer in Plymouth, as well as the data and the summary elsewhere in this article, provide more than enough information for your church to decide whether to support (we hope) or oppose (your right) this proposal, and then to instruct your delegate how to vote.

We've Already Tried

To cope with these deficits, the Executive Committee (EC) and the Oak Creek staff have cut expenses. Since personnel costs are the largest item in the SMF budget, the number of employees has been reduced: some full-time positions have become part-time; departing employees have not always been replaced. Full-time equivalent staff is down almost 25 percent from five years ago. Old-timers tell me that at one time, we had four executives in Oak Creek. However, as anyone in business knows, cutting staff means cutting service, which does not lead to increased income. A personal aside here; the Oak Creek office staff are wonderful. They do an amazing amount on a shoestring, and morale is high. But this just isn’t the way we want to operate.

Another response to the red ink has been to find money in other parts of the NA. So the SMF gets the interest income from loans to churches made by the Building and Loan Team, gets support from the divisions, and treats unrestricted bequests as ordinary income—all of which could go elsewhere in the NA if the overall financial situation permitted.

For example, this year’s budget for the SMF, which was approved by the delegates at the Annual Meeting in Plymouth, Mass., in June, had a planned deficit of $47,700. But to achieve this relatively modest shortfall, $75,000 was transferred from CFTS, to increase the SMF income line, and a projected $50,000 in bequests was also treated as ordinary income. Moreover, the budget assumed giving by member churches of $355,000. Last year member churches gave $285,000. Will we receive 25 percent more than last year?
To cover the shortfall in the SMF budget, the NA takes money out of unrestricted reserves, specifically, the Lydamar Reese Fund. On April 1, 2008, that fund contained $1,275,000. This is the money to which Dan Drea was referring when he said we would run out in six or seven years. Besides the anticipated budgetary deficits, this fund is tapped for other special projects. For example, since the Annual Meeting in Plymouth, the Executive Committee has approved $200,000 from the Lydamar Reese Fund to be used for technology infrastructure—enhanced website and worksite, database management and financial accounting in Oak Creek. Our previous computer and technology setup was an amazing tribute to human ingenuity, duct tape and chewing gum, but even that had limits, and we had reached them. As this magazine goes to press, the Lydamar Reese fund barely exceeds a million dollars.

You may have heard a rumor that the National Association has millions of dollars of endowments. The Treasurer can tell you exactly how much the NA has, but he—and any lawyer—can tell you that we cannot spend that money for the SMF. The original donors put restrictions on those funds which we are legally bound to follow. And the funds are doing other good things.

Not only does bankruptcy loom—in six or seven years if you listen to our financial people, in five or 10 years if you listen to our public relations people. In the meantime the belt tightening has seriously impaired the ongoing operations of the Association: Slower response times from the office, moratoriums in granting new loans to churches, travel restrictions reducing face-to-face meetings, communication lags with member churches due to ancient technology, delaying or postponing outreach to unaffiliated but historically congregational churches.

To operate our Association adequately, the Executive Committee believes the income from member churches needs to be at least $500,000.

**Who Gives What**

For more than a decade, churches have been urged to give a Fair Share Amount. That amount, as voted at an Annual Meeting, is currently $10 per active member. The number of active members in a church is based on the report they submit for the NA Yearbook. We even urge churches to give a Fair Share Plus Amount of $12 or more for each active member if they can.

But this combination of honor system plus begging has limitations. In 2006-2007, only five-eighths of the churches which belong to the National Association gave anything to the Shared Ministries Fund. The yearbook listed 429 churches as members; 268 gave to the SMF: 62.5 percent. That was a typical year. The low number may partly be caused by fiscal year confusion: the NA’s fiscal year runs from April 1 to March 31. It’s easy for First Congregational of Hometown, USA, to send its 2007 contribution and its 2008 contribution during the same NA fiscal year. Also, with the turnover in volunteers in churches, the people who draw up First Congregational’s budget may never have heard of Fair Share, much less know how many active members the Yearbook records.

Not a few churches give only to commissions and divisions within the NA—the Missionary Society, for example, or Congregational Church Development, perhaps, all of them good and worthy and necessary causes. (Reality check: every division of the NA receives at least $70,000 in services out of the SMF budget line.) Some churches, I know, are poor. A church near me—beautiful old building, only a handful of members—had a leaking roof; members took money from their retirement accounts to fix it. But 37.5 percent of our churches? I hope not. (See details on page 6 chart.)

**The Solution, We Hope**

Delegates and attendees at the Annual Meeting in Plymouth in June 2008 saw a detailed power point presentation by Don Sturgis, chair of the Budget Committee. Text, tables, charts. He and his committee and the Oak Creek staff, most notably Dan Drea Diana David, Rebecca Moore and Susan Carson, did extensive research...
on giving by member churches. These data made it crystal clear to the Executive Committee that member church giving was both the cause of and the solution to the NA’s financial problems. The EC’s recommendation: that to be an active member of the NACCC, a church must give at least half of Fair Share. There is an escape clause, of course, for poverty. But most Americans can find $5, and that’s all that’s being asked: $5 per active member, according to the statistical report that the church itself reports to Oak Creek. For this recommendation to become actual policy, a majority of the delegates to the Annual Meeting in Milwaukee, June 27-30, will have to vote in favor. Please help insure that your church’s delegate comes prepared to vote.

To the many churches which are Fair Share and Fair Share Plus givers, we express our deep thanks, and ask that you continue your generosity. Perhaps you didn’t know how important your gifts have been to the life of the NACCC. Your gifts have been vital, and they will remain so.

Faith, Freedom, Fellowship

But this isn’t just about money. It’s not just about making the National Association stronger as more member churches are involved. It is, above all, about making each member church stronger as they participate more with each other and with our national organization. We are meant, as Congregational churches, to be autonomous, to be governed by our members, but we aren’t meant to be alone. The National Association has as its fundamental purpose—“Bringing together Congregational Christian Churches for mutual care and outreach to our world in the name of Jesus Christ.”

So let us be brought together in such a way that we can care for each other, and so we can indeed reach out to our world in Jesus’s name. And so we can continue to do this as far into the future as human eyes can see.

### Becoming A Fair Share Church

**MOST FAIR SHARE AND FAIR SHARE PLUS CHURCHES INCLUDE THIS AMOUNT IN THEIR ANNUAL BUDGET AS EXPENDITURE FOR:**

- Contributions to State and National Associations,
- Contributions to the Wider Fellowship, or
- Our Fair Share to National and State Associations.

**HERE ARE OTHER WAYS MANY NA CHURCHES USE TO BECOME FAIR SHARE OR FAIR SHARE PLUS:**

- Request members to consider a gift to the Shared Ministries Fund (SMF) in addition to their church pledge during the annual stewardship campaign.
- Send a letter explaining the NACCC and its services with a request for a SMF donation to each member at some time other than the regular stewardship campaign.
- Include a Fair Share envelope in the envelope packet. To obtain a supply of these envelopes call 800-262-1620 or e-mail naccc@naccc.org.
- Have a Fair Share Sunday during the year when a special offering is taken.
- Hold a special fundraiser such as a dinner, raffle or silent auction with the proceeds used to do “our fair share” in supporting the SMF.
- Feature the National Association in the church newsletter and ask members to give up something less essential to support the SMF.

