

CHURCH LEGACY & CLOSURE RESOURCE

2025 EDITION

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PASTORAL MESSAGE

WELL DONE!

HIS MASTER COMMENDED HIM: 'GOOD WORK! YOU DID YOUR JOB WELL.
FROM NOW ON BE MY PARTNER.'

— Matthew 25:23

CHANGE IS PRESENT AMONG US IN THE CHURCH. Change is challenging and may even be experienced as hardship as the changing landscape sets us adrift and even disrupts the narratives we hold for our lives and for the church. In recent years, there has been much written and said about the decline of the church which continues to result in churches closing or having to find new ways of being church beyond the buildings that were long held as sacred and important. As change visits and a church finds itself making the hard decision to close its doors and even sell its building or reimagine the use of space, the church must find ways to embrace these challenges and discern the future for the congregation in the community.

Churches are closing after many years of vibrant active ministry and mission in a community. While distressing, the closure of the church is a time to remember and even celebrate the ministry of that church. Grief is real when a church is closing. There is sadness and loss, and yet there is the opportunity to celebrate and commemorate the accomplishments of the church through its years of existence. A church can be experienced as completing the mission and ministry it set out to do in the community and in the world.

How did the church experience transformation through the years? How was the church a part of social transformation? Who were the partners the church worked with over the years? How were people's lives impacted by the presence of the church in their lives? These are all questions to be asked and answered to celebrate the church as it goes through yet another time of transition. The ministry of the church is sacred and important work. The ability to be the presence of God at work in the world is the church at work in the community.

When a church is closing there are support systems in place for the community as it makes the decision to close its doors. The national setting of the United Church of Christ as well as conferences and associations are present to journey with the congregation. There is no reason to make this journey alone when there are others ready to be of support and assistance with what to do, how to celebrate the church, options for the building, and much more. And if closing the doors of the church is not the end, but the start of something new, there are people who can listen and be present with you as you discern and create a new vision for the church — in a new place, new format, and even with new people.

Legacy planning and church completion are a part of the process. Completing a ministry is as important as an existing or new church start. Planning for the future of the church is about

ensuring that the church lives on well beyond us and the current places where we find and engage in ministry.

Closing the doors of a congregation is not a failure. There are opportunities to bloom and flourish in other ways that support the work of the church and bring to others the good news of the gospel of Jesus Christ. Hearing: “Good work! You did your job well. From now on be my partner,” holds joy. It is possible to complete the assignment and ask: “God, what do you have for us? What is the mission and ministry ahead as we close one door and allow you to open us to the next opportunity to spread your word.”

— THE REV. DR. KAREN GEORGIA A. THOMPSON
General Minister and President/CEO
United Church of Christ
October 24, 2024



PREFACE

WHAT IS YOUR LIVING LEGACY?

WHAT YOU LEAVE BEHIND IS NOT WHAT IS ENGRAVED IN STONE MONUMENTS BUT WHAT IS WOVEN INTO THE LIVES OF OTHERS.

— Pericles

ALL OF US ARE SHAPING OUR LEGACY each day we live. Often thought of as something we leave behind when we die, a legacy is something we create while we are living. A legacy is the spiritual vitality and values that a person and congregation create while they live that continues to exist beyond a person's or congregation's life.

A CONGREGATION'S LEGACY LIVES ON THROUGH

- **THE LIVES AND ONGOING FAITH** of your members and those who have been graced by the church's ministry and fellowship.
- **THE LIVES IMPACTED** by the compassionate, justice building, peacemaking and wide welcome of your church's witness in the community and world.
- **THE LIVES AND MINISTRIES** told in stories, records and histories passed on through archives.
- **THE LIVES OF THOSE IN THE FUTURE** who will benefit from your legacy financial gifts and property decisions.

Closure can be a culminating time to faithfully complete the mission of a congregation with thanksgiving for the ways that the Spirit of God has moved through the congregation's life and death. Helping a church experience a faithful completing of ministry and mission is the vital work of closure and legacy.

At the time of the vote for dissolution, a committee of nine members was established to represent the congregation and carry out the necessary tasks of completing things. It was decided that they would be called the Completion Committee. The thought of completing the ministry of this congregation seems to better describe the process than saying we are ending its ministry.

