

Annual Program Fund QUARTERLY

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UNITARIAN
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ASSOCIATION OF
CONGREGATIONS

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Giving to Change the World!

The Unitarian Universalist Congregation of Oxford, Mississippi

"Let's try an offering plate give-away once a month for two or three months and see how it goes," said UU Congregation President, Gail Stratton, after attending a MidSouth District Presidents' CONVO where the idea was discussed. This was not something the congregation had ever done before, and it felt a little unsettling at first for a small congregation with a small operating budget.

It didn't take long before the fifty-nine member congregation's monthly give-away collections reflected their true spirit of generosity. Generating an impressive \$4,300 this last year, the congregation has supported a variety of social justice causes through its offering plate give-away program: Gulf Coast Relief Fund, Interfaith Compassion Ministry, Association Sunday, Knoxville Trauma Ministry, and more. Most recently, in January, after the horrific earthquake in Haiti, the congregation raised \$831 for the UUSC/UUA Joint Haiti Earthquake Relief Fund.

They have done all this while maintaining their unbroken commitment to the larger Unitarian Universalist movement as an Honor Congregation through their contributions to the Annual Program Fund!



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UU Congregation of Oxford's Tenth Anniversary

The Financial Crisis and Your Congregation

Guest Column by the Rev. Jane Dwinell, Small Congregation Consultant

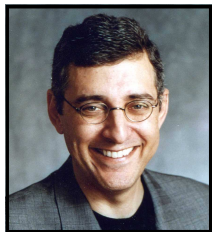
The news reports vary: are we coming out of this recession or will it be with us for a long time to come? I think the pundits want us to think things are getting better — and they may be, in certain places. But in the meantime, many congregations are feeling the pinch.

Here are some ideas to help your congregation weather financial ups and downs.

Staff appropriately for your size

This is a tough one. No one wants to cut back on staff time, especially during a recession, but you can save yourself a lot of hassle if you staff your congregation based on how many people attend worship on a regular basis. Many small congregations want to have a full-time minister, for example, because it makes them feel more "real" in the eyes of the community, the Unitarian Universalist Association (UUA), and the members and friends themselves. But a full-time minister is generally out of reach financially, as it takes 125 people in worship to truly comfortably afford a full-time minister. Doing the math, a congregation is able to afford a half-time minister with 60 to 70 people in worship on a regular basis.

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From the APF Committee Chair:
Jim Sanders

The Good Ship "Stewardship"

We are navigating the tough waters of the new economy. It sounds like a cliché, but it is so true of each of us and our congregations in our small but mighty faith movement.

We are in need of that all important rudder, based in our traditions and the history of this soon to be 50 year-old movement and using our best efforts, today, to build our future faith community, maintaining equilibrium while growing a stronger and more vibrant Unitarian Universalism.

I don't need to use my column to talk about how the UUA will make us all good stewards, how staff expertise and resources are here for you every day, how the members of the Annual Program Fund Committee, your District staff, and your Ministers continue to be trained in best practices.

That I will leave to the contributors to this quarter's APF newsletter.

- From our 2010 Stewardship Sermon Award winner, the Reverend Vail Weller, who through her work in the Philippines, holds a mirror up to our "economic recession" and what true generosity can be with her plan entitled "The Year of Giving Generously." It is worth the read.
- There is power in the stewardship practices of our children, and the Reverend Ruth Gibson, Minister of Religious Education, retired, Chapel Hill, NC shares a powerful story from Annie Dillard about "paying it forward".

- Read our cover story about the UU Congregation of Oxford, Mississippi, whose members were inspired to "go out and change the world": a small congregation with big dreams.
- We have a guest column from Rev. Jane Dwinell, Small Congregation Consultant with more ideas for "weathering" financial ups and downs – a tool kit for the small congregations.
- Lastly, the APF's Representative Angela Matthews, Northern New England District shares with us a clear and concise case for all of us supporting each other through our participation in the Annual Program Fund – Thank you, Angela!

There is a wealth of knowledge and guidance in the pages of this quarterly newsletter. It resides in the Stewardship and Development office of the UUA, in your District staff, with your Ministers and RE Directors and the capable and caring hands of the APF staff and committee (see page 8 for contact information).