### NACCC Shared Ministries Fund Results

<table>
<thead>
<tr>
<th>Year Ending March 31st</th>
<th>Church Giving</th>
<th>SMF Surplus/(Deficit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>$294,300</td>
<td>($179,600)</td>
</tr>
<tr>
<td>2004</td>
<td>$310,800</td>
<td>$2,484,000*</td>
</tr>
<tr>
<td>2005</td>
<td>$321,500</td>
<td>($38,500)</td>
</tr>
<tr>
<td>2006</td>
<td>$310,800</td>
<td>($148,200)</td>
</tr>
<tr>
<td>2007</td>
<td>$305,600</td>
<td>($266,500)</td>
</tr>
<tr>
<td>2008</td>
<td>$285,000</td>
<td>($80,400)</td>
</tr>
</tbody>
</table>

* Surplus was generated from a one-time land sale.

**Edith Bartley** is a member of the Executive Committee and Chair of the Membership and Procedures Subcommittee. She is a member of Plymouth Church of the Pilgrims in Brooklyn, N.Y. and President of that church’s unicameral governing body. A journalism graduate of Iowa State University, she formerly edited company magazines for the Federal Reserve Bank of Chicago and AIG Insurance, and was married for 43 years to the long-time editor of The Wall Street Journal.
Myriad factors contribute to a vital church community, and staff compensation ranks among the most important. Through a thoughtful compensation process, your church can implement a sound compensation and benefits program. The fruits of this process include:

- Good communication between pastor and people
- Motivated staff
- Increased security for staff and their loved ones
- Orderly successions
- Ability to attract and keep top talent
- A stronger witness and mission

Be sensitive to feelings along the way. Some parishioners find it difficult to discuss money matters in church, and compensation matters can be particularly sensitive. Compensation matters can make a youth counselor flush, silence an outspoken committee member and make a gifted preacher strangely reticent.

That’s why we need to:

1. Bring compensation matters down to earth

People have material needs that are not diminished by working for a church. They wish to provide for any family members and to prepare for the future.

Beyond those bare essentials, people hope for a degree of the comfort, security and convenience available to us in these modern times. And they have a basic desire to be recognized and rewarded for working hard, achieving objectives and taking on additional responsibilities.
Fortunately, churches are moving away from the days of exploitation. Fewer churches expect pastors and staff to work for low levels of pay and without benefits when professional parishioners would not accept such terms from their own jobs. Increasingly, adequate compensation and benefits for church staff are being seen as a matter of justice and a point of pride for congregations.

2. Set up a Pastoral Relations Committee

A Pastoral Relations Committee or Church/Staff Relations Committee can be a great help in handling compensation matters. A church with a Pastoral Relations Committee typically uses the committee to advise the pastor, relay congregational concerns and commendations, and advocate for the pastor within the congregation.

For a successful committee:
- Select mature, sensitive people who can keep confidences
- Meet regularly
- Replace vacant positions quickly
- Begin discussions early in the year
- Have a performance evaluation several months before the salary budgeting session, and
- Conduct the pastoral budgeting session with the pastor.

3. Enroll church staff in Benefits for Life

What if your pastor falls critically ill, the executive assistant suffers a fatal auto accident, or your senior pastor can no longer do the job (but can’t afford to retire)?

You cannot prevent sad events, but you can prevent the ultimate tragedy—turning your back because you are unprepared to help. It happens more often than you’d think. Churches pass the hat and then evict a family from the parsonage.

When you cover your pastor and staff with MMBB’s Benefits for Life program, you are much better prepared for these situations. The plan would provide monthly income for the disabled and death benefits for beneficiaries. It would provide income for dependent children and surviving spouses. If your church had been paying the employee’s medical and dental premiums, the plan would assume these payments for the disabled individual as well. When an employee retires, the plan would provide monthly income for life with the employee’s choice of guarantees.

All of these benefits would be paid by the plan, freeing church resources to arrange interim or replacement staff.

A PASTOR’S GUIDE TO COMPENSATION NEGOTIATION

Preparation
- Maintain a year-long stewardship education program
- Hold your evaluation session several months before the negotiation
- Hold the negotiation several weeks before the budget is due
- Using MMBB guidelines and the Pastoral Budget Worksheet, develop several options you could accept
- Consider non-cash compensation including continuing education, sabbatical, vacation and the like
- If judgment so dictates, distribute materials to the Committee two weeks in advance
- Know your financial picture
- Know your feelings on the subject
- Keep records of your hours, accomplishments, projects completed

The council or board
- Prepare in prayer
- Focus on improving or at least not damaging relationships
- Stay on topic
- Separate people from problems
- Focus on common interests and church priorities
- Generate a variety of possibilities before deciding what to do
- Insist that the result be based on some objective standard, such as local teachers’ salaries
- Ask “Why?” and “Why not?” and listen
- Address your own interests in specifics
- Acknowledge that the interests of others are part of the problem
- Stay in the room
- Reach agreement
The need for these benefits has increased in our time.  
- More of us survive serious illness and injury.  
- Treatment costs have become catastrophic.  
- Fewer of us have nonworking spouses or live near extended families that can help in a crisis.

The NACCC partners with The Ministers and Missionaries Benefit Board (MMBB) to offer you these essential benefits. MMBB provides them on a nonprofit basis, without commission. So I say without bias that the sooner you enroll your staff, the better.

4. Define your current practices

Gather or note each church staff member’s:
- Education and experience
- Responsibilities
- Budgeted compensation, benefits and expense reimbursement, and
- Changes over the last few years

Often Committee members are surprised to learn the advanced education levels their pastors have achieved, and the rigorous demands placed on them.

5. Assess the compensation marketplace

- How has the cost of living changed? See the Bureau of Labor Statistics at www.BLS.gov
- Research salaries of other professionals in your community with similar levels of education, experience and responsibility. Try public libraries, teachers’ unions and state universities
- Ask MMBB for a copy of the most recent compensation mailings

6. Model different scenarios

MMBB’s Pastoral Budget Worksheet addresses pastoral pay in three distinct sections:
- Compensation (including salary, housing and tax offset)
- Benefits
- Expense reimbursement

Visit www.mmbb.org and from TOOLS, select EXPLORE FINANCIAL MODELERS > TOOLS > PASTORAL BUDGET WORKSHEET. This tool does the math for you, and links to useful details.

From the same site you can print the Worksheet from either of two publications: The Laborer Deserves to Be Paid or The MMBB Guide for Church-Related Employers. Go to TOOLS > LIBRARY OF MMBB LITERATURE > OTHER LITERATURE, or order paper copies of these publications by calling MMBB at 1-800-986-6222.

