From Mission & Stewardship and Finance

We have made it through the summer season, our Sunday school is back in session and we are into the fourth quarter of our fiscal year.

The summer was difficult financially, with some weekly gifts totaling less than $2,000. We have had some generous gifts that have helped out, but we are moving into this fourth quarter owing more than $9,000 toward staff insurance fees for June through October. In addition, we are also in arrears on paying pastor's pension.

Currently, we are paying insurance fees through the Wisconsin Conference. Beginning in January 2020, we will be paying them directly to the insurer, so we will have no buffer to float us during the year. This will require more diligence from our church members and donors to ensure that we have a more steady income.

I share this information as we move up on our Stewardship and Commitment weekend, which is November 9 and 10. Leading up to this weekend, we will be sharing weekly bulletin inserts. On the back of each is a chart which indicates potential giving ranges, based on a percentage of income.

I think it would be great if every member and donor were to consider what giving at a 5% or 10% level might mean.

Our finance team has reviewed giving and it's no surprise that we have fewer donors. We've estimated that the loss in members during 2018, primarily due to death, has reduced the church's receipts by about $7,000.

If we look at regular giving, from 135 members who gave at least 10 times in 2018 we found an average gift of $1,643 per year.

Our annual approved operational budget is $259,000. The average giving noted above provides us with a maximum $221,805.

So, consider where this leaves us as a congregation.

I have been considering it quite a bit. I've been asking what might be cut from the budget. We've made quite a few reductions. Do we look at paid salaries? If so, who's shown any interest in stepping up to fill the void? We're blessed that we have a Sunday school and Youth Program. Many congregations have only the older members, with no prospects for who will be the church in the future.

Can we function without office staff? Or, do we cut that position back to one or two days a week, as many other churches have? And again, who of our membership could step up and fill in the void?

Could we even consider being a church without a pastor? I've heard concerns expressed when we have the public school using our building, asking "What if we have a funeral?" Do we consider that "what if" when we don't have a full-time pastor? I think the absence or presence of a venue would be incidental to the absence of a pastor to help the family through the difficult period.

Then, I look at what closing up shop might look like. All the restricted funds that are protected by groups that feel a personal ownership to those funds, not choosing to use or share or steward them to a common good—they'll be rolled into the Conference funds at some point.

I ask myself why people don't think about supporting the church as a regular part of their household budget. I wonder if I'm a fool for committing a meaningful percentage of my income, as well as time to the church, rather than squirreling more money away for retirement. I confess that I become downright grim at times.

But then, something happens. We receive one or two generous gifts and the wolf is away from the door, at least for a moment. And I hear a sermon that reminds me to be persistent. "*Pray always and don't lose heart,"* and to "yield, not give up."

I know that there are many demands on each of us. But I also know that it is up to all of us together—young and old, families and individuals—to work together to sustain Salem United Church of Christ and its missions. Whether they be ministering to our aging population, or reaching out to the broader world, it cannot be done without our combined support.

So with that, I ask you to please consider participation in the stewardship of our mission and ministries. Please consider your giving and what is says about the value that you place on the church and our staff.

And, if you have questions about our church's finances, I ask that you share them with me or a member of our Finance Committee, which includes Bret Schoenefeld, Jennie Schoenefeld and Tom Daigle.

Thank you.

On behalf of Mission & Stewardship and Finance
Mary Mullen

UNITED CHURCH OF CHRIST