

NEWSPIRIT

**Central Atlantic Conference
United Church of Christ
Fall, 2012**

**April 21, 2013 Will Be New Visions
Sunday in the Conference
New Visions Campaign Now Over
\$100,000**

The New Visions campaign received an important boost in early October when the Conference's board of directors voted to encourage the churches to designate April 21, 2013, as New Visions Sunday and to celebrate and bless contributions to the campaign in worship on that day.

Many churches are now in the planning stages for their participation in the campaign. In fact, several have already made commitments to the campaign. St. Mary's UCC in Westminster, Maryland, contributed \$2,500 last June in honor of its 250th anniversary. Another congregation is considering making a contribution this year and the next two years in order to share a more substantial gift. And a third congregation is considering designating a portion of its capital campaign to this important project.

In addition, a matching fund challenge grant of \$50,000 was established in June. Commitments to the campaign will be matched dollar for dollar. To date, the campaign has received \$18,000 in gifts and commitments to be matched by the challenge grant.

The New Visions campaign has already passed the \$100,000 mark. The goal is to raise at least \$300,000 to support new staff and programming for church renewal and new church starts by the time of the Conference annual meeting next year. The campaign also is promoting growth in support for our Church's Wider Mission so that the Conference can sustain long term the new church development program.



Currently, seven new church start projects are under consideration or in development. The newest church planting to join the Conference is Community Church of Washington, where the Rev. Aaron Wade is the pastor. The New Visions campaign has already had an impact in the Conference. Funds from the campaign are providing four congregations with coaching in revitalization strategies from the Center for Progressive Renewal.

For information or assistance related to the campaign, contact the campaign coordinator, Rev. Robert Peters, Jr. (rfpeters@verizon.net)

Thirteen Ways Your Church Can Support the *New Visions* Campaign

The *New Visions* campaign seeks to raise \$300,000 with which to support new part-time staff as well as new programming in the Central Atlantic Conference focused on new church development and congregational vitality and renewal. The campaign is seeking pledges and contributions of support from congregations and individuals. These commitments may be paid during 2012 and 2013.

In addition, the campaign is encouraging congregations to increase their support of the Conference by increasing their giving to Our Church's Wider Mission.

Here are suggestions of ways to of participate in the campaign:

1. Form a small task group, responsible to your church council or consistory, to plan your congregation's participation.
2. Meet with your pastor and lay leadership to discuss ideas for promoting the New Visions campaign.
3. Publicize the campaign in your church newsletter and Sunday bulletins, encouraging individuals to contribute to the campaign. Special New Visions contributions envelopes are available through the Conference office.

4. Point out gift commitments may be paid over a period of time, thus making it possible to make a larger gift than would be possible with a single "out of pocket" contribution.
5. Publicize a specific New Visions Sunday and special offering. Dedicate the offering with the special litany for the New Visions campaign.
6. Inform members that gifts may be made on line at the CAC site: at www.cacucc.org
7. Invite members of boards and committees to consider a gift; provide them with a brochure, pledge card and reply envelope.
8. Invite the youth group to hold a fund-raising event to support starting new churches through the campaign.
9. Consider a special gift to the campaign from a reserve fund or endowment fund related to the purposes of the campaign.
10. Plan on-going information sharing about the ways OCWM giving assists congregations though the work of the Conference as well as proving many resources for congregations from the national setting of the UCC. (go to cacucc.org)
11. Adopt a specific goal for increasing your church's contribution to Our Church's Wider Mission over 2012, 2013, and 2014. Example: increase your gift each year by an amount equal to 1% of the operating budget (excluding benevolences), in addition to the current support.
12. Plan a gift to the campaign in recognition of an anniversary or special milestone in the life of the congregation.
13. Include a blessing of the gifts and pledges in a service of worship. Use the Litany Prayer for Gifts to New Visions. Be sure to thank all volunteers and donors for their efforts on behalf of the campaign.

A powerpoint presentation on the campaign can be found at <http://cacucc.org/pages/detail/2331>

A Prayer for Gifts to the New Visions Campaign

One: Ever present and loving God, we bring You our gifts and commitments to the New Visions campaign. They are a portion of our promise to help build the future strength of existing as well as yet-to-be established congregations in the Central Atlantic Conference.