The worksheet will help structure your thinking and identify line items for the church budget so you can:

7. Tax shelter every possible penny

When you shelter staff pay from tax, you reduce the employee’s current taxable income. This reduces tax and increases take home pay, putting more money in the employee’s pocket.

Under IRS guidelines, ensure that your church board:
- Sets up separate budget items for cash salary and a housing or parsonage allowance; premiums for comprehensive benefits and reimbursement for ministry expenses.
- Declares your pastor’s earnings as tax-exempt housing allowance to the limit allowed by IRS regulations
- Declares that staff can save pre-tax through the Tax-Sheltered Annuity (TSA)
- Establishes Flexible Spending Accounts (FSAs) for eligible expenses so staff can contribute pre-tax and be reimbursed free of federal income tax, Social Security taxes, and state income tax in most states
- Establish an accountable plan to reimburse staff for the church’s cost of doing ministry. This allows church staff to be reimbursed, tax free, for expenses such as those to:
  - Operate a car
  - Attend denominational meetings
  - Take a continuing education class
  - Purchase books and periodicals

8. Meet with the pastor to set pastoral budget

Determine pastoral compensation in a joint meeting of the Pastoral Relations Committee and the pastor. You would have held an evaluation session several months before, and you would have completed your research. Have your pastor present his or her thoughts and then work through the Pastoral Budget Worksheet. Listen and be flexible. Consider alternatives, and come away with a recommended budget.
Many churches operate under financial constraints. But pastors need to be assured that the churches they serve value their leadership and are willing to budget adequately for them, even or perhaps especially during tough times.

If your pastor is seriously underpaid, the congregation may be unable to rectify the situation all at once. You may wish to draw up an agreement to adjust base salary over 2 or 3 years to catch up. Cost of living and merit increases would be in addition to these amounts.

9. **Assess internal equity**

If you have multiple pastoral/professional staff, one approach to consider in setting staff compensation budgets is to set the Senior Minister’s salary annually, as a base, and set levels and percentages for other positions from there. For example, someone responsible for a broad spectrum of ministries and staff supervision might receive 75-85 percent of base, someone responsible for two or three areas could earn within 70-80 percent of base and an entry level professional responsible for one or two areas 65-75 percent of base. At annual reviews, changes may occur in the percentage within a level or by changing levels.

10. **Call Us**

If we can be of further service to you, please call.

- Me as your MMBB relationship manager to the NACCC
- The MMBB regional representative for your state. Find his or her name at www.mmbb.org > CONTACT US.
- Your member service representatives here in New York at 1-800-986-6222. Our service line is staffed by people experienced in the ministry, finance and investments or both

To obtain information about PremierHealth medical and dental insurance, call Benefit Planners at 1-866-868-0502.

Available from MMBB:

- The Laborer Deserves to Be Paid (Available online on www.mmbb.org: TOOLS > LIBRARY OF MMBB LITERATURE. Also available in Spanish in hard copy format.)
- The MMBB Guide for Church-Related Employers (Available online.)
- Tax Guide for Ministers by Richard R. Hammar
- Social Security Information: What Ministers Need to Know
- Federal Reporting Requirements for Churches by Richard R. Hammar
- Sample Flexible Spending Accounts Kit

Available from the IRS:

- Social Security and Other Information for Members of the Clergy and Religious Workers (Publication 517)
- Circular E, Employer’s Tax Guide (Publication 15)
- Your Federal Income Tax for Individuals (Publication 17)
- Travel, Entertainment, Gift and Car Expenses (Publication 463)
- Medical and Dental Expenses (Publication 502)
- Child and Dependent Care Expenses (Publication 503)

**The Work of the Pastoral Relations Committee** by Emmett V. Johnson is a booklet available from Judson Press, American Baptist Churches Mission Center, P.O. Box 851, Valley Forge, PA 19482-0851. Telephone: 1-800-458-3766.

**The Rev. Margaret E. Lewis** serves as MMBB’s Relationship Manager with the NACCC. She had over 20 years of pastoral experience before joining MMBB in 1999.

**TAX DIFFERENCES FOR ORDAINED MINISTERS AS CHURCH EMPLOYEES**

The Internal Revenue Service (IRS) generally considers you an employee for federal income taxes and self-employed for Social Security/Medicare taxes.

As self-employed, you must pay the full Social Security/Medicare tax rate (currently 15.3 percent) on your “self-employment” (SECA) income. This is twice the non-minister employee rate of 7.65 percent. Your church cannot pay the employer portion for you, but must for lay employees. Many churches budget a taxable benefit for pastors equal to at least half the 15.3 percent called a Social Security/Medicare or SECA tax offset.

If you work for a church, taxes are not withheld from your pay unless you request withholding on form W-4. Generally as an employee you would receive a W-2 rather than a 1099-R tax form from your church to report income.
Spirituality is defined as practices that flow out of our understanding of the Christian experience. We think of spiritual practices as prayer, meditation and how we treat each other, especially the poor, sick and marginalized. We don’t think so much of how our personal habits about money are a part of Christian spirituality.

The Bible, of course, has much to say about our wealth and how to use it. Jesus said you cannot serve God and wealth (Matthew 6:24; Luke 16:13). Jesus advised the rich young man to give away all he had (Mark 10:21; Matthew 19:21; Luke 18:22).

So it’s tempting to think that according to Biblical standards, wealth is a bad thing. Many think the Bible says that money is the root of all evil, but of course 1 Timothy (6:10) says that it is the love of money that is the problem. Money itself is not a bad thing until it becomes an idol.

It is difficult in our materialistic, consumerist and capitalistic society for money not to become an idol. Materialism, consumerism and capitalism are not bad things at all, until they become the center of our lives. In a church talk I recently gave on the subject, I asked to borrow a dollar from a class member. I then walked over to a paper shredder and shredded it. (I wanted to burn it, but I was afraid of setting off the smoke alarm.) There was a gasp from the audience and the man himself was visibly shocked. Nobody said it, but everybody felt it: How could you shred money? That’s a sacrilege!

A sacrilege? Jacob Needleman’s 1991 book Money and the Meaning of Life speaks of the sacred quality of money:

“The aim (of this book) is nothing more nor less than to sacralize the money question. This does not mean making money itself sacred. It means finding the precise place of money at the heart of the most important undertaking of our lives—the search to become what we are meant to be, in the service of that greatness that calls to every man or woman on this endangered earth” (p. 16).

Needleman notes John Kenneth Galbraith’s landmark 1958 book The Affluent Society that critiqued the assumption that continually increasing material production is a sign of economic and societal health. Needleman said that the term “affluent society” means, “not only that we have much material wealth, but that we want this wealth more than we want anything else. This ordering of priorities has brought our civilization to the brink of ruin.” This certainly describes how we got into the current credit crisis and financial meltdown.

We want wealth more than we want anything else. Sometimes we want wealth more than the benefits that wealth brings. So money becomes an idol.

