

CORNERSTONE

M A R C H 2 0 1 8



Recent wildfire devastation

GENEROSITY FLOURISHES IN THE MIDST OF TRAGEDY

by Eva Stimson

Stewardship season was in full swing at Healdsburg (California) Community Church last fall when tragedy struck. Raging wildfires in Sonoma County wiped out vast residential areas within 20 miles of the church. Every church member — even those whose own homes were safe — knew people affected by the fires.

"There was a lot of uncertainty — not knowing how this would affect us in the future," says Dean Kladder, who is co-pastor of the church with his wife, Andrea. The 150-member Healdsburg church is affiliated with both the Presbyterian Church (U.S.A.) and the United Methodist Church.

Re-thinking approach to stewardship

Kladder and his stewardship team wondered what kind of an impact the community's losses would have on giving. They had planned a different approach to stewardship, inspired by a workshop on "Culture of Generosity" that Kladder had attended last August at Zephyr Point Conference Center.

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The workshop, led by Robert Hay Jr., a Ministry Relations Officer of the Presbyterian Foundation, was part of the Well-Being Retreat, an annual event sponsored by the PC(USA)'s Board of Pensions in partnership with the Foundation.

Hay urged workshop participants to re-think the way stewardship has been practiced in the church for decades. He encouraged them to focus on generosity year-round and to move from a "theology of scarcity" to a "place of abundance" by celebrating the ways God is at work in their congregations.

He also suggested that churches replace the line-item budget with a narrative budget in their stewardship campaigns. Telling the church's story, Hay explains, "moves the focus from 'how much we pay for lights' to 'how that money enables mission.'"

Narrative budget challenges members

Kladder created his first-ever narrative budget using free brochure templates he found online. After the wildfires, he reworded the introduction.

"A lot has changed in our community recently," said the narrative budget that was mailed to church members last fall. "People are hurting, searching for meaningful relationships with others and God, thinking about what is truly important in life, and rebuilding their lives ...



Pastor Andrea teaching Vacation Bible School

"What hasn't changed is our mission. We are now, more than ever, 'seeking to live like Jesus so others can experience God's love.'"



Pastor Dean takes a photo with orphans at Healdsburg's mission partner's orphanage in Guinea-Bissau, West Africa

Members were challenged to bring the church's part-time director of youth and children's ministry to full-time status. "We saw that as a mission to our community," Kladder says, explaining that few churches in Healdsburg offer any kind of youth ministry.

Testimonies focus on why the mission matters

In the weeks leading up to commitment Sunday, people from the church and community were invited to share testimonies in worship. Kladder says the testimonies focused not so much on "why I give" but rather on "why the church's mission matters."

One of the testimonies was given by a mother whose son had gotten involved in Healdsburg Community Church because the church she attended did not have a youth program.

Before commitment Sunday, church members received a letter from the pastors that included the narrative budget and a letter from the stewardship team that included a pledge card. At the bottom of each letter was a handwritten note.

New approach breaks records

The new approach to stewardship resulted in 72 pledges — the highest number in the church's history. The 72 included 14 families who had never pledged before and 32 who increased their pledges. The church budget grew by 7 percent, more than enough to meet financial goals. And the congregation ended 2017 in the black.

GENEROSITY FLOURISHES IN THE MIDST OF TRAGEDY

continued

"I think we've become a more generous congregation, because people understand the mission of the church," Kladder says.

He and the stewardship team put into practice another idea from Hay's workshop: sending handwritten thank-you notes to each pledger. "I really appreciated the Foundation's approach to personalizing the process by saying thank you. It was also an opportunity for pastoral care."

The cycle of gratitude continued, he adds with a chuckle. "We got thank-yous for the thank-you notes."

Hay believes the experience of Healdsburg Community Church demonstrates what can happen when congregations move from a theology of scarcity to a theology of abundance.

"For too long we've been asking people to give more because we don't have enough," making it sound like the church is a sinking ship. "Nobody wants to give to the Titanic," he says. "We'd rather give to a church that is excited about the future."

Kladder says he's learned that "stewardship doesn't mean gathering funds for one more year. Stewardship means collecting resources that you can use for the church's mission."

Hay plans to offer his "Culture of Generosity" workshop this year at Stewardship Kaleidoscope, September 24–26, in St. Louis.

Your Ministry Relations Officer (MRO) can help your church cultivate generosity and build a giving program. You can find your MRO at presbyterianfoundation.org or by calling 800-858-6127.

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FROM THE PRESIDENT



After the cold of the winter season, I imagine many of you were glad to see the calendar mark spring's arrival March 20. For Christians, the Easter season coincides with the spring time. Easter Sunday and the celebration of the resurrection of our Lord Jesus Christ occurs just as many of the earth's plants begin to grow and flowers start to bloom.

It is interesting to me that, annually, on April 22 since 1970, "Earth Day" began to be celebrated and is now observed in more than 192 countries. This day is intended to encourage awareness and appreciation of the environment. For Christians, celebration of creation on Earth Day may pale in comparison to the significance of the death and resurrection of our Lord Jesus Christ, whom the New Testament repeatedly describes as a cosmic Creator (see e.g., John 1:3,10; Colossians 1:16; 1 Corinthians 8:6). Still, from the Old Testament to the New, the 'Goodness' of the created order and the place of humanity as stewards of that order are unquestionably central to our Judeo-Christian canon. The earth and all that is in it is the Lord's, including us (Psalm 24:1; 1 Corinthians 10:26).