All: **May these gifts be sparks that ignite the fires of new ministries in our midst.**

One: We remember that in our present houses of worship, whether buildings of long duration or space leased for a limited time each week, whatever our setting, we are the beneficiaries of the vision and sacrifice of those who were the saints before us.

All: **We honor the legacy of our gifts from those saints. By our gifts, we seek to create the legacy that will inspire and sustain those who come after us.**

One: By our giving, we join with others to encourage the on-going vitality of all congregations in the Conference.

All: **We pray for all congregations and their leaders that they may have the courage to embark on the difficult path of self study and congregational renewal. May they see New Visions of ministry and service.**

One: We pray also for the men and women who are accepting the call to be planters of new churches. Guide and sustain them in their challenging work. Be present with them, upholding them in the lonely times when the challenge seems greater than available resources.

All: Accept these our gifts, O God. Lead us to be partners with you in opening new ministries and assisting congregational renewal. These things we pray, knowing that new occasions teach new duties as we seek to serve your realm. Amen.



A lively group from across the Conference gathered at Rock Spring UCC on October 20 for a seminar on money and marketing. The event was supported through the Conference's New Visions Campaign

Why Gay Marriage is Good for America: A Pastor's View

In recent years, the issue of gay marriage has been front and center in the news. Most recently, the issue has come home to Maryland since legislators passed a bill allowing for full and equal marriage rights for all Marylanders. One quote I heard on CNN was that such a bill threatened the institution of marriage in America. How exactly? As an openly gay man who was legally married almost nine years ago in Massachusetts, I am still baffled when people say my marriage threatens theirs. And as an ordained Christian minister, I believe that gay marriage may, indeed, be the best thing for our country as a whole.

Let me explain. This discussion has forced us to confront the true meaning of marriage. I heard a politician on the news a few years ago state, "Everyone knows marriage is about having children. It has nothing to do with love!" Really? I hope he has

informed his wife of this. Marriage, in fact, is not about having children nor is it really about love as an emotion. It is about covenant, mutual respect, and commitment. It is not an institution that depends on an emotional state or on procreative abilities. (If it did depend on the latter, we would have required fertility testing prior to marriage long ago.) And to be honest, can anyone really say that his or her marriage is personally fulfilling and loving every moment of every day? Are *you* always happy to be married? Of course not. Marriage is about coming together as two people and committing hearts and lives through both good times and bad. It is not about *feeling* love but about *choosing* to love. I choose to be with my husband through whatever life brings us, not just when it feels good to do so. As a person of faith, I choose to love him, even in those moments when I do not feel loving or when he is not being very "lovable." In so doing, I strive to mirror for him a glimpse of what God's love is like.

Perhaps the root of the problem this country has had with marriage is not the gender of the couple involved but the self-centered narcissism that pervades our culture, a narcissism that says that unless it is about *me*, I am not investing in it. And when it (e.g., marriage) stops making *me* feel good, I can discard it as if it never really mattered at all.

Does passage of this bill mean that churches will be forced to marry gay couples? NO. It simply means that any couple can be civilly married at a courthouse, and churches still reserve the right to refuse to marry any couple in keeping with their respective religious traditions, much as the Roman Catholic Church has done with divorced couples for decades. In short: The State makes marriage legal, and the Church makes marriage sacramental. What each church chooses to do about gay marriage is completely up to it.

Legalizing gay marriage is not a threat to the institution of marriage. *Not* legalizing it is. This passage of this bill (hopefully) forces us to celebrate and come to terms with the reality that marriage is not about romantic love, happiness, and years full of wine and roses. That is Hallmark, not reality. Don't misunderstand me: Feeling romantic love is wonderful. Children are indeed a blessing. But marriage is fundamentally about two persons committing themselves to each other in ways that mirror true unconditional love, mutual respect, and support through whatever storms life brings their way. Then, and only then, is the institution of marriage strengthened "as God intended it to be."

The Rev. Dr. Robert Apgar-Taylor, Pastor, Grace United Church of Christ, Frederick and Veritas United Church of Christ, Hagerstown

Editor's note: This article, edited here, also appeared in an edited form in the *Hagerstown Herald Mail*.