In Cash Values: Money and the Erosion of Meaning in Today’s Society, Craig Gay first praises what capitalism has brought to our society: it is a highly productive means of creating and distributing wealth. But there have been unintended consequences.

He notes some practical problems such as environmental concerns, especially on economies so reliant on oil and coal. His real concern is cultural, psychological and spiritual—best summed up as a depletion of meaning. Gay says, “Basically, money has become one of the most important ‘measures’ in the determination of ‘value’ in the contemporary world. Indeed, the very nature of worth is increasingly understood today simply in terms of the value of money, which is to say, in terms of ‘cash values’” (p. 17).

That is to say, in our advanced consumerist economy, everything boils down to the value of a dollar. We increasingly think of ourselves as consumers, not citizens. Money, which is supposed to be a means to an end, becomes the end itself.

Another way of describing it is that God’s subjects become human objects. Jewish philosopher Martin Buber said we often take the subjectivity of God and God’s being, the Thou, and make it into an object, trying to categorize...
A Negotiating Paradigm for Churches

by Dan Olson and Noel Vanek

For most pastors and congregations, once the initial call terms are set and the new pastor starts work, significant re-negotiation does not occur. But life moves on and the needs of pastor and congregation evolve. The pastor or the church may secretly wish to change the way things are, but hesitates because negotiating can be a painful process.

Here we propose some guidelines, call it a paradigm if you will, that both pastors and their churches can use when a need arises to enter into re-negotiation of the terms of a ministerial call. Where there is permission given to re-negotiate issues big or small in a pastor/church covenant, the result will be greater flexibility in the relationship, which helps ensure longer term satisfaction.

No one enjoys discussing their terms of employment with their “boss.” Most people encounter the jitters before raising sensitive subjects such as “how much am I worth?” or “can we change the way I work?” What makes these nervous conversations difficult in church life, in contrast to most workplaces, is that we define ministry as belonging to the personal sphere of life. In personal relationships we are usually trained to avoid monetary issues: it’s uncomfortable to ask to borrow from or loan money to a family member. Being sold something by a friend can feel wrong. The church sometimes seems to be only an extension of these same personal relationships.

Also in contrast to the private sector, church negotiations usually occur in full public view where a variety of religious values can play a significant role. But pastors, and churches for that matter, do have real needs to change their monetary and other work arrangements in order to keep the relationship healthy. If done correctly, the minister and congregants need not feel greedy, tight-fisted or embarrassed about expressing their evolving needs.

Situations that may require major re-negotiations might include: the desire to turn a part-time pastorate into a full-time or more nearly full-time position; a significant change in work schedule due to changing child-care responsibilities or a second job; the desire to move from one health insurance plan to another to save money. The most common re-negotiation going on today in churches, however, relates to the question of where pastors live: in parsonages or in homes of their own.

We illustrate our negotiating paradigm with the case study of “Pastor Judy,” interspersed with our reflections.
Pastor Judy has served her first church for three years and recently married. Rather than continue to live in the parsonage that stands around the corner from the church building, she and her new husband wish to purchase their own house, which happens to be several miles away in a more convenient location for her husband’s commute. The move also puts some psychological space between work and home life that was important to her husband.

To affect this change, Pastor Judy needs to change her compensation package so she can choose her own home and receive a cash housing allowance instead of using the parsonage.

Anxious to make progress on this plan, Pastor Judy called a special meeting of the church council and laid out her hopes for owning her own home and the desire to move away from the church. She asked the council to direct the trustees to rent the parsonage and then give her the remainder of the rental income as a housing allowance. The council heard and discussed her request for what seemed to be a long time, and by a vote of six to three “passed along” the request to the trustees, who handle financial matters. There was sympathy for her situation, but a general air of pessimism that the church could accommodate her request. She had failed to make the case for why the church should accommodate her request.

**Motivation:** At the root of any negotiation lies the question: Are the parties involved motivated to achieve a common objective? If someone else is critical to achieving your goal, then you need to help them develop a sense of urgency or motivation similar to yours. If your negotiating counterpart is not motivated to engage with you, then step one is to help them understand “what’s in it for them.”

Realizing that she had started off on the wrong foot, Pastor Judy decided she would need to put more effort into explaining the reasons for her request and understanding the congregation’s concerns. She developed some general ideas, but wondered where to start the conversation.

**Framework:** If you slip on an icy sidewalk we have a legal system that facilitates your negligence complaint. Does your church have a formal mechanism to reconcile disputes? Does your governance structure identify a person or committee to hear issues or complaints? Does the minister’s contract allow for a re-negotiation if circumstances change? All organizations should have a formal process so participants don’t waste time figuring out where to go while issues fester.

Pastor Judy met with the chairperson of the Board of Trustees and asked for help. The church had no framework for re-negotiation of an existing, agreed-upon relationship, but she trusted the chairperson to use his “good offices.” Since no single body within the church structure seemed appropriate to represent all points of view, the chairperson suggested creating a special task force, to include a broad array of church leaders. One goal of the task force was to answer a number of questions that church leaders were raising.

**Knowledge and information:** Economists speak of asymmetries of information to describe how rewards get unevenly distributed in financial markets. Lack of shared information engenders suspicion, hinders agreement and reduces efficiency. Making relevant information complete and widely shared greatly increases the likelihood that the negotiated result will be a good solution for all.

Rumors began to spread within the congregation about Pastor Judy’s request. Realizing that they could not work in secrecy and “spring” a decision upon the congregation, the task force decided a public meeting was in order. They also quickly grasped that they needed more data as well as help in seeing the larger picture: how many pastors own their own homes? What do churches do with their abandoned parsonages? How difficult is it for the church to find a new pastor if the parsonage has been sold? The trustee chairperson called the National Association and located an expert who agreed to present at a congregational meeting called solely for information sharing and questions. The meeting was well attended and while there was confusion over the distinction between housing allowance and parsonage, the rumors were quelled.

**Values:** If we all agree on the facts, then we are ready to consider less tangible issues. Sometimes this is the “elephant in the room” because people may not be sufficiently self aware to understand the source of their opinions. A parishioner may feel that clergy take a vow of poverty and shouldn’t be paid more; the minister may come from a culture where clergy were viewed as equal in status to attorneys or school principals, and thus received relatively high compensation. Begin the discussion of values with a review of the facts and ask “How do you feel about the current situation?” Everyone should recognize that differences in some values are okay; but hopefully our common ground is so much more substantial!
It was still apparent from the several meetings that Pastor Judy underestimated the attachment some members felt toward the traditional notion that “the pastor is on call in our parsonage nearby.” On the other hand, task force representatives gained a deeper appreciation for Judy’s love for the congregation and commitment to the church indicated by her desire to purchase a home in that community. They were somewhat at an emotional stalemate, worrying about hurting and losing long-term members, but also eager to find a way to make the situation work for Pastor Judy. They agreed to proceed with an open mind.