Seek the support, ask the questions, be one of the contributors in an upcoming issue of the APF Quarterly. Please make sure to stop by the Annual Program Fund table at General Assembly in Minneapolis and join me in thanking the UUA staff and devoted volunteers who do this hard work for all of us.

Until then, in faith and service,

Jim Sanders, Acting Chair
 APF Committee

Poor and Rich, Rich and Poor

Rev. Vail Weller receives the 2010 Stewardship Sermon Award

Established in 1984, the Stewardship Sermon Award is granted annually in recognition of a sermon that best explores and promotes the financial support of our Unitarian Universalist faith. The \$1,000 award is jointly sponsored by the Annual Program Fund, the Unitarian Universalist Ministers Association, and the Liberal Religious Educators Association.

The recipient of this year's \$1,000 Stewardship Sermon Award is the Reverend Vail Weller, for her engaging sermon entitled *Poor and Rich, Rich and Poor*. In her sermon, Rev. Weller draws upon her experience of traveling with members of Unitarian Universalists of San Mateo, CA, the congregation that she serves as Lead Minister, to meet the members of their partner church on the island of Negros.

Reflecting upon the resource disparity between the Philippines and the United States, Rev. Weller encourages us to join her in creating a new relationship with compassion, service, and money. In her plan, named "The Year of Giving Generously," we begin by reflecting upon our relationship to our material resources, asking "Have you figured out for yourself how much is enough? What are your physical needs for food, shelter and clothing? And what do you choose to do with all of your resources beyond that?"

Rev. Vail Weller serves as the Lead Minister at Unitarian Universalists of San Mateo, CA, a congregation which inspires her through its generosity. She previously served congregations in Michigan and West Virginia. Vail was raised a Unitarian Universalist at the UU Church of the North Hills in Pittsburgh, Pennsylvania.

Vail is a graduate of Pacific School of Religion, serves on the Board of Directors of the UU Partner Church Council, and can be found at the local farmer's market, at the ocean, on her bike, tending the garden or feeding her chickens when she is not at church.



Rev. Vail Weller

Excerpts from "Poor and Rich, Rich and Poor" by Rev. Vail Weller

In Cabighuan, the families invited us into worship. They sang for us. They smiled at us with their whole being! They were all so open and loving. They gave up three days of their farming – no little matter – so that they could get to know us, and so that our partner church relationship could be strengthened.

The Unitarian Universalist church in Ulay/ Cabighuan is central to the lives of these families. Their UU faith is not hypothetical, nor is it taken for granted.

...It is the UU Church of the Philippines that is doing the community organizing with these folks, which is all about empowering them in the most practical ways. The villagers will be educated about what the local governments can do to improve the quality of their lives, and they will decide for themselves what their priorities are.

I had a restful sleep in a wonderful bed, and I slept until my body felt like waking up. After a healthy breakfast and my favorite tea, I caught up on the headlines.

All of the talk was about the economy, the stock market, the uncertain future. "We are in a recession", "This is the new Depression", "Things are falling apart"...the headlines read. I had the strangest sensation of being a part of two stories, each one very different from the other.

"The Year of Giving Generously" asks a lot – it is a commitment to give 10% of our income away. This will mean choices, and indeed, sacrifices. But I believe it will help us to use our privilege in ways that will make a real difference. It will help our hearts and souls to grow in love. And it will help us to remember what is most important, and that we are indeed all connected.

I predict, no, I promise, that "The Year of Giving Generously" will reconnect us with our own humanity. It will strengthen our Unitarian Universalist faith. It will help us to deeply understand the economy and it will help us to do our part to end world poverty.

Read the full sermon online at http://www.uua.org/documents/wellervail/090322_2010_steward_sermon.pdf

Annie Dillard Shares Her Treasure

A Story by Rev. Ruth Gibson, Minister of Religious Education, retired, Chapel Hill, NC

What would you do, if you had a treasure?