A "Yes on 6" rally took place on the steps of Evangelical Reformed UCC in Frederick on October 15. Participants included representatives of several nearby UCC congregations and State Senator Ron Young. Rev. Barbara Kershner Daniel moderated the event. Rev. Dr. John R. Deckenback was one of the religious leaders who spoke at the event. Maryland votes on Question 6 in November. Several UCC congregations across the state have been hosting phone banks, knocking on doors, holding seminars, etc. as the election approaches. (Photos and caption courtesy of Rev. Dr. John R. Deckenback).

Conference Minister's Corner

I was the guest preacher at one of our churches last month. This congregation has a tradition of inviting all who wish to come to the front of the church after the sermon to form a prayer circle. The prayers are led by one of the church deacons.

Out of the corner of my eye, I noticed that a woman was crying as she joined the circle late. As prayer concerns were shared, she sobbed and reported that her son had texted her during the sermon. Her son is a Marine in Afghanistan. His brief text reported that his unit was under fire and running low on ammunition. His superiors had authorized the Marines to communicate their desperate plight to their families.

The prayers and the hugs around that circle took on a special urgency.

Then there was silence. Silence for hours and hours.

During those hours I asked myself, "What if that were one of my sons? Why are Marines there in the first place? Is our world of constant instant communication helpful or cruel in situations such as this? War . . . Why? Why? How do you console a mother's tears? Images of my visit to Afghanistan, including the picture of a bombed roadway, flashed through my mind . . .

Two NATO soldiers were killed that day, according to news flashes on the web. Google searches turned up no reports of pinned-down Marines running out of ammunition.

Twelve agonizing hours later, word came that the Marines in Afghanistan were safe. But now they were heading out to find those who had been shooting at them.

War, half a globe away, made a sudden intrusion into that prayer circle through the poignancy of a mother's tears. Suddenly, unexpectedly, the tragic reality of war intruded. I do not remember all of the words from the deacon's prayer, but I do remember her call for peace and the strength of that circle.

On Veteran's Day, 2012, may we add our prayers for peace as well.

Rev. Dr. John Deckenback

CAC Ministry Team Undergoing Significant Transition

In the coming weeks, there will be a series of changes in the CAC Ministry Team.

Associate Conference Minister Sherry Taylor "retires" on October 31. From November 1 until December 31, Conference Minister John Deckenback will assume many of her responsibilities with the help of other Ministry Team members, and he will be the primary point of contact for what had previously been Rev. Taylor's responsibilities. In addition to his other Conference Minister responsibilities, Rev.

Dr. Deckenback will continue to work in a variety of situations in four of the five associations.

Interim Associate Conference Minister Dan Schroeder begins his ministry with the Conference on January 1. Rev. Schroeder's appointment by the Conference Board of Directors was announced in a recent email to New Jersey members and friends by Rev. Rusty Eidmann-Hicks, who chaired the Interim Search Committee. Rev. Schroeder comes to the CAC from Connecticut and will be based in the Conference's Glen Ridge, New Jersey, office. He will have responsibilities similar to Rev. Taylor's. Rev. Schroeder was selected because of his thirty years in successful pastoral ministries, his extensive experience with wider church projects and committees, and his leadership skills. He has served as chair of his association's Church & Ministry Commission, has had numerous leadership positions in several states, and has come highly recommended by staff in Connecticut, who note his "absolute sense of integrity."

Associate Conference Minister Kwame Osei Reed and Interim Associate Conference Ministry Marie Bacchiocchi continue in their present assignments. Rev. Dr. Reed relates primarily to the Potomac Association and some Chesapeake Association churches and clergy. He also works on a variety of justice issues and is the CAC's primary contact with

Howard University School of Divinity. Rev. Bacchiocchi has been working with churches and clergy in the Shenandoah and Catoctin Associations since Associate Conference Minister Richard Vaught's "retirement" earlier this year. Her work is the more impressive given that her partner, Sandy Clockedile, has recently been diagnosed with bone cancer. We ask all members of the CAC to keep them both in their thoughts and prayers.