**Empowerment:** At this stage in the negotiations, the participants have identified the objectives and issues, agreed to the facts, and acknowledged their shared values. Now, participants must literally move to the same side of the table. If the personalities at this stage are unequal, the strong personality may dominate and undo progress already made. If the minister, for example, feels disempowered by the preceding conversations, he/she might suggest the use of a third party mediator. Make sure the people at this stage of the negotiation respect each other as well as the process that has brought them this far.

Pastor Judy did not feel the chairperson was the best suited for this stage of the negotiation so they agreed to use a well-respected member. This member’s unique position in the congregation helped address the negative reactions from a few influential members who had a hard time accepting the pastor’s request.

**Sharing the pie:** Now is the time to become creative. One hopes that knowledge of the facts has narrowed the range of potential solutions and shared values have committed all parties to finding agreement. It’s important to stay flexible and negotiate across a range of items. For example, don’t haggle over salary (a direct cost); negotiate compensation (the whole package of costs that include salary). Similarly, don’t focus on total compensation by itself without discussing job duties, since changing responsibilities may justify a higher compensation package.

Pastor Judy and the church representative reached a compromise with several components. The church recognized Pastor Judy’s right to decide where to live and she agreed to delay taking the housing allowance. The church would rent the parsonage and invest the income to create a housing fund to be available for repairs and to assist future pastors. Pastor Judy would begin to receive a housing allowance based on 80 percent of the rental income, after expenses, in three years. Pastor Judy reluctantly accepted the task force’s recommendation and a congregational meeting approved this plan by a large majority. Pastor Judy and her husband moved out of the parsonage and rented, waiting three years for the housing allowance to begin, at which time they were able to purchase their own house. In the end, they achieved their original goal and the church retained control of the parsonage for future use.

**In conclusion:** We have outlined a negotiating paradigm with six sequential steps that are relevant to many negotiating situations within our churches. We hope you can use the paradigm to bring some order to a disorderly conversation and provide success to each participant. We also recommend that you add some structure to the bylaws or unofficial operating rules of your church, to facilitate future negotiations. While there is no guarantee that both parties will get to a shared, satisfactory agreement, at least you know that you followed a fair process. And if you don’t reach an agreement? What you have learned about yourself should be useful when you negotiate the next job or hire a new pastor!
With a quadratic Congregational lecture, time for testimonials about the way God has brought about new life and a new spirit in their congregations and communities, liturgical dance augmenting our time of worship, and all of it wrapped in a cloak of prayer—the 2009 Annual Meeting of our National Association will indeed be a place where God is doing a new thing.

The Wyndham Hotel, conveniently located near Milwaukee's General Mitchell International Airport, will provide our meeting spaces, luscious food, and evening shelter in the hotel rooms for the event, which will be held June 27-30. While the large meeting space and dining hall echoes the décor of Milwaukee's many historic buildings, the breakout rooms are large enough to accommodate sizeable groups, yet cozy enough to feel comfortable and inviting. The atmosphere should encourage some great conversation as we ponder the new things the Lord is doing in our fellowships across the country.

This gathering is an historic one for our Way. For the first time in our history, we will be led by an African-American moderator. The Rev. Dr. Lottie Jones Hood, Senior Minister of First Congregational Church in Detroit, will moderate the business sessions and carry us with her leadership into a new season for our association.

“As I go forth into this experience, I am both humbled and joyful—humbled because of the great honor bestowed...
upon me, and joyful because we have, indeed, as a Church, been selected as an expression of God’s pronouncement in Isaiah 43:19 of ‘Behold! I am doing a new thing’,” Dr. Jones Hood said.

Milwaukee has long been considered unique among large cities in the United States. With professional baseball and basketball teams calling the city home, a world-class art museum, restaurants and shops featuring offerings literally from around the world, and the world’s largest music festival—Summerfest—it’s no wonder Hotwire listed Milwaukee as one of the top 10 cities that offer the best value for your travel dollar in 2008.

The Wisconsin Congregational Association (WCA) is host for the Annual Meeting. The WCA has enlisted the services of pastors and lay people from at least eight different churches so far to assist in hosting the event, with more churches planning to lend a hand once the event actually gets under way.

The Mayflower’s Past and Future

In an address to the Association’s Executive Committee, Jones Hood allegorized the Mayflower as a vessel of the past and the future—which is especially important if the NACCC seeks to continue to diversify as a denomination. In an article she wrote for the last issue of this magazine, she said the Mayflower is “the embodiment of freedom” as a story for people of all nationalities.

She also wrote to the Executive Committee that, “Although we, as Congregationalists, have our heritage as a foundation, God continues to do new things in and through us, things that are visible right now! The 2009 Annual Meeting will highlight some of these new things. While maintaining a firm foundation in what has gone before, our own ‘Starship’ Mayflower will blast off to explore some previously unexplored areas. Like the Starship Enterprise, our mission, too, will be to ‘seek out new life and new civilizations, and boldly go where no man (or woman) has gone before.’”

New Congregational Lecture Format

One of the bold new changes will be in the way the Congregational Lecture is presented. Rather than hearing from one presenter, delegates and guests will hear from a panel of four speakers sharing their understanding of and affection for the Congregational Way. The panel will include Rev. Sandy Freud, a pastor from Orange County, Calif.; Rev. Dr. Betsy Mauro, the newly installed dean of the Congregational Foundation for Theological Studies (CFTS), based at Olivet College; Jim Hopkins, a lay leader and member of Riverpoint Congregational Church in Rhode Island; and Reno Wright, a member at First Congregational Church of Detroit and CFTS candidate.

The Bible Lecturer will feature Dr. Jones Hood’s pastor, the Rev. Dr. Charles G. Adams of Hartford Memorial Baptist Church in Detroit. Dr. Adams has spoken before the United Nations, the World Council of Churches, and in 2005 offered the prayer of invocation at the funeral of Rosa Parks. He has lectured on homiletics and black church studies around the country, and serves and the William and Lucille Nickerson Professor of the Practice of Ethics and Ministry at Harvard Divinity School.

Of course, like any good NACCC Annual Meeting, we want you to get a little fresh air to ponder the deep and thought-provoking material the Lord has moved from the speakers’ mouths to your ears, so here’s a glimpse of how you can take a gander at Milwaukee while mimicking Mary and pondering these things in your heart (cf. Luke 2:19).

Saturday June 27

Saturday morning will offer an opportunity to tour the MillerCoors Brewery in Milwaukee. For a $5 fee, bus transportation will be provided to the brewery, where participants will be able to see the beer-making process from start to finish. This is a walking tour and unfortunately is not wheelchair accessible.

An afternoon of meetings and program time Saturday will be followed by a “Taste of Wisconsin” dinner, which will offer guests a rich sampling of the many foods grown and processed here. During dinner, participants will be invited to wander and learn more about the various services provided by the NACCC through its committees and commissions. Representatives of these groups will be available to answer questions and to chat. For those who have yet to experience the bratwurst, make sure to attend this event.