For Christians, creation matters. God's very tangible and historic interaction with humanity and the Earth that we live on matters. Indeed, St. Paul anticipates a time when God will redeem not only people, but the whole created order, which he recognized has been damaged and affected by the broken relationship of God and humanity through sin (Romans 8:19-22). Christians rightly believe that our care and stewardship of the environment, the planet upon which we live, is a central part of God's calling on our lives.

"Being concerned about the environment is a biblically mandated command, and acting to rescue creation ... is a Christian obligation," says Tony Campolo, (*How to Rescue the Earth Without Worshiping Nature*, 1992) a professor emeritus of sociology at Eastern University and a former faculty member at the University of Pennsylvania. He says creation was meant to glorify God.

"What must be made clear is that each of us has a responsibility to do something about our polluted and trashed creation right now."

In 2014, the Presbyterian Foundation helped lead an effort of the PC(USA)'s six national agencies to collaborate on efforts to reduce energy consumption and to provide resources to congregations to do the same. The work resulted in a white paper, *The Collaborative Agenda on Environmental Stewardship*, which was endorsed by each of the Presbyterian national agency boards and the 222nd General Assembly in 2016. Several joint projects also emerged from the effort. Through faithful stewardship of investments, the Foundation is helping to care for God's creation.

I encourage you to read "*A More Efficient Church, One Bulb at Time*" to learn about a joint venture by the Foundation and the Presbyterian Investment and Loan Program to provide low interest loans to congregations for renewable energy and carbon reduction projects. Rev. Matthew Schramm says the loan allowed Westminster Presbyterian Church in Bay City, Michigan, to "practice faithful environmental stewardship" while renovating their facility.

Since the summer of 2015, 47 congregations have used loans totaling more than \$8 million. Restoring Creation Loans are part of the Foundation's five-point approach to address climate change through its investments. To read more, go to presbyterianfoundation.org/five-point-approach-to-address-climate-change. In the coming editions of Cornerstone, we'll be sharing stories of how these efforts are impacting our congregations and donors.

A handwritten signature in black ink that reads "Tom Taylor". The signature is fluid and cursive, with "Tom" on top and "Taylor" below it.

Rev. Tom Taylor, J.D., Ph.D.
President and CEO

RETIRED MINISTER ESTABLISHES DAF TO EXTEND GIVING BEYOND HER LIFETIME

by Eva Stimson

When she was 11 years old, Judy Skaggs began playing the piano for worship in her congregation. At 14, she was earning \$2 an hour giving piano lessons to other children.

"At the end of the week," she recalls, "I always gave a 10th of that to the church."

Now a retired Presbyterian minister, Skaggs still preaches and plays the organ when called on by churches in the Austin, Texas, area where she lives. And she is still a tither.

Three years ago, she set up a Donor-Advised Fund (DAF) through the Presbyterian Foundation to ensure that the habit of generous giving would continue beyond her lifetime.

"I have tithed all my life," says Skaggs, parish associate at Westminster Presbyterian Church in Austin. "I wanted to make sure that even in death I would give a 10th of what my estate is worth."

After learning about the Foundation's DAFs from a pastor friend in Austin, Skaggs contacted Sherry Kenney, a Ministry Relations Officer for the Foundation, who worked with Skaggs and her financial advisor to set up the fund.

A DAF works like an online charitable checkbook, making giving convenient and flexible and maybe providing tax benefits.

Skaggs has designated three beneficiaries to receive legacy gifts from her DAF after her death. One is Austin Presbyterian Theological Seminary, where she did her preparation for ministry. Another is Mo-Ranch, a Presbyterian conference and retreat center in Hunt, Texas, where Skaggs has been on staff and led music.

"I have been going to Mo-Ranch since I was a child and still go there at least once a year," she says. "I met my husband there. It's been a constant throughout my life."

The third beneficiary of Skaggs' DAF is Presbyterian Children's Homes and Services, which provides care and support for struggling children and families throughout Texas and Louisiana.

Skaggs observed firsthand the valuable work of this organization when she was pastor of University Presbyterian Church in Austin. "Some teenage girls from the children's home were part of our congregation," she recalls.

"Their stories were incredible — the things they had endured. I still keep up with some of the girls."

When choosing her beneficiaries, Skaggs wanted to support ministries related to the Presbyterian Church (U.S.A.). Because she had been involved in several congregations during her career as a pastor, she says, "I decided I wouldn't give to a single congregation but to the greater church."

A minimum of \$2,500 is required to open a DAF through the Foundation. Tax laws require that a donor's charitable gifts be irrevocable and unconditional to receive the associated tax benefits of a charitable deduction. Thus, the Foundation has sole control over all investments and grants of the DAF. However, donors like Skaggs can recommend grants of \$100 or more from their fund to each charity they want to support.