Rev. Mark Boyea of Westfield, New Jersey, is chair of the **Search Committee** charged with reviewing current Ministry Team assignments. That committee is currently busy considering alternatives for future staffing, including developing job descriptions and new emphases for the revamped Ministry Team. Several studies of Conference staff time conducted in recent years have suggested the need to concentrate staff energy around congregational vitality and new church development. This shift in emphasis may require substantial rethinking of, among other things, the way in which Conference staff work with local church search committees. The search committee is scheduled to present a preliminary report to the Board of Directors in February, 2013. It is hoped that new Associate Conference Ministers will be in place by early 2014.

We appreciate your understanding as we move through these transitions. In the interim, welcome our new interims!

Rev. Rusty Eidmann-Hicks presents the Rev. Dan Schroeder (seated) to the CAC Board of Directors. The Board unanimously approved the recommendation that Rev. Schroeder become an Interim Associate Conference Minister for the CAC. (photo courtesy of Rev. Dr. John Deckenback)



Transitions

Rev. Dr. Robert Apgar Taylor- called to Grace UCC, Frederick – leaving Mt. Tabor, Rocky Ridge, MD

Rev. Don Stevenson – installed as Pastor to Trinity Reformed UCC, Boonsboro, MD

Rev. LoisAnn Furgess-Oler, retiring as Interim Pastor, Trinity UCC, Manchester, MD

Rev. Annie Swallow Gillis, moving to Emmanus UCC, Vienna, VA as Interim Pastor, leaving Immanuel UCC, Cambridge, MD as Interim Pastor

Rev. Dr. Robert Peters, Interim Pastor, Immanuel UCC, Cambridge, MD

Rev. Susan Ohl, leaving St. John's UCC, Egg Harbor City, NJ

Rev. Susan Goodwin, leaving Grace UCC, Flemington, NJ

Rev. Dr. Debra Duke, installed as Pastor, Community Church of Mountain Lakes, Mountain Lakes, NJ

Rev. William Federici, called as Pastor to The United Church, Washington, DC. Leaving Emmaus UCC, Vienna, VA

Rev. Hank Fairman, called as Transitional Minister for Faith Formation, Little River UCC, Annandale, VA. Leaving RockSpring Congregational UCC, Alexandria, VA

Rev. Timothy Tutt, called as Pastor to Westmoreland UCC, Bethesda, MD

Ordinations

Rev. Hyo-Jung Kim

Rev. Daniel Bassett

Rev. Michael Fisher, Jr

Rev. Michael Neuroth

Rev. Peggy Cook

St. Mary's Churches Celebrate 250 Years

On Sunday, May 20, St. Mary's Evangelical Lutheran Church and St. Mary's United Church of Christ celebrated 250 years of shared history in the community of Silver Run, Maryland, not far from Westminster. After a brief Eucharist service at the Lutheran church led by its pastor, Rev. Dr. Lee Brumback, Rev. Geoffrey A. Black, General Minister and President of the UCC, was the featured speaker at the St. Mary's UCC "Founders' Day" worship service led by its pastor, Rev. Dr. Richard W. Scott. Rev. Dr. John R. Deckenback, Conference Minister of the Central Atlantic Conference of the UCC, and Rev. Wolfgang Herz-Lane, Bishop of the Delaware-Maryland Synod of the Evangelical Lutheran Church of America, also participated in both services of worship. The St. Mary's UCC Choir and Bell Choir provided special music at the later service, which was followed by a luncheon for the 250 worshippers from both churches who were in attendance. St. Mary's UCC was also pleased to welcome in attendance former pastors Rev. Julian Hall, Rev. Kenneth Heasley, and Rev. William Sherman, along with twice-interim pastor, Rev. Virginia Black.

Starting in 1762 in Silver Run, Maryland, as a "Union Church" sharing space in a common building, the two German speaking congregations held their separate worship services in the Lutheran and Reformed traditions before constructing separate buildings in the 1890s - buildings in which they continue to worship today.

Pastor Richard Scott, St. Mary's UCC
email: souldoctor@verizon.net or
office@stmarysucc.org

Check out www.stmarysucc.org & www.stmaryselc.org for more information regarding the St. Mary's churches of Silver Run.

Put Your Faith To Work Event is Well Received!