Tuesday June 30

Tuesday afternoon offers a four-hour block of free time, during which participants may see even more of Milwaukee’s sights by choosing between a tour of Milwaukee’s historic churches or an afternoon at the Milwaukee lakefront, where guests can access the Milwaukee Art Museum, Summerfest, Discovery World Museum, local parks and Milwaukee’s beautiful beaches.
Transportation to the lakefront is free, but admission to the museums and Summerfest will need to be paid by guests at the entrance to their destination. Beach and park access is free. Those who have difficulty walking may want to speak with the volunteers at the Welcoming and Host tables when they arrive at the Wyndham to determine the amount of walking involved to reach each attraction.

Wisconsin’s cold and snow will be long forgotten by the time you arrive for this historic meeting. Come and enjoy our beautiful early summer weather, our picturesque lakefront and the many other amenities.

But most of all, come and be a part of the new thing God is doing in our midst. As individuals, as fellowships, as regional associations and as a National Association of Congregational Christian Churches, God is guiding us into a new season of ministry. Let us embrace that season, celebrate a new barrier as it tumbles, and lift the name of Jesus as Lord together. Register now, and be a part of the meeting and fellowship that will forever change our identities and our fellowships.

The words of Dr. Adams may open the scriptures anew to you—take those new understandings home and share them with your fellowships. The panel discussion on Congregationalism may inspire you to talk more about your own church’s heritage, or to start a class on Congregationalism and its influence on Christian living. No matter how you are moved, don’t let the movement end in Milwaukee. Bring the excitement back home.

THE REV. SHAWN STAPLETON is
Senior Minister of
First Congregational Church of Kenosha, Wisc., and a member of the
Host Committee for the 2009 Annual Meeting.

NAPF, HOPE Shift Schedule to Go International
“Bound Together in Perfect Harmony”
July 25-28
Wisconsin Lutheran College
Milwaukee, Wisc.

For the first time ever, the National Association of Pilgrim Fellowship (NAPF) and the Heritage of Pilgrim Endeavor (HOPE) groups are going international—in Wisconsin!

The 2009 NAPF and HOPE conferences will be held in conjunction with the International Congregational Fellowship (ICF) for the first time ever (instead of in conjunction with the NACCC Annual Meeting). ICF is held every four years, and brings together youth from many countries. Groups from Asia, Europe, and Central and South America are expected to attend. Because 2009 offers a truly unique opportunity for international fun and fellowship, the Committee on Youth Ministries and the NAPF/HOPE co-directors voted unanimously to merge the three conferences for next year.

Doing that, however, will require a shift in the normal time frame for NAPF and HOPE. Because international students don’t get their summer vacations until July, the conferences will be held in July, not in June as in years past. It will still have the familiar Saturday-Tuesday night schedule, but the NAPF and HOPE components will start July 25 and end after the closing circle on July 28.

The NAPF and HOPE officers and co-directors are already working to take the best aspects of each conference and weave them together. Youth ages 13-18 will attend NAPF and those 19 and above will attend HOPE. Our time together will include global mixers/cultural immersion, speakers, small groups, a praise band, a mission day, and a visit to the Milwaukee Zoo. The overall theme for all the groups is “Bound Together in Perfect Harmony,” based on Col. 3:12-17. The site for the conferences is Wisconsin Lutheran College in Milwaukee.

Start making your plans to attend now! This is your chance to take NAPF and HOPE to the world!

For more information:

NAPF Co-Directors
Michelle Simino (michsimino@aol.com)
Shelby Sturt (bssturt@buckeye-express.com)

HOPE Co-Directors
Rev. Tony Rambo (tony@thecrosschurch.net)
Rev. Allan Palmer (lefd4@hotmail.com)

ICF Co-Directors
Rev. Wendy Van Tassell (wvjvt@hotmail.com)
Rev. Patti Haaheim (revpatti@yahoo.com)
Congregationalist Expands Readership

It's a small step, but a step in a bold new direction. We have identified four Fair Share and Fair Share Plus churches in various sectors of our nation, who have supplied us with their membership address lists. Our thanks to

- Plymouth Church of Lansing, Mich.
- First Congregational Church of Marshalltown, Iowa
- First Congregational Church of South Paris, Maine
- Congregational Church of Sun City, Ariz.

who have added their members to the mailing list. This will expand our magazine’s readership by almost 1,000 readers. In a religious environment where many local church members come from other traditions, this is a wonderful way for individuals to get information about our tradition and the Association.

This begins a program to send copies to Fair Share and Fair Share Plus churches. As budget allows, we will send to more of these churches in various regions. If you are interested in having the members of your church included in this program, please call the NACCC in Oak Creek.

Upcoming Events

April 27-30
Ministers’ Convocation
St. Mary’s Center
Mundelein, Ill.

June 27-30
NACCC Annual Meeting
Milwaukee, Wisc.
(See page 18)

July 23-29
International Congregational Fellowship Meeting
Milwaukee, Wisc.

June 26-29, 2010
NACCC Annual Meeting
Anchorage, Alaska

What Are You Preaching?

Sermon of Year Award Entries Due May 1

Heilsgeschichte! When I first heard that word, I thought someone had sneezed. But as you preachers know, we learned in seminary it is German for “salvation history.” I remember as a student at Bangor Theological Seminary, the Old Testament professor, Dr. Stephen Sziksai, stating that it is the preacher’s job to affirm and make known heilsgeschichte in preaching—that God did something new in history through Jesus Christ.

Well, preachers, how are you doing with your preaching? How are you telling the story? Have you a story to tell? What is God doing through your preaching? We want to hear it! We on the Division For Ministry hear there is great preaching out there. How about sharing it? It does not have to be a sermon on or about the history of the Congregational Way. What is God saying through your preaching? We are hungry for your sharing it with us.

Congregationalists have a long and fabulous history of powerful and great preaching; and you are part of and continuing that history. But now it is your turn to join in that revered tradition by sharing with us a sermon you believe everyone should read so we can continue to be present in such powerful revelations and traditions.

Each year the Division for Ministry of the NA sponsors a Sermon of the Year Award. From all the outstanding sermons submitted, one will be chosen by a panel of your peers who are serving on DFM to be the Sermon of the Year. And while all the sermons are priceless, DFM will respond with gratitude and a monetary gift.

So pastors and preachers! Plan now to send that sermon manuscript to the NA office at Oak Creek; or even better, email it to lrichard@naccc.org. All manuscripts to be eligible must be received at the NA office by May 1.

Rev. Dr. Lee Hermes,
Chair Division for Ministry
Foundation Suspends Grants

In response to current economic conditions, the Congregational Foundation’s Board of Governors voted to suspend grant programs for the Providence Fund and John Richard Fund until the financial climate improves. Distribution commitments from other Foundation funds may also be contingent on future economic improvement.

Florida Association Focuses on Mission

Florida Association Secretary Treasurer Louis Watson reports that the association is articulating a vision that the main function of the association is to help missions. She reports the following donations:

- Cape Coral – $300
- Thomas Edison Church in Ft. Myers – $200
- Zephyrhills – $500

The association is also sponsoring a cruise in May. Because, Louise said, the association agreed “that it would be nice to have a meeting that wasn’t all work.” Bon voyage!

