



Diana Martinez, 10, daughter of Hilda Villareal, holds cupcakes her mother made for the 10-year celebration and Kermés bazaar at *Iglesia Luterana Cristo Rey*, El Paso, Texas.

Gorditas
4.50

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CHRIST CHAVEZ



Irma Gonzalez, 83, stuffs gorditas at the Kermés festival hosted by *Cristo Rey*, where Rose Mary Sanchez-Guzman is pastor. This year, the church did not have money and members are struggling more than other years, Sanchez-Guzman said, so instead of hosting the usual free barbecue for the community following their anniversary service, they combined the service with the Kermés to raise money for the church.

Getting creative

Tough times call for clever measures & ministry

By Wendy Healy

Jennifer Dyer Boyd enthusiastically embraced her new call as pastor of Trinity Lutheran in Brewster, N.Y., with gratitude and delight, right down to the new deficit the church was facing.

She wasn't surprised to learn of the budget problems shortly after arriving. "I would've been more surprised if we weren't facing a deficit," she said. "That's the reality of the church right now."

Boyd is right—that is the reality for more than half of the ELCA's roughly 10,000 congregations. Many have 80 or fewer worshipers per week, budgets of less than \$100,000, or more imminent financial issues, said Ruben Duran, ELCA program director for new congregations. He describes these congregations as operating in "maintenance mode," either barely making it or facing an

uncertain future. Other churches are in serious decline and may close in the next few years, he said.

The increased expenses of maintaining and operating old buildings and paying a pastor's salary and benefits in the wake of dwindling stewardship are causing congregations to rethink how they operate. Some are developing creative solutions, while others aren't sure what to do and pray for a miracle.

Stories of budget deficits resonate with churches across the country, whether a congregation is large or small, has a novice pastor or a veteran, or is an urban or suburban ministry.

One pastor, two churches

Andy Wendle, pastor of Our Redeemer Lutheran, Hood River, Ore., knew sustaining a congrega-

tion with fewer than 100 worshipers wasn't going to be possible without creative solutions. So Our Redeemer partnered with Asbury United Methodist Church several miles away, which had a temporary pastor and little funding for a full-time position.

Wendle serves both churches in a joint ministry covenant. Paid by both congregations, he leads a Sunday Lutheran service at 9 a.m. and Methodist worship at 11 a.m.

Having one pastor serve two congregations is a popular solution to budget woes, Duran said. Also popular are having a part-time pastor, merging with another parish or asking members to give more. While well meaning, such responses won't give a church new life. "All those aspects, if they're not accompanied by a vision and mission—and aren't reconnecting to the community—

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AMY C. ELLIOTT

Trinity Lutheran Church, Brewster, N.Y., saves money in tough economic times by doing its own yard work. That means even Jennifer Boyd, pastor, pitches in. With her are property committee members Michael Boyd (left) and Don Icken.

aren't going to solve it," he said. "It's like moving the chairs on the Titanic."

To help with its mounting financial circumstances, Trinity Lutheran Church, White Plains, N.Y., recently cut its pastor's salary by one-third. Paying a roof loan, repairing water damage and the recent loss of a revenue-producing building-use program created a \$40,000 budget shortfall, said Norman D. White, pastor. The congregation decided it had to cut White's time.

"The first thing a church does is cut the pastor's salary or hours in some way, or slashes mission support," Duran said. "We tend to think that if we can just get some money in, then everything will be all right."

But money won't make things right for the long term, Duran said. Reconnecting to the community will. It all boils down to mission and vision, he said. It's easy to be the church when times are good, but bad times test a church's mission.

Boyd and Trinity's church council came up with a solution to cut minor expenses. The church discontinued its weekly lawn service, stopped purchasing worship bulletin covers,



and cut both the number of hours and hourly wage for an office assistant. They also refinanced the mortgage, reduced synod mission support and asked members to increase giving.

"Stop-gap solutions like these—and there are many—are not long-term answers," Duran said. "They only buy time."

Boyd readily admits that Trinity may face more cuts early next year if finances don't improve.

In a poor economy, the church's mission becomes more imperative. "What's happening is a compounding of things," Duran said. "The issue is not the result of tough economic times alone. It's an issue of the church as a whole. The Lutheran church is growing disconnected from

its community and society, and tough times only compound problems."

Selling church buildings

Selling off churches is another quick solution to budget woes, Duran said.

Salam Arabic Lutheran Church was a shining ELCA success story in an emerging Brooklyn, N.Y., community. More than a decade ago, the once Danish Lutheran church called Salem redefined itself to reflect it's evolving Arabic neighborhood and changed its name to Salam. It represented the changing face of the ELCA—a diverse and relevant congregation serving its neighborhood.