On Saturday, September 29, forty church and campus ministry leaders attended a one-day workshop on how to lead mission trips. As a result, forty folks from twenty different CAC congregations (including large and small, urban and suburban, and well-established and new churches), United Campus Ministries at the University of Maryland and George Mason, and Howard Divinity School are in an excellent place either to enhance already existing mission trips or implement new mission trips as part of their ministries.

Workshop participants reported that they found it very helpful to learn about the variety of trips being offered throughout the CAC and the UCC. People were enthusiastic about the expertise offered by the workshop leaders, Marjory and Peter Bankson of Seekers Church in Washington DC. Participants were pleased with the variety of guest speakers (from six CAC churches, two campus ministries, and even one from Cleveland). They welcomed the opportunity to spend time in small groups with one another. They were most grateful to receive the comprehensive how-to-manual (now available on the CAC website at <http://cacucc.prod.brickriver.com/pages/detail/2523>). Participants liked the food (catered by Nicki's Cakes and Bakes of Rockville United Church and also the co-leader of their twenty-five year history of Habitat for Humanity trips to western Maryland). Finally, participants enjoyed being in the great space at First Congregational UCC in Washington DC.

The workshop was funded through a grant from the CAC and was organized by the Higher Education Committee of the Potomac Association. Concerning the event, workshop coordinator Suzanne Adele Schmidt says, "I can't wait to see what partnerships and mission trips/pilgrimages spring forth from the workshop. It's bound to be an exciting outcome in the life of our local UCC churches and campus ministries."

Jim Deming, UCC Minister for Environmental Justice (EJ) in Cleveland, Ohio, was one of the event's guest speakers. As a result of his presence, some participants expressed an interest in EJ training. Stay tuned as things unfold for a potential EJ workshop in 2013.

Suzanne Adele Schmidt, PhD, MDiv

Women@the Well - UCCSA meets CAC UCC USA

On September 19, 2012, five women representing the CAC (Central Atlantic Conference) departed the Washington DC area to attend the Women@theWell Retreat in Namibia, Southern Africa. [Women@theWell](#) is a group for all women in the ordination stream of the United Congregational Church of Southern Africa (UCCSA). This group includes seminary students, interns, ministers, and retired ministers from five countries: Botswana, Mozambique, Namibia, South Africa, and Zimbabwe.

"In common with Congregational churches around the world, the UCCSA governs itself in the belief that each local church is a 'gathered' company of Christian believers, whose only creedal statement is the biblical affirmation: 'Jesus is Lord.' The UCCSA is committed to being a "Justice Church" and draws on its nonconformist tradition in this vocational quest. It has been very vocal and active in the struggle against apartheid, and it continues to offer prophetic witness in post-apartheid Southern Africa. The current theme of the denomination is 'Christ is Calling US, Participating in Suffering and Struggle.'"

The CAC has been in partnership with the UCCSA since 2004, when CAC Minister Adora Lee served as a Missionary in UCCSA countries. This year, the CAC sent representatives to the UCCSA's Women@theWell retreat, an event that takes place every two years and provides the opportunity for women of the UCCSA to rest from their busy work and to share, let go, laugh, and cry together. It is a moment when the women can be in solidarity with each other and participate in each other's struggles.

Reflecting upon their retreat experience, four of the CAC "Ambassadors" provided reflections on their experience at the Women@theWell Retreat:

There are moments when I find myself sitting - while squeezing myself and rocking side to side - and I silently shout to the top of my lungs, "God you are awesome." My experience at WatW (Women@theWell) was one of those moments. Though the journey by land from Johannesburg to Namibia (over twenty hours) was long, hot, and tiring, it provided me with both an appreciation for my UCCSA sisters' sacrifice and the long road to Calvary "just for me."

The strategic planning session was an enormous task; however, I believe that the end result is one that will be a catalyst for continued growth among UCCSA Women in Ministry, their churches and communities, and their individual lives. The stories shared, the prayers offered, the singing, tenacious God-lived spirits, and the warm and inviting embraces were

gifts to me. It was through these "acts of love" that I realized the CAC has been offered as a jewel in the form of a partnership.