— Reverend Rosanna Walker

Much has happened since the first publication of this resource in 2015. A substantial transition is ongoing today through the increasing closure of congregations. In 2023, 53 churches were reported closed. That's one UCC congregation closed a week. A significant increase from 2022 when 39 churches closed. Ten years ago in 2013, 27 churches closed. The impact of Covid seemed to hasten the trends that were already happening in the church including churches

completing their ministries. Churches facing the difficult but faithful decisions of completing their ministries and legacy building will most likely continue to increase.

In the book, *Gone for Good? Negotiating the Coming Wave of Church Property Transition* (melsdon.com/goneforgood), Eileen Lindner writes that “as many as 100,000 buildings and billions of dollars of church-owned property, are expected to be sold or repurposed throughout the United States by 2030.”

Becoming a Legacy Church is a courageous act of faithful stewardship. (See Chapter 3, Legacy Futured, by Chris Mereschuk)

A significant aspect of this transition in our churches, denominations and communities are the legacies of these closed churches. Completing a ministry causes one to consider what a church’s on-going legacy might be. Closure can seed the beginnings of new life through a church’s missional legacy for the future work and ministry of God’s realm.

YOU ARE NOT ALONE

If you are in a church considering or already in the process of completing your ministry to create a living legacy, you are not alone. Nor do you need to do this alone. There are other pastors who have served churches completing their ministries, as well as national and judicatory staff who are ready to help. Seek the support that you need from colleagues.

And this *Living Legacy: Church Legacy and Closure* resource is for you. There is assistance and helpful information for you in this resource whether you are a:

- **A CHURCH LEADER, MEMBER OR PASTOR** in a church considering its future including ministry completion and legacy building,
- **AN INTERIM MINISTER OR SEMINARY STUDENT** preparing for ministry with challenged congregations,
- **A JUDICATORY OR NATIONAL CHURCH LEADER** assisting congregations making difficult but faithful decisions, and/or
- **A MEMBER OF A JUDICATORY OR NATIONAL COMMITTEE** researching the needs of congregations completing their ministries and making a living legacy.

In this resource you will find:

- **STUDIES** on the current realities of church status in today’s culture
- **GUIDELINES FOR CONVERSATIONS** on considering church completion and legacy
- **DISCUSSION** of the role of the pastor in church completion and legacy planning
- **ADVICE** on Financial and Property Legacy decisions
- **INFORMATION** on Legal Issues and Concern
- **CHECKLIST** for Legacy and Church Completion
- **BIBLICAL REFLECTION** for study and use in congregations
- **RESOURCES** for organizations, archives, and media to help you address church completion and legacy.

See the synopsis of the resource chapters beginning on page 9.

Thank you for your leadership and work. Blessings and strength be with you as you engage in this resource for your ministry, congregation, and legacy.

*As we live in the light and the love of those
who came before us, and who helped us to see
and celebrate and recognize ourselves
and who brought us here and whose light
we now pass on, so that even at the end
of time, ... even in the far distance of times beyond
our present understanding, we will be remembered
in the ways others still live, and still live on*
Everlasting by David Whyte

DAVID SCHOEN
Minister for Church Closure & Legacy
UCC Church Building & Loan Fund



IN MEMORIAM

HOW YOUR CHURCH'S HERITAGE LIVES ON

This Resource is a Legacy of the work and ministry of Reverend Dr. Jane Heckles.

Jane Heckles was a well-loved leader in the church serving as a conference minister, as well as national ministries and Pension Board staff. While she was working in the national offices of the United Church of Christ, out of concern for congregations and leaders in legacy churches, she started the work on the first edition of this resource prior to its publication in 2015.

Jane was a colleague who brightened a room, meeting, event and any day with her insights, truth-speaking, encouragement, wit, and humor. In publishing this updated edition, we give thanks for and remember Reverend Dr. Jane Heckles who died after a brief retirement in 2022.

Here is the preface that Jane wrote for the first Living Legacy edition published in 2015.