In the year of her 70th birthday, Skaggs was required to begin taking money out of her IRA. Instead of spending the money, she makes an annual deposit to her DAF and receives a tax deduction.

In her work with Skaggs, Kenney has seen how the DAF facilitates both present and future giving. "It will function like a family foundation during Judy's lifetime, and like a bequest under a will at her death. Judy has created a beautiful legacy gift for three important Presbyterian ministries, she says."

Talk to a Presbyterian Foundation Ministry Relations Officer about how your members can use the flexibility and simplicity of a donor-advised fund to support the church's mission. Call us at 800-858-6127 or email at clientservices@presbyterianfoundation.org.

BENEFITS OF A DONOR-ADVISED FUND

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You can ensure that giving continues after your lifetime through instructions you leave with the Foundation.

Giving on Your Schedule

You may receive an immediate tax deduction when you open your fund.



Easter 2017 after renovation

Photo by Richard VanNostrand

A MORE EFFICIENT CHURCH, ONE BULB AT A TIME

Restoring Creation loans improve efficiency, help congregations keep more funds for mission

by Erin Dunagin

Your church doesn't exist to just keep the lights on and the boiler running, says Clare Lewis of the Presbyterian Investment and Loan Program (ILP). Your congregation gathers each week to worship, for education and fellowship, and to do mission. Careful environmental stewardship can help your church meet more of those important goals, and improve both the comfort and functionality of your building, too.

That's the goal of the Restoring Creation Loans, a joint venture by the Presbyterian Foundation and the Investment and Loan Program. The program grew out of both organizations asking: how can we help churches be more energy efficient and provide more money for their mission?

This is a stewardship question from two perspectives, Lewis said. "How can we better care for God's creation?" as well as 'How can we better steward our resources to use them best for mission and ministry?'"

Since its inception in the summer of 2015, 47 congregations have had loans processed and closed, for a total of more than \$8 million.

"Those dollars are going directly into helping our churches become energy efficient," Lewis said. Any savings that churches have on energy means that they have more funds available to do mission and ministry. "You are not in mission and ministry to pay your electric bill – you are in it to do ministry. We like to call it 'Recycling your savings on energy into your mission budget.'"

Facts and figures

Consider these important facts about churches and religious buildings.

- An average congregation can save \$8,000 to \$17,500 per year by employing energy efficient products, according to a report released by the National Council of Churches.
- Upgrading your church's lighting system is one of the easiest places to start when 'greening' your building. The Environmental Protection Agency estimates that \$17 billion could be saved by U.S. building owners and tenants each year with lighting upgrades.

A MORE EFFICIENT CHURCH, ONE BULB AT A TIME

- The EPA estimates that if the United States' 300,000 religious worship buildings cut their energy use by 25 percent, over 5 million tons of carbon dioxide emissions would not be expended into the air – the equivalent of taking a million cars off the road.

Many churches, Lewis explained, spend a significant portion of their yearly budget to ‘keep the old boiler going.’ There are also many church facilities that do not have a way to isolate their heating and cooling from one part of the building to another. So, an area of the building that may only be used once a week, such as a sanctuary, is heated all week long to keep church offices warm during the winter months.

The Restoring Creation Loan is structured to provide the best possible interest rates, a reduced equity requirement of 10 percent instead of the typical 20 percent, and can be structured so that the length of the loan can be matched to the potential return on investment of the energy savings. So, for instance, if a congregation can save \$300/month on energy costs from the improvements made, the loan payments can be structured not to exceed that, to not place an additional financial burden on the congregation.

Funding for the loans comes from the Foundation’s church loan funds, and from the Investment and Loan Program’s invested funds. “We quickly realized that when a church makes a change from pretty much any old boiler, there is a savings, there is an impact,” Lewis said.



Energy efficiency can range from putting in a new boiler, zonal systems for isolating heating and cooling, or what Lewis refers to as the more ‘sexy’ solar panels.

Replacing lighting, changing thermostats

Westminster Presbyterian Church in Bay City, Michigan, is one of the congregations that received a Restoring Creation Loan. They used the loan to replace older light fixtures with energy-efficient LED lighting and to upgrade thermostats to a zoned system, allowing them to heat and cool specific areas of their church campus.



“We are grateful to the Investment and Loan Program for working with us to practice faithful environmental stewardship as we renovated our church facility,” shared pastor Rev. Matthew Schramm. “We’ve calculated that LED fixtures reduce the maximum energy use from lighting to just 30 percent of the previous total,” he continued.

The church’s new zoned heating controls have enabled them to stop wasting energy by heating parts of the building when they are not in use. “The Restoring Creation Loan is an important part of our project, helping us not just be better stewards of natural resources, but reducing our energy costs and helping us be better stewards financially,” said Schramm.

Westminster’s experience is exactly what the Foundation and Investment and Loan Program want to see. “This is so much more than just having a new air conditioning unit,” shared Clare Lewis about the Restoring Creation Loan program. “When a congregation reduces its carbon footprint it is not just helping that congregation, but it is helping all of us.”

For more information about how your congregation can apply for a Restoring Creation Loan, contact Clare Lewis at 502-569-5865.



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