Rev. Kim M. Bookard, MDiv, MSW, Covenant Baptist United Church of Christ

I wake each day with gratitude that God has given me another day to worship and praise and serve God. Since my return from WatW, however, I am filled with a more overwhelming feeling of gratitude, for I remain enveloped by the loving and faithful spirits of the women ministers and congregations who shared with and cared for us on that journey to the well. I was honored to witness these women organize and claim self-agency in the struggle for gender justice in churches, cultures, and nations that, despite decolonization, remain overwhelmed by many other types of injustice. They are my sheroes. I urged them to be bold and never forget that Jesus came preaching, in love, that the last shall be first. WatW-Botswana 2014!

D. Regina Boyd, Peoples Congregational UCC

I was very excited to be able to participate in the 2012 Women@theWell conference!! It was an opportunity to meet other women in ministry whose ministry context differed from that with which I was familiar. I thoroughly enjoyed watching my sisters from Africa create their vision and mission statements and was humbled by the love they exhibited toward one another, toward us, and most important, toward God. These are amazing women, and I am confident that this organization will continue to thrive and grow. The Women@theWell is a group of strong women, with a strong love for and belief in God - and just as it is written in 1 Corinthians 2:9, "No eye has seen, no ear has heard, no mind has conceived what God has prepared for those who love him." I am excited about what God has in store for these ministers collectively as an organization and individually as ministers to the people of God!

Lisa Dunson, Covenant Baptist UCC

"I was privileged to participate in the Women@theWell Retreat in Namibia, thanks to the hard work, planning, and vision of several people in the CAC who were in partnership with the UCCSA's Women@theWell group. WatW appears to be a well-grounded organization of women ministers in the UCCSA who have, since 2005, come together to advance the opportunities for and resolve the challenges of women ministers in the countries that make up the UCCSA.

WatW embodies the true meaning of sisterhood and fellowship, as this group of women brings together multiple languages, cultures, tribal traditions, unique gifts, and talents to work toward the issues and to solve the problems in ministry as they relate to gender discrimination. These women ministers, in many cases, undergo unreported hardships in fulfilling their calling to the ministry. In spite of these hardships, they are prepared to work to change the future for themselves and the women who will follow them. The benefits of cultural immersion and the joy of sharing this experience between the WatW and the CAC cannot be overemphasized."

Rev. Peggy A. Miller, Interim Pastor Faith UCC

"That's What We Do"

Twenty years ago, after witnessing the needs of the guests that were being served at The Supper Club soup kitchen at First United Evangelical UCC in Baltimore, several people started a task force with a vision to develop safe, affordable housing for low-income clients. That initial task force became United Ministries and, today, that vision not only lives on, but the residents of their first project, Earl's Place, are also giving back.

Every Wednesday evening, you can find several of the Earl's Place men at The Supper Club. They have embraced the opportunity to welcome the stranger and help provide a brief break from the challenges of life in general and the streets in particular to those who are struggling.

The first Wednesday of the month is our turn to cook and help serve, and I often try to volunteer with our men. The last time I was there one of them, Anthony, told me that he had to leave about 6:30 so that he could take Leon to the seven o'clock AA meeting. Leon is our newest resident. He came to us from one of the

emergency shelters. He has a lot of challenges; he uses a cane in the house and a manual wheelchair when he goes out. He has severe arthritis in his hands and has limited use of them. When he moved in on a Friday afternoon at the end of August, he was virtually digging in his heels in resistance to the move. During the interview earlier in the week, he seemed ready, but he had a few days to think about things and had begun to fear the unknown.

But he had no other recourse, for he had been told by the shelter staff that he had no choice; they could not provide the help he needed. His first words to me were "Fine, but I am not going to a meeting today, I have a headache." When I simply said, "Okay," he lost some of his steam. He settled in over the weekend and, as is always the case, everyone worked to help him feel comfortable.

This brings me back to Wednesday. Anthony had left, but when the rest of us arrived back at Earl's Place at about 7:30, there was Anthony. Now meetings last an hour, so he should not have been there. When I asked what had happened, he answered, "I already had my meeting for the day. I just wheeled Leon over there, and I will go back to get him when the meeting is done."