MY OLD CHURCH IS GONE. Well, the building is still there, but my old church is gone. My grandfather was baptized there, and so was his grandfather. My parents were married there, and my brother and I were baptized there. Basically, my extended family was THAT family -- the ones that were there many days a week. They brought their joys and sorrows to their church, and they also brought the cleaning buckets, the knowledge about how the boiler worked, how to change the chandelier light bulbs and what color paint was used on the shutters the last time. Each generation grew up and assumed their roles, along with a number of other dedicated families. One aunt was the soprano soloist and the cemetery manager. My grandmother had all the recipes for the fundraising dinners in her head. My mother organized all the stuff for the Rummage Sales. My father was the superintendent of the Sunday School. It was the first place I learned Scripture, the stories of Jesus who loved me. It's where I learned to sing and be quiet. It's where my friends were. It was the center of our world. You get the picture.

But my church is gone. It didn't happen overnight. It was lost by attrition. It turns out that being a family church wasn't enough to keep it going, enough to attract new folks in post-modern times. The cohesiveness of a village church accepted empty spaces in the pews that became too empty to be filled by visitors. Though my family had moved on, and I was ordained elsewhere, I did have a chance to preach from that pulpit once when they were down to only using pulpit supply. My old Sunday School teacher who was still ambulatory showed up along with the remaining members of my family. There were about twelve of us in worship that morning. A year later the remaining members prayerfully gave the figurative and literal keys to the church to the Connecticut Conference of the United Church of Christ.

That empty place echoes in my soul. It certainly carved out in me the place for compassion for churches that have reached a low point and wonder if it is their “valley of the shadow of death.”

My guess is that you, the reader, have your own relationship to this story.

But the Psalmist reminds us that we “will live in the House of the Lord forever.” It turns out that the first memory verses that I learned at this church are those that draw us out of despair into the warmth of God’s promises, both as individuals and as congregations.

JANE HECKLES
on Good Friday
Claremont, California



TABLE OF CONTENTS

IN THIS WORKBOOK

3 WELL DONE! A PASTORAL MESSAGE

While distressing, the closure of the church is a time to remember and even celebrate the ministry of that church.

– Reverend Dr. Karen Georgia A. Thompson, UCC General Minister and President

5 WHAT IS YOUR LIVING LEGACY? INTRODUCTION TO THE LIVING LEGACY RESOURCE

Helping a church experience a faithful completing of ministry and mission is the purpose for the content of this resource. By David Schoen, Editor

9 IN MEMORIAM: HOW YOUR CHURCH'S HERITAGE LIVES ON By Jane Heckles, Initial Editor

13 CHAPTER ONE: MIND THE GAP

Sets the context for the challenges our churches encounter in recasting their vision and call to mission for today and tomorrow. Such study and discussion should serve to 'normalize' the challenge that faces congregations in decline. It is far too easy to begin the discussion and quickly derail into anecdotal attributions of blame about the condition of the church. We will offer the seven core gaps in congregational decline that are shared across many contexts. By UCC Center for Analytics, Research & Development, and Data

29 CHAPTER TWO: IS IT TIME?

Introduces tools for congregational assessment. Some are simple inventories to spark conversation and get the ball rolling in your congregation. Others refer to more robust tools available in the broader church world. This chapter discusses methods of decision-making. By David Schoen, Minister for Church Legacy and Closure, UCC Church Building & Loan Fund

39 CHAPTER THREE: LEGACY INHERITED, LEGACY FUTURED

Clarifies the concept of Legacy, offering some perspectives and common issues to keep in mind through the process. In following this program, a congregation can gather together documentation and understanding of its origins and history that can become important archival material to be deposited in historical libraries. By doing so, a congregation is helped toward a longer view of its gifts and mission. This work is foundational to imagining the future Legacy the church will bequeath at the time of its closing, be that in one year or one hundred. By Chris Mereschuk, Legacy Pastor and Founder of RevCJM, LLC Consulting & Coaching

51 CHAPTER FOUR: ROLE OF THE LEGACY PASTOR

Introduces the role of the pastor who ministers in a Legacy setting and pastoral care needs in these congregations. Legacy Pastors navigate unique challenges in their setting, which often call upon specific skills and attention to self-care. Ministering through communal loss and grief, leading discernment gatherings and facilitating complex processes, potential ethical issues combine with the usual pastoral tasks. The Legacy Pastor might also experience anxieties about their own call and future career opportunities. A well-informed and well-prepared pastor can serve faithfully as a Legacy Pastor with skill and integrity. By Chris Mereschuk, Legacy Pastor and Founder of RevCJM, LLC Consulting & Coaching

59 CHAPTER FIVE: NOT A BUILDING (BUT CHURCH BUILDING MATTERS)

Describes the several options for a local congregation to consider for the stewarding and disposition of church-owned real estate (worship facilities, parsonages, school buildings, vacant land, etc.) for the future of the Word and mission of Jesus Christ. By Patrick Duggan, Chief Divisional Operating Officer, UCC Church Building and Loan Fund.