But over the years, with several members losing jobs and New York's declining economy, the church fell



AMY C. ELLIOTT

Karen Young shops for a picture frame at the flea market in Trinity's parking lot in Brewster. Community members pay the church \$25 for booth space and keep what they make in sales. Along with money from food sales, it's another way Trinity makes ends meet in this economy.

receives on the investment from the church sale. The synod gives Salam \$3 back (from the sale of the church) for every \$1 that members put in the offering plate.

While El-Yateem admits that the situation isn't perfect, for now it's working because Salam continues to have a strong ministry, especially with young people.

"We bring a message of hope and healing. We try to work with everyone, to build bridges, especially in these days of political friction," he said. "Our message is one of getting along."

Noting that Salam also helps new immigrants, El-Yateem said, "We're still very active. The finances are bringing us down."

The congregation also benefits from churches in Wisconsin that send support: Calvary Lutheran, Green Bay; Our Saviour, Appleton; and

Christ the King, Combined Locks, each gives \$3,000 to \$5,000 a year.

"The church is the people,"

El-Yateem added. "We're not perfect and we make bad decisions. We have to keep asking the questions until we get the answers."

'For rent'

The ministry at Our Saviour Lutheran Church in Mason City, Iowa, continues to be strong, even though finances are not. With factories closing and members losing jobs, the congregation is always looking for creative ways to go forward.

"People are still coming to church and still giving," said Emily Horrell, who came to Our Saviour four years ago after graduating from seminary. "We're not really hurting, but we are looking for creative ways. We're not spending money willy-nilly."

One of the ways the church is making do is by renting space to Lutheran Services in Iowa. LSI rents an office to run its parenting program and a conference room to meet with families. LSI has a rich history of service to the community that Our Saviour wants to support, so it makes the rent affordable at only \$100 a month. "But every bit counts," Horrell said. "It's a great deal for LSI, but we are a gracious congregation."

LSI is grateful. "There is no other place where we could get space to operate at this rent base," said Crystal True, program supervisor for the LSI

'We have to re-root the ministry in our neighborhood. Our future depends on how we get under the skin of the culture. We need to be a church that is embedded in the fabric of society.'

Ruben Duran, ELCA program director for new congregations

on hard times. As a result, the Metropolitan New York Synod sold the church building earlier this year to a Chinese developer for \$1.5 million, said Khader El-Yateem, pastor of Salam.

With a vibrant congregation but no place to worship, El-Yateem asked his colleague Craig A. Miller, pastor of Our Saviour Lutheran Church several blocks away, to share worship space. Today, both churches hold services in Our Saviour's large building.

It's a win-win situation, El-Yateem, said, "Our Saviour needed money and we needed space."

The Salam congregation pays Our Saviour \$1,500 a month. While the fee may sound steep, Salam can tap, if needed, into the interest the synod

‘Do whatever you can to fall back in love with your neighborhood. Ask, “What does my neighborhood need?” It means asking what are their hurts and hopes. It means offering the cup of cold water and the basin and the towel. It means listening and not speaking. Lutheran churches have to learn to love their actual neighbors. You’ve got to re-root in your neighborhood.’

Bill Hurst, ELCA pastor

Family Safety Risk and Permanency program.

Horell said the parents and children who come to the LSI program see Our Saviour as a warm and welcoming place. “There are a lot of people in and out of the building,” she said. “We want it to be a safe, secure, loving place to be.”

Partnering with Lutheran agencies is nothing new to Our Saviour. The church provided space to Lutheran Disaster Response in 2008 when it needed a local office for its work in the Iowa floods. Responding to community needs is what Horrell said the church is called to do.

Calling clergy golfers

Living Waters Lutheran Church in North Port, Fla., has seen the best of times and the worst of times. When Florida was growing and real estate was booming, Living Waters rode the wave. When the real estate market went bust and members left the area, the church experienced tougher times. Average worship attendance five years ago was approximately 170, said Dell Shiell, pastor. Today it’s about 110.

Although membership is down,

Shiell said ministry is on the rise. “Having a vision that is exciting, along with congregational unity and being a Christ-centered and mission-centered church, makes us a church for others,” he said.

Since Shiell came to Living Waters in 2004, it has started a preschool and respite care program. “The preschool was started to demonstrate our commitment to the community—that we are here for all people, not just for the elderly,” he said. These are break-even ministries, he added, that are more about responding to community needs than bringing in revenue.