There are many places Leon is not able to get to on his own; fortunately, the men at Earls' Place see in Leon someone who has less than they do. They see someone who is suffering more than they are, and they are reaching out in whatever ways they can to make a positive difference. As another resident, Timmy, says, **"That's what we do."**

In December, Earl's Place will begin its fifteenth year of ministry to men who are homeless. The acts of grace and mercy that I am privileged to see every day would not be possible without you. Earl's Place succeeds – it thrives – because compassionate folks like you had a vision and were, and continue to be, willing to invest in our mission. For that, we are forever grateful.



Talk & Tour: Join us on November 18 from 1 – 3 p.m. for the opportunity to meet us and tour the program. Light refreshments will be served.

Sheila Helgerson, Executive Director
United Ministries, Inc./Earl's Place 1400 E. Lombard
Street, Baltimore, MD 21231 www.earlsplace.org

Editor's note: Under the policies set forth by Earl's Place, no rules of confidentiality have been broken by the mention of AA in this article.

Stewardship Thoughts

Implementing the 2011 General Synod Resolution to Evaluate Banking Relationships

Note: This is the fourth in a series of Stewardship Thoughts.

A Bit of History

The impetus to encourage the UCC, at all of its settings, to evaluate its banking relationships started within the Central Atlantic Conference. A member of Evangelical Reformed United Church of Christ (ERUCC) questioned the appropriateness of the congregation's continuing to do business with the bank that it was currently using. The congregation had selected a local bank in the past, but a series of bank mergers resulted in its using a mid-sized bank. Until the member raised the issue, the appropriateness of the current banking relationship had not been questioned.

ERUCC submitted a resolution that was passed by the Catoctin Association, the Central Atlantic Conference, and finally (and unanimously) by the 28th General Synod in July 2011. The resolution calls on all churches and other settings of the UCC to "faithfully examine their relationships with financial institutions and, where practical and prudent, deliberately move toward relating to financial

institutions that have records of fair lending, business and investing practices as each body discerns for its setting."

Involvement of Justice and Witness Ministries

Justice and Witness Ministries was charged with facilitating the implementation of this resolution. Dr. Edith Rasell, Minister for Economic Justice, was specifically tasked to assist the denomination to implement the resolution. A website was also created (<http://www.ucc.org/justice/banks/>) that includes:

- Background pertinent to the resolution
- The reasons the resolution is relevant
- The implementation of the resolution, including the provision of a place for those implementing the resolution to share experiences
- Resources for evaluating current and locating new financial institutions
- The case of Evangelical Reformed United Church of Christ

Why the Resolution is Relevant

Three perspectives were offered (see the above website for additional information):

1. The biblical prohibition of usury and unfair business practices
2. The reality of unjust banking practices
3. The fact that good stewardship means using financial institutions that offer the best value

Just Principles for Financial Transactions Developed by the Center for Responsible Lending through Their Conversations with Faith Groups

1. Promote honesty, clarity, transparency, and evenhandedness. All sides should have the same opportunity to understand and negotiate a contract. Kickbacks and fees that distort lender and broker incentives to deal fairly with customers should be eliminated.
2. Prohibit unconscionable rates of interest. Usury caps to address abusive lending should be reinstated.
3. Include traditional underwriting standards. Lenders have a responsibility to assess whether borrowers can repay.
4. Support equity in credit across communities. Practices that particularly burden communities of color or low-income communities must be ended.

5. Limit fee-based penalties and business models that depend on consumer overspending and recurrent indebtedness. Penalties against repaying debts early should be eliminated.
6. Require that the interest and fees charged on a loan are reasonable and proportional to the services rendered.
7. Call upon banks and credit unions to provide a range of responsible banking and credit products in their communities.
8. Establish financial institutions that adhere to these principles in poor neighborhoods and other underserved communities.

Bob Ziegler

About the writer

For forty years, Bob Ziegler has provided leadership to congregations, associations, conferences, and The Pennsylvania Council of Churches on subjects including stewardship, budgeting, financial controls, and fund raising for annual operating and capital campaigns. Bob is available for consulting with congregations of the Central Atlantic Conference concerning: financial assessments; stewardship campaigns; accounting and controls; capital campaign consulting; and stewardship education. Bob can be reached at 301-514-6277 or robertziegler@comcast.net.