73 CHAPTER SIX: YOUR CHURCH'S FINANCIAL LEGACY

Focuses on ways church leaders contemplating closure might prudently steward their organization's legacy assets to provide financial support for future missions and ministries aligned with their values. By United Church Funds.

77 CHAPTER SEVEN: LEGAL ISSUES IN CHURCH DISSOLUTION AND MERGER

Covers the fiduciary responsibilities and legal process of church dissolution, merger, and asset purchase, addressing liabilities for dissolved churches. By Heather Kimmel, UCC General Council.

83 APPENDIX A: LEGACY AND CHURCH COMPLETION CHECKLIST

A step-by-step summary of the discussions, decisions and actions for a congregation seeking to prepare a living legacy.

89 APPENDIX B: RESOURCES AND BIBLIOGRAPHY

Points toward helpful organizations, books, websites and resources.

97 APPENDIX C: THREE BIBLE STUDIES AND DISCUSSION QUESTIONS

Created to equip churches for the journey. Use in your process of closure and legacy discernment. By Kate Matthews, Former Dean of the Amistad Chapel at the UCC Church House in Cleveland.

SPECIAL THANKS

With appreciation for all the colleagues who helped plan and write this Living Legacy Resource.

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CHAPTER ONE

MIND THE GAP

UCC CENTER FOR ANALYTICS, RESEARCH & DEVELOPMENT, AND DATA

THE GAP BETWEEN OUR CHURCH AND TODAY'S REALITIES

MUCH HAS BEEN WRITTEN in the last couple of decades that sets the context for the challenges our churches encounter in recasting their vision and call to mission for today and tomorrow. Every church that is pondering its future needs to study and discuss this context. In many of our churches, conditions seen in a congregation's rear-view mirror *appear* a lot clearer than those seen through its windshield. But appearances deceive us.



In 1968, a public service message campaign began in the London Underground. “Mind the Gap” was created to alert passengers to the space between the train and the platform edge caused by the curved design of certain stations. Over the decades, *Mind the Gap* has become a cultural meme. BBC America once ran a blog by that name with a feature devoted to helping Brits navigate the “gap” between British and American culture.

So, looking to the future is like stepping onto such a train.

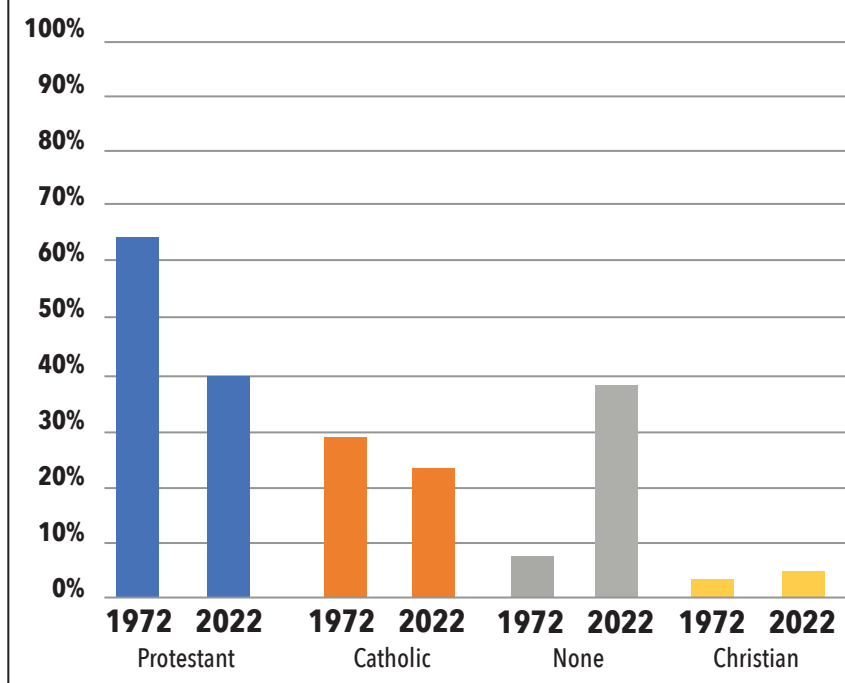
We observe **seven gaps between the contemporary context and congregations in decline.**