There was once a little girl named Ruthie who found a penny. She thought it would be a good idea to put it in her piggy bank, but she wasn't at home where her piggy bank was. So she decided she could pretend to be a piggy bank, and guess what she did, she swallowed her penny. Because she was such a little girl she didn't know how to think very well about the difference between real and pretend. And she was really sad when she discovered that she couldn't get her treasure back again. It was gone.

I know a story about someone who did something very different with her pennies. Her name is Annie Dillard, and this is what she wrote:

"When I was six or seven years old, I used to take a precious penny of my own and hide it for someone else to find. For some reason I always hid the penny along the same stretch of sidewalk up the street. I would cradle it at the roots of a sycamore, or in a hole left by a chipped-off piece of sidewalk.

"Then I would take a piece of chalk, and starting at either end of the block, draw huge arrows leading up to the penny from both directions. After I learned to write, I labeled the arrows: "SURPRISE AHEAD" or "MONEY THIS WAY."

"I was greatly excited, during all this arrow-drawing, at the thought of the first lucky passer-by who would receive in this way, regardless of merit, a free gift from the universe. But I never lurked about. I would go straight home and not give the matter another thought until some months later I would be gripped again by the impulse to hide another penny."

What would you do, if you found a treasure, like a penny on the ground? Would you just go by and not care, maybe not even notice? Or would you stop to pick it up? Some people say it's a lucky thing to see a penny and pick it up, especially if you give that lucky penny away to someone else, to keep the good luck moving.

What other kinds of treasures have you found in your life, what little things have made you decide to stop and pay attention to something and pick it up? Maybe some of the treasures you have found in your life are the kind of thing you can't just pick up and put in your pocket, some treasures you can just see or hear or smell or feel, and it's good for your soul if you take some time to appreciate these things, and maybe even keep them in some special pocket of your memory.

What do you do with your treasures? I like the idea we find in the song written by Malvina Reynolds, a Unitarian Universalist who wrote a song every morning before breakfast:



*Love is something if you give it away, give it away, give it away.
Love is something if you give it away, you end up having more.
It's just like a magic penny, hold it tight and you won't have any.
Lend it spend it and you'll have so many, they'll roll all over the floor.
Love is something if you give it away, you end up having more.*



A Reminder to Treasurers

The Unitarian Universalist Association's fiscal year 2010 ends on June 30, 2010.

Please ensure that your final contributions for this year are received by this date so that we might apply your congregation's annual support properly and ensure that your congregation is correctly recognized for its generosity.

If members of your congregation will be attending General Assembly held this year in Minneapolis, Minnesota, submitting your final contributions by June 1, 2010 will ensure that these individuals are recognized for the generous contributions made by your congregation to the Annual Program Fund.

UU Congregation of Oxford - Continued from page 1

The whole congregation celebrated the marriage of Gail and her partner of eighteen years, Pat Miller, who were married in Connecticut by UU minister, Rev. Barbara “BJ” Jamestone in June 2009. Friends at the UU Congregation of Oxford wanted to celebrate and the couple recommended gifts in support of the UUA’s Freedom to Marry Fund. Over \$1,000 was given to the Freedom to Marry fund in honor of the couple’s marriage, along with contributions of approximately \$2,000 to their local Interfaith Compassion Ministry.



Pat Miller, former Membership Trustee and current “building mayor” of the UU Congregation of Oxford (UUCO), reports that she had been inspired by Rev. Terry Sweetser, the UUA’s Vice President for Stewardship and Development. Terry led a stewardship workshop for the MidSouth District several years ago. His message was, in essence, “*We are here to change the world.*” Pat heard the call in Terry’s message and quickly moved into central leadership roles in the congregation.



Eunice Benton, MidSouth District Executive, is a founding member of the Oxford congregation. Eunice and district staff colleague, Connie Goodbread have established the Unlimited Potential (UP) Congregations networking program for small congregations such as UUCO. Pat and Gail have found involvement at this level very helpful and relevant in helping the UU Congregation of Oxford strengthen their commitment to sustaining their vital Unitarian Universalist presence in Mississippi and the Mid-South District.

Truly, the Unitarian Universalist Congregation of Oxford is one that lives it’s mission:

We are an intergenerational community that celebrates diversity, fosters spiritual growth through free thought and discussion with respect for personal beliefs, seeks the wisdom of many religious traditions and of ourselves, and encourages the expression of personal ideals in service to people, other life, and our planet.