New Staff Member

Welcome to Marie Steele who is joining us as the Administrative Assistant to Dr. Betsey Mauro, the Dean of the Center for Congregational Leadership at Olivet College. Marie is a member of the Olivet Congregational Church. In addition to this part-time position, she also works for the college as their Insurance Program Administrator. Welcome, Marie!

New Service for Background Checks

The NACCC is partnering with Intellicorp, a company that can provide background checks of clergy, staff and volunteers for the NA and its churches. Staff and the Division for Ministry have researched several companies providing this service and recommends Intellicorp as a company that will deliver trustworthy, inexpensive and timely assistance for pastoral searches, hiring church staff and selecting volunteers such as youth and child care workers. For more information, go to www.NACCC.org and click “Background Checks—Intellicorp.”

POSITION AVAILABLE:
Editor, The CONGREGATIONALIST

NACCC seeks part-time, off-site editor for its quarterly magazine, The CONGREGATIONALIST.

Develop themes, solicit articles, work with layout artist and proofreader, oversee production, maintain personal relationships with contributors, readers, NACCC staff and volunteers.

Requirements include journalism or related degree plus editorial experience, and/or experience in desktop publishing. Personal history with Congregationalism a plus. Editor must be affiliated with NACCC church.

Job description and back issues may be viewed at www.nacc.org. Editor’s salary is on file at the NACCC office.

Please send MS Word compatible resume to cdahm@naccc.org with subject line "Editor Search" by April 15, 2009.
**Senior Ministers**

First Congregational Church  
*Salida, Calif.*

First Congregational Church  
*Pleasant Valley, Conn.*

Thomas Edison Cong. Church  
*Fort Myers, Fla.*

United Church of Marco Island  
*Marco Island, Fla.*

St Luke’s Christian Comm. Church  
*Morton Grove, Ill.*

Maple Hill Comm. Cong. Church  
*Maple Hill, Kan.*

Saunders Memorial Cong. Church  
*Little Deer Isle, Maine*

Rockland Congregational Church  
*Rockland, Maine*

Becket Federated Church &  
First Congregational Church  
(Yoked)  
*Becket, Mass.*

First Congregational Church  
*Nantucket, Mass.*

Rosslindale Congregational Church  
*Rosslindale, Mass.*

Pilgrim Congregational Church  
*Bloomfield Hills, Mich.*

First Congregational Church  
*Carson City, Mich.*

First Congregational Church  
*Saugatuck, Mich.*

First Congregational Church  
*Wayne, Mich.*

First Congregational Church  
*Ashland, Neb.*

Gilmanton Community Church  
*Gilmanton Iron Works, N.H.*

Second Congregational Church  
*Ashtabula, Ohio*

West Spring Creek Cong. Church  
*Corry, Penn.*

First Congregational Church  
*Belleville, Wis.*

**Associate Ministers**

First Congregational Church  
(Minister to Youth and Family)  
*Hanson, Mass.*

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**Part-Time Ministers**

Second Congregational Church  
*Jewett City, Conn.*

Candor Congregational Church  
*Candor, N.Y.*

**Other Positions**

First Congregational Church  
(Director of Christian Education)  
*Kingston, N.H.*

**Churches Outside the NACCC**

La Canada Congregational Church  
*La Canada Flintridge, Calif.*

St. Johns Congregational Church  
*Covington, Ken.*

Wyben Union Church Westfield, Mass.  
(Part-time Senior Minister)  
*Margate Union Church Margate, N.J.*

As of March 1. For more information on these positions call the NACCC office, 1-800-262-1620 or go to www.naccc.org/DFM/PastoratesAndPulpits.htm

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Sail Onto Our Shores…

The First Congregational Church of Saugatuck, Michigan is seeking a Senior Pastor to serve our congregation of diverse residents along the shores of Lake Michigan. Affectionately known as the “Church on the Hill” in the picturesque resort community of Saugatuck, this historic congregation was founded in 1834. If you share our vision of celebrating God in vibrant, participatory worship through prayer, music and proclamation of His Word, please send your resume to P.O. Box 633, Saugatuck, MI 49453 or email cong633@verizon.net.

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Senior Pastor Opportunity

Thomas A. Edison Congregational Church in Fort Meyers, Florida is seeking a senior pastor who will lead us in the growth of our mission of “Promoting enlightened faith and service to others.” Located on the S.W. Florida Coast, Fort Meyers has an abundance of recreational opportunities and Florida Gulf Coast University as well as several other learning institutions. See our website on www.edisonchurch.org for church information.

A degree from a recognized seminary and ordination are required. We need a “goal getter”. Community outreach and membership building a must. Please send resumés to Search Committee at:

1619 Llewellyn Dr. • Fort Meyers, Fl 33901
A not so New Recommended Mission

The Missionary Society has been in relationship with Hosanna Industries for close to a year now. They attended last year’s Annual Meeting for the first time and the Missionary Society spent 2 days there in November for their budget meeting.

Hosanna Industries was established as a faith-rooted, non-profit organization that performs home construction and repair for low-income persons living in deteriorating housing. They provide vocational training for unskilled workers primarily in construction trades; give assistance in the development and start up of small businesses by persons who lack the economic ability and expertise to do so without assistance; create job opportunities for unemployed persons; and mobilize relief workers to areas of disaster and poverty.

Since 1990, Hosanna Industries has hosted over 130,000 volunteers and has completed more than 2000 new homes or home repair projects for low and very low-income households.

The staff believe every family should live in dignity, every roof should be tight, and every furnace should burn safely. They believe no one should go to sleep cold, hungry, or scared. They believe every child should have a yard, a kitchen and a bed.

For more information on this mission and volunteer opportunities, please call Amy Firek at 724-770-0262, or visit their website at www.hosannaindustires.org.

Behold, we are doing new things!

The Missionary Society has given a loan to The Travancore Church Council to help with the construction of their new hospital. They are paying it back out of their monthly support check.

Another new thing!

The purpose of the Magee Scholarship is to provide financial aid for prospective missionary leaders approved by the Missionary Society. Scholars must meet the following criteria:

a. Pursue a secondary or higher education in theology or other training directly relevant to their missionary work
b. Attend a school in his or her home country or locale

We are happy to announce that we are funding our first female recipient. Isabel Jani, affiliated with The Travancore Church Council, is studying for her Nursing Degree. When she graduates in 4 years, she will use her education to serve in Travancore’s new hospital.

Vehicles needed in the Mission Field

Many of our missions are in desperate need of different types of vehicles in order to do their work.

- Christ to the Villages in Nigeria, needs a school bus to take students and teachers to and from school everyday. Without a bus, they must take costly, “public” transportation.
- Word Alive, in Ghana, also needs a bus and motor bikes for pastors to get from village to village on the dirt roads.
- The Congregational Churches of Myanmar need a mission vehicle.
• Pilgrim’s Presence, Kenya, also needs a mission vehicle.
• Asociacion Civil Cristiano Congregacional, Argentina, needs an ambulance to transport the sick to their clinic

Please consider designating a donation to help purchase any of the vehicles listed.