1. WEAKENING RELIGIOUS AFFILIATION

Congregations in decline have acute experiences of the weakening religious affiliation in the United States which is manifest in at least these three ways: decreased membership rolls through disaffiliation, lack of new affiliations, and decreased participation by ongoing members.

Virtually every survey of American religious affiliation and practice in the last 40 years observes that the churches traditionally known as the “Mainline Churches” have been weakened through persistent membership loss since their membership apex in the 1960s. This matter of affiliation has a deep impact on individual congregations in the numbers of children, youth, and adults entering and leaving their pews and rolls. The well-documented increase of the religiously “unaffiliated” is related to the decline in the number of Protestants in the U.S., as seen in the chart on the next page. Individuals identified as religiously unaffiliated made up only 5.46% of the population in 1972, according to the University of Chicago’s long running General Social Survey. By 2022, however, the number had jumped to 26.89%. During this

LONG-TERM TRENDS IN RELIGIOUS AFFILIATION



****The generic category of "Christian" was introduced in 1998 to better capture those who identified as Christians but did not think of themselves as Catholic or Protestant.**

same period, self-identified Protestants fell from 61.75% to 39.25% of those surveyed.¹ Broadly consistent trends have been reported by Pew and the Public Religion Research Institute, who placed the percentage of religiously unaffiliated individuals at 28% and 27%, respectively, in polls centered around late 2023—up from Pew's 16% in 2006 and PRRI's 19% in 2010.²

While there is some evidence that the pace of unaffiliated growth has levelled off in recent years, the fact remains that in 1972—or 2006 for that matter—a considerably larger portion of the community was seeking church affiliation. Churches could expect to receive more 'newcomers' and to assimilate them into the parish. Unsurprisingly, then, **most churches are smaller today than they were in 1972 or in 2012, as our own UCC figures indicate.** In 2022, 9 in 10 churches (92.3%) reported 100 or fewer weekly attenders, compared to 76.9% in 2012. Similarly, in the space of 10 years (2012-2022), congregations with the highest attendance recorded a decline from 0.8% to 0.5%.³

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UCC CONGREGATIONS BY WORSHIP ATTENDANCE (PERCENTAGE)

CHURCH WORSHIP ATTENDANCE	2022	2012	2002
1-50	67.9	42.4	29.3
51-100	24.4	34.5	33.5
101-200	6.1	18	17.8
201-400	1.1	4.3	9.1
401 and over	.5	.8	1.5

Between 2012 and 2022, the percentage of UCC congregations with a worship attendance of 50 or less increased from 42.4% to 67.9%, while the percentage of congregations with 101 or more in worship decreased from 23.1% to 7.7%.

A second factor of affiliation relates to the weakening loyalty in the choices that people make about church participation. Today, people are much more likely to choose a congregation based upon factors other than its denominational "brand." And people are much more likely to change churches from time based on "fit." The

tendency is particularly pronounced among Protestants, 26% of whom reported affiliating with a different Protestant denomination as an adult than the one they were raised in, according to

a 2023-2024 Pew study (notably, the figure was higher, 34%, among Congregationalists, the only UCC subgroup identified in the analysis).⁴ Taking a wider scope, the same study found that, of all the major religious groups studied, Protestants also had the greatest interchange with the religiously unaffiliated. Approximately 22% of those raised Protestant came to identify as religiously unaffiliated, a figure roughly in line with those of Orthodox Christians (21%) and Catholics (24%). Of the admittedly smaller portion of the population raised without a religious affiliation, however, 17% came to identify as Protestant in adulthood, in contrast to 3% who came to identify as Catholic and 1% who came to identify with some other Christian tradition. As it currently stands, then, the religious landscape is a remarkably fluid one.