The Financial Crisis and Your Congregation - Continued from page 1

If you’re looking to hire a new minister, keep these figures in mind. Likewise, you don’t need a paid person to run your religious exploration program until you have 20 to 25 children on a regular basis.

These financial realities don’t mean you can’t have staff just because you have smaller numbers. It just means you should proceed carefully and prudently. Hire a quarter-time minister instead of half-time, for example, or a coordinator for religious exploration at five hours a week instead of ten. Having a five- or ten-hour-a-week administrator is often money well spent to make sure that all the little things get done. If your leadership and volunteers are edging into burnout, hiring a part-time administrator is an important thing to do.

Weatherize your building

Just like with your home, you can save money in the long run (and help the environment) by taking time to weatherize and insulate your church building. Weatherstrip doors and windows. Make sure your heating and/or cooling system is properly cared for. Install a programmable thermostat. Insulate any cellar or attic hatches or doors with foam board. Use spray foam to seal up cracks in the basement, especially along the sill and joists. Install storm windows and doors.

It may be worth it to spend the money to have insulation blown into ceilings and walls, especially if you’re in an old, un-insulated building. It may also be worth it to install a new, efficient heating or cooling system. Money spent now will save your congregation money in the long run and is the environmentally friendly thing to do.

You may also want to hold worship in a fellowship hall or other smaller, better-insulated space than your sanctuary during the coldest or hottest months of the year. And don’t forget to turn the thermostat down during the winter and the air conditioning up in the summer. A few degrees either way will save considerable money in fuel costs. Don’t forget to warn people to dress appropriately!

Continued on next page.

The Financial Crisis and Your Congregation - Continued from page 5

Find ways for members to pledge with their time instead of their money

If you have out-of-work or underemployed members who feel they can no longer pledge financially, find ways for them to help out. Depending on the individual's skills and the congregation's needs, you may be able to hire your members to clean, mow lawns, shovel snow, do landscaping, do repair work, run the RE program, maintain the website, lead worship, provide music, or do the bookkeeping if you are currently paying people to do these tasks.

But be careful. Treat these volunteers as you would staff. Interview people, give them a job description, supervise them, and be prepared to "fire" them. It can be a dicey business to have members and friends in these roles. It helps to be above-board right from the beginning, choosing only competent people and being clear with expectations of the work. Be sure to take care of any conflicts before they escalate, and be prepared to lose your volunteer staff person suddenly when they get a paying job.

Don't cut back on Sunday morning

Sunday morning worship, music, and religious exploration are fundamental to the life of the small congregation. Don't cut back in these areas! You may be able to creatively spend less money by using volunteers for some of the music, asking for donated art supplies and books for the kids, and training a few members to lead worship instead of having to use paid guest speakers — but remember to keep up the quality.

Do cut back on your social hour snacks if you're finding that people are less apt to volunteer to provide the food if they feel they have to put out a big spread. Learn to snack on popcorn or cookies (ask the kids to bake some!) instead of food that could pass for lunch. Hold a potluck once a month if your group likes to eat heartily at social hour.

Don't stop paying your fair share to the District and the UUA

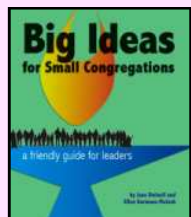
This is often the first place that congregations cut when looking at a tight budget. Don't do it. Important services are provided to your congregation by these two organizations, and they're feeling the financial pinch as much as you are. Clean up your membership rolls so that you are only paying for active members of your congregation (be sure to keep your elderly, unable-to-be-active-anymore members on the books in honor of all they have contributed in the past). If you feel you must cut this area somewhat, do so, but don't cut it altogether.

Invest your money prudently

Some small congregations have endowments and other investments, often left to the church by members long past. Be sure to take care of these investments. As those of you who do have these gifts well know, the stock market goes up and it goes down. Make sure you have a trusted financial advisor, and be sure to keep your money in a balanced portfolio. Many people suggest 60 percent in bonds and 40 percent in stocks. Be sure to take a fixed percent of the capital every year, not whatever the particular investment pays you in dividends or interest. That will help you weather the fallow times. If your congregation has debt, see if you can refinance or even pay it off.