Shiell’s goals are to keep ministry fresh and alive for the congregation and to have a strong mission and values. Since money isn’t available to hire an assistant to help him in these goals, the congregation came up with its guest pastor program (www.pastors2go.com).

While Living Waters couldn’t take on an extra salary, especially after staff took a 20 percent cut this year, it could provide housing. Using endowment money, in 2009 the congregation purchased a condo on a golf course and near the beach at below market value. For a month or two, a guest pastor from another congregation can use the condo for respite or retreat while helping Living Waters with its ministry.

In the past year, Living Waters has benefited from more than a dozen guest pastors—some are seeking an affordable sabbatical while others who are single or retired are looking for a new experience or an interim ministry. Guest pastors commit to preach once or twice a month, lead adult Bible study and participate in the life of the church.

In return, Shiell said, the program “helps me focus on leadership, gets me out of the day-to-day administration, and I can do more preaching,

teaching and pastoral care.”

Living Waters gets the services of a second pastor for the cost of maintaining the condo, about \$6,000 a year, Shiell said, adding, “The program is a godsend.”

Programs like this that enrich ministry also show a certain fiscal fitness, Duran said. He points to *Iglesia Luterana Cristo Rey* in El Paso, Texas, which reaches out to its Hispanic community by selling tamales after church on Sunday and gives children of immigrants backpacks for school.

“They may not have all the money in the world, but this group is alive,” he said. “When I ask how they’re making it, they say, ‘We’re open to the community on Sunday. We put out food. We sell tamales. The church reflects the community, we’re connected.’”

Know your neighbor’s needs

It might have been easy for First Lutheran Church in Torrance, Calif., to hike its school tuition when times got tough in 2008. But it did just the opposite—it set aside \$50,000 for tuition assistance grants. The church, which attracts approximately 385 people for worship each weekend, valued its school as a central part of its ministry and mission too much to make cuts.

“Fact is, were it not for the school, our ministry would not be growing and we would not be the center of mission that we are,” said Bill Hurst, pastor. “One secret to our vitality is having the school, which ministers to hundreds of families with children from infancy through eighth grade.

“The biggest problem that congregations have is when they become irrelevant to the community. Congregations that are struggling become detached from the neighborhood. Being a church school ministry has kept us relevant.”

First wanted to stay true to its 55-year-old mission of serving children through a school ministry and decided to help parents with tuition.

“When the recession hit, we watched other schools suffer steep enrollment declines and worried that we might have to lay off people,” Hurst said. “Having a commitment over the years to Christian education and to academic integrity, instrumental music, performing arts and other things on top of the school day, helped us survive.

“What made the difference was the foresight of the school board to set aside \$50,000 for tuition assistance to help our families get over a difficult period.”

The school is the community of Christ for families, Hurst said, adding, “We love them and we’re here to offer the grace and love of the gospel.”

Hurst suggested that struggling congregations look at how they can meet a community need. “Do whatever you can to fall back in love with your neighborhood,” he said. “Ask, ‘What does my neighborhood need?’ It means asking what are their hurts and hopes. It means offering the cup of cold water and the basin and the towel. It means listening and not speaking. Lutheran churches have to learn to love their actual neighbors. You’ve got to re-root in your neighborhood.”

Duran agrees, calling every church to listen to God, listen to one another and listen to their community. “The Lutheran church has the capacity to withstand a lot of things,” he said. “But if we don’t solve the disconnect, the next time a recession hits or a problem arises, we won’t make it.

“We have to re-root the ministry in our neighborhood. Our future depends on how we get under the skin of the culture. We need to be a church that is embedded in the fabric of society.” □



First Lutheran Church and School, Torrance, Calif., set aside \$50,000 in 2008 to help families with future tuition costs. It's all part of investing and "fall[ing] back in love with your neighborhood," says Bill Hurst, pastor, pictured with some of the students.

Getting help

What help can a church struggling with finances expect from its synod office?

Synods, too, are being impacted by tough times. The closing of churches means fewer sources of mission support. And many churches have cut back on giving to their synod altogether. Dwindling revenue has forced synods to look for creative ways to stay afloat, and many have cut back.

Still, struggling churches turn to their synod office for help with solving problems and seeking support. They are often disappointed to hear that the synod can't help.

Ruben Duran, ELCA program director for new congregations, reminds churches that a synod's role is to coordinate ministry in a geographic area. The synod office is a steward of the rostered leaders, he said.

It also is a resource for pastors and congregations. Assistants to the bishop are the go-to experts with particular skill sets in different areas of ministry and church life.

Wendy Healy