A third factor of weakening affiliation relates to participation. Among UCC congregants surveyed by Pew, the percentage of those reporting that they “seldom or never” attended religious services was 43% in 2023-2024, in line with the Mainline Protestant average of 41%.⁵ When combined with those who report attending a few times a year (17%), we obtain the striking finding that 60% of surveyed UCC congregants attend no more than a few times a year. Likewise, mainline Protestants devote less in tithes and offerings to their churches on a per capita basis than they did years ago. The UCC is no exception. Per capita total church support declined by approximately 32% between 2012 and 2022 when adjusted for inflation, while the 2012 figures were themselves around 16% less than they had been in 2002 in real terms.

There is a Gap between the marks of affiliation—attendance and contribution—and the average UCC congregation.

UPWARD OF 75% OF AMERICANS WHO RAISED AS HINDU, MUSLIM, OR JEWISH STILL IDENTIFY WITH THE SAME RELIGION AS ADULTS.

% of U.S. adults raised in each religious tradition who ...

<i>Among those raised ...</i>	Still identify with childhood religion	Now identify as Protestant	Now identify as Catholic	Now identify with another Christian tradition	Now identify with another religion/no answer	Now identify as religiously unaffiliated	NET No longer identify with childhood religion
Hindu	82%	3%	1%	3%	1%	11%	18%
Muslim	77	5	<1	1	3	13	23
Jewish	76	2	<1	<1	4	17	24
Religiously unaffil.	73	17	3	1	6	–	27
Protestant	70	–	2	1	4	22	30
Orthodox Christian	66	7	2	1	3	21	34
Catholic	57	14	–	1	3	24	43
Latter-day Saints	54	11	2	2	4	28	46
Buddhist	45	11	3	<1	2	39	55

Note: Figures may not sum to 100% or to NETs due to rounding.

Source: Religious Landscape Study of U.S. adults conducted July 17, 2023-March 4, 2024.