Remember that we're all in this together!

The financial crisis has affected all of us one way or another. Even if our job or pension is secure, we all know someone for whom it is not. Take care of your members and friends. Offer to give someone a ride to church, babysit their kids, bring them extra produce from your garden, or take them out for coffee if you know they're having a rough time. It is in our religious communities that we find the strength to get through the hard times, whatever they are. Take care of one another — and be thankful for the resources you *do* have.



About our Guest Columnist:

The Rev. Jane Dwinell is a Small Congregation Consultant, editor of *Small Talk*, the free monthly newsletter for small congregations, and the co-author of *Big Ideas for Small Congregations*. Check out her website, www.spiritoflifepublishing.com, for more information on signing up for the newsletter, reading the back issues, ordering a copy of the book, or getting in touch with her if you're interested in her consulting services.

Budget Considerations for Unitarian Universalist Congregations

Angela Matthews, Northern New England District, APF Representative

Our Unitarian Universalist Heritage and Identity:

At the heart of our shared mission and purpose is our Unitarian Universalist identity. Ours are *Unitarian Universalist* congregations, as distinct from United Church of Christ or Catholic or Lutheran, to name a few. The flaming chalice on our walls, lawns, buildings, and websites is a symbol of what we support together, an emblem of the work we do in this world. Our unique name and symbol stands for something. It says to anyone who visits our web site that we stand on the side of love, we believe in the worth and dignity of every person and all living things. Our Unitarian Universalist message is promoted by our Association on behalf of every one of our 1,050 congregations with a strength and visibility no congregation could achieve alone. Ours is a strong and vibrant Association when we pledge and contribute our fair share in covenantal support of our shared Unitarian Universalist identity, principles, and values.

District Staff and Congregational Life Services:

Many congregation leaders speak highly of the support they have received from their District Executive, Program and Growth Consultants, and Administrators. It helps for congregation leaders to be aware that a significant percentage of the salary of the districts' professional staff is supported directly by a contribution from our UUA. In addition, each UUA district receives a grant from our UUA based on our percentage of fair share giving each fiscal year. The district grant is unrestricted and may be used as each District sees fit.

Equal Benefit from Our Shared Gifts:

There is no discrimination as to levels of services from either our District or our UUA. No matter what the size of the gift from a congregation, that congregation receives the full benefit given to all member congregations of our Association. It is not consistent with our principles and values as Unitarian Universalists to take advantage of one another. Yet, that is the result of congregations that do not give at fair share levels. We get more than we give when we are not contributing at the fair share level. In any other circumstance we would see that as unfair and out of alignment with what we hold most important.

Other Benefits to All Congregations:

We will continue to provide the wide range of vital services and core programs that directly benefit your congregation, more than 1,000 other congregations, and the wider Unitarian Universalist movement as a whole, including:

- * Congregational Life staff, programs, and services through districts
- * Development of Lifespan Religious Education Curricula,
- * Ministry and Professional Leadership Credentialing,
- * Ministerial Search and Settlement Services,
- * Social Justice Resources and Advocacy,
- * Youth and Young Adult Programs,
- * Unitarian Universalist publications, such as *UU World* magazine!

Contact Us!

We love to hear from our congregations!

Please feel welcome to contact us with any questions or concerns that we might address for you.



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LREDA Liaison	Susan Freudenthal

To contact any of these outstanding volunteers, please call the Annual Program Fund office at (617) 948-6512.

Giving to the Annual Program Fund

When sending your contributions to the Annual Program Fund, please be sure to:

1. Make all checks payable to "UUA Annual Program Fund"
2. Note your congregation's ID number on the check
3. Include any statement stubs with the payment
4. Send your contributions directly to our banking lockbox at:
UUA Annual Program Fund
P.O. Box 843153
Boston, MA 02284-3153
5. To minimize paperwork, please ensure that checks for other UU entities and programs are not sent to this address.
6. Accept our thanks for all that you do to support Unitarian Universalism!