News from the Missions

ACCC, Argentina:
• Continues work on the Medical & Dental Clinic

Christ to the Villages, Nigeria:
• Built and roofed two classrooms
• Laid the foundation the Vocational Practical Training School
• Purchased 40 tables, 80 chairs and 50 additional double beds
• Delivered 12 messages on Kwara State Radio
• Had Bible and Moral teaching 2½ hours a day for three days for students

Mission Mazahua, Mexico:
• Opened its Internet high school in August 2008 with 5 students
• Continues to support 15 Mazahua pastors and lay leaders in Pastoral Studies in partnership with the Theological Community of Mexico
• A group of 18 ladies has been taking courses in sewing, embroidery, smocking, cutting and construction of clothing and quilting, in the community of Ríoyos. They hope to commercialize the quilts
• Built ten cisterns in 2008
• Finally opened their swimming pool
• Remolding the Mission kitchen
• Helping the Mobility Project & Jack Brown from Olivet, Mich., to distribute 50 wheelchairs

Panamerican Institute, Mexico:
• 23 out of 24 students who started school three years ago successfully finished their Secondary School
• Has a new computer lab with 33 new computers

Word Alive, Ghana:
• The Nyane’s are dealing with the death of Charles’ brother and their Financial Administrator
• Looking for a Principal for the Nursing School
• “Flush” projects are ongoing, providing bathrooms and pure water for the Solid Rock School

Bread of Life, Florida:
• Distributed 105 boxes of food for Thanksgiving
• Have 20 students enrolled in their after school program
• Volunteer group from Georgia repaired the roof
• Planning a Senior program to start up soon
• Working with local contacts on gang prevention

Seafarer’s Friend, Massachusetts:
• Made 353 Ship visits in the last three months
• Had contact with 3398 Seafarers on the vessels
• Made 297 Trips carrying a total of 1190 seafarers to local stores
• Gave 102 Bibles to seafarers requesting them

Hosanna Industries, Pennsylvania:
• Made their goal of 136 rehabs and constructed 3 new homes

Morgan Scott Project, Tennessee:
• Hosted 8 work groups and made 17 homes warmer, safer and more livable last year
• Gave out backpacks filled with school supplies to 130 children
• Provided financial support to 8 single mothers enabling them to go to Vocational School for job training
• Provided $8,624.21 in Emergency Aid
• Provided food baskets to 63 families

Prayer Requests

CMFE: for a new office; for workers and churches affected by the conflict between MILF & the Government

Bread of Life: for financial provision, guidance, growth, and safety

Maine Seacoast: for the health and recovery of Gary Delong, Director

NACC—Philippines: for Nina Castillo, a safe and healthy pregnancy

Panamerican Institute: for 17 student sponsors and the safety of the school children

For more information on any of these missions, or to make a donation to any of the above, please contact Linda Miller at the NACCC office. (800) 262–1620 Ext. 13.

The Missionary Society, NACCC
PO Box 288
Oak Creek, WI 53154

For a complete listing of NACCC Mission Projects, please go to our website: www.naccc.org and click on “Missions”.

The Congregationalist
it and control it. We see this in consumerist culture all the time.

One way for the Christian to put money in its place is to recognize that it is an important but secondary good. We need to take it seriously. We need to use it to build up the household of God on earth.

Especially in the church, we often pretend money isn’t important, at least outside the Finance Committee. Many churches have a hard time talking about money. In our current economy where so many are losing jobs and losing wealth, this has created a culture of fear that has only fed the hypnotic hold that money has on us and our inability to put money in its place.

For us to merely mirror the financial fear in our culture right now is to miss an opportunity in ministry—to transform fear into faith. As regards wealth and the use of wealth, our world needs such a transformational vision in times like these.

REV. SAMUEL SCHAAL is Transition Editor of The Congregationalist.

Money is not God. But money is important and we should encourage as much giving as we can to further our ministries. In my current church we are in the middle of our annual canvass campaign and we’ve sent two clear messages: If you are on a fixed income, unemployed or underemployed or in true financial distress, pledge what you can. If you are maintaining your income (which is most of us so far), we are asking you to increase to take up the slack for those who can’t, so we can continue our ministry in these difficult times when it’s even more important.

Money matters. It is a tool that God uses to bring Good to the world. But it is not God. Our use of money is part of how we use the gifts that God gives us, part of how we live out our Christian experience. Ultimately, the church should be an alternative community to the overly consumerist and materialist values of our society. It should be a place of abundance in a world of scarcity and fear. It should be, in Martin Luther King’s great quote (he was referring to civil rights, but the principle holds), not merely a thermometer that records the ideas and principles of popular opinion, but a thermostat that transforms the mores of society.

We need money to build up the household of God on earth.

Resources for a Spiritual Understanding of Money

Money and the Meaning of Life
Jacob Needleman
1991, Doubleday

Cash Values: Money and the Erosion of Meaning in Today’s Society
Craig M. Gay
2003, Eerdmans

Doing God’s Business: Meaning and Motivation for the Marketplace
R. Paul Stevens
2006, Eerdmans

Giving to God: The Bible’s Good News about Living a Generous Life
Mark Allan Powell
2006, Eerdmans

Consuming Jesus: Beyond Race and Class Divisions in a Consumer Church
Paul Louis Metzger
2007, Eerdmans

Creating Congregations of Generous People
Michael Durall
1999, Alban Institute

Money Matters: Financial Freedom for All God’s Children
Michael Slaughter
2006, Abingdon Press

The Ultimate Gift (DVD)
Movie starring Drew Fuller, Bill Cobbs, Abigail Breslin, Brian Dennehy, James Garner
2007, Fox Faith Films
Benediction

Leland Ryken’s *Worldly Saints: The Puritans as They Really Were* (Zondervan, 1986) shows us the Puritans’ nuanced understanding of money:

Riches aren’t inherently bad…

“Riches are consistent with godliness, and the more a man hath, the more advantage he hath to do good with it.”

— Samuel Willard

… because prosperity was a gift from God…

“In our occupation we spread our nets; but it is God who brings unto our nets all that comes into them.”

— Cotton Mather

… but material wealth was not elevated above spiritual values…

A Christian “may do many things for himself,” yet only as long as “this is not in opposition, but in subordination, to God and his glory.”

— William Ames

… so we should use wealth for good…

“Riches… are morally neither good nor bad, but things indifferent which men may use either well or ill.”

— William Perkins

… and God.

“The end of a man’s calling is not to gather riches for himself… but to serve God in the serving of man, and in the seeking the good of all men.”

— William Perkins

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Behold! I am doing a new thing…

— Isaiah 43:19

NACCC Annual Meeting
June 27-30
Milwaukee, WI

do you not perceive it? — Isaiah 43:19