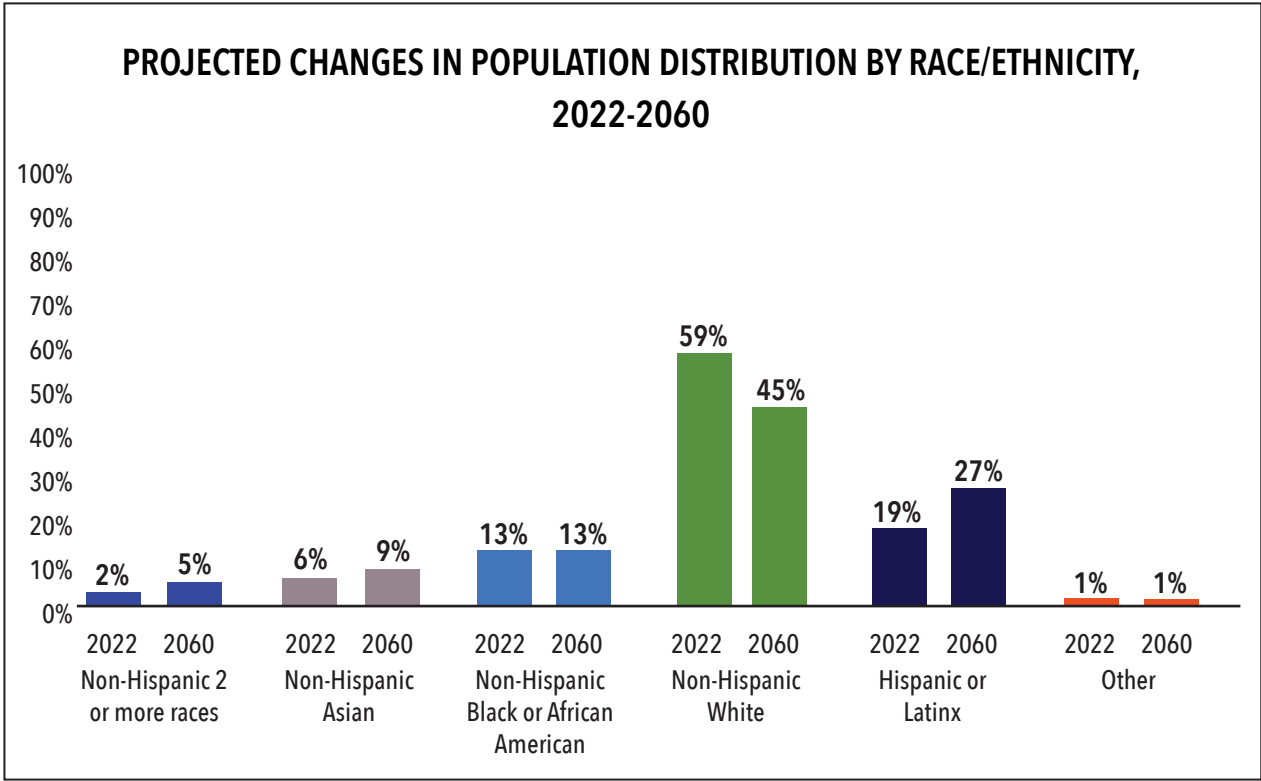
PEW RESEARCH CENTER

II. DEMOGRAPHIC TRENDS AND NEIGHBORHOOD CHANGE

Contrasting the population distribution of the 1960’s with today’s, we observe a variety of changes. **These four trends have a large impact on our decline in our churches:** our inability to grow in Latino ministry to match the growth in the national Hispanic community; the depopulation of farming communities due to big agriculture and climate change; shift of employment from manufacturing to knowledge base; and monoculture congregational identity present in multicultural neighborhoods.

All projections about U.S. Demographics show that **Hispanics are the fastest growing segment** in this country. Indeed, according to a July 2024 Census release, growth in the U.S. Hispanic population—around a fifth (19.5%) of the population at the time—accounted for nearly 71% of overall population growth.⁶ In cities as diverse as Boston, Salt Lake City, Louisville, and Philadelphia, the report notes, population would have actually declined in the absence of the Hispanic population growth. The next fastest growing segment, in both absolute and relative terms, appears to be non-Hispanic Asians. According to the report cited above, there were around 20.6 million non-Hispanic Asians in the U.S., representing 7.4% of the total population in 2023. This figure was up to nearly half a million (466,193) from the year before—a 2.3% increase—with particularly strong growth in Dallas-Fort Worth and Austin Texas.

The same analysis revealed that the non-Hispanic white population had already begun to decline, dropping by around 461,612 persons between 2022 and 2023. According to 2023 projections, they are expected to decline to 44.9% of the U.S. population by 2060, ceasing to be a majority between 2045 and 2050.⁷ The Hispanic and non-Hispanic Asian populations, meanwhile, are expected to increase to 26.9% and 9.14%, respectively, with the non-Hispanic



multiracial community nearly jumping to 4.8% and non-Hispanic Black or African Americans growing slightly to 13.4%.⁸ In short, the U.S. will be a much more diverse place in the near future.

Concerningly, the United Church of Christ has not increased participation of non-White racial ethnic churches at a rate that keeps pace with the general demographic trends. As of 2022, some 83.1% of UCC churches identified as White, with only 0.3% identifying as Hispanic, 4.8% as African American, 4% as Asian/Pacific Islander, and 6.7% as Bi- or Multi-racial (i.e., as not having a predominant demographic).⁹ These figures show some increase in diversity relative to 2012 and 2002, when white congregations accounted for 88.2% and 91% of UCC congregations, respectively, but the change has come primarily from the closing of white congregations. In the case of the rapidly growing Hispanic population, moreover, the figures have declined, with Hispanic congregations dropping from their 2012 figure of 0.4%.

The **second demographic gap** concerns the **depopulation of farming communities** due to the conversion to big agriculture and climate change. At the birth of the United Church of Christ, the number of family farm and hired farm workers was around 8.35 million; by 2000, the number had declined to 3.19 million, despite the country's population growing by around 70% in the same period. As of 2022, just 1.2% of the American workforce is located on a farm.¹⁰

Climate change now impacts the fragile economic balance of these farming communities as well. Increases in the frequency and intensity of floods and droughts are a major risk for farmers operating on narrow margins, and increases in temperature, and CO2 levels are likely to increase levels of crop-damaging fungi, according to the Environmental Protection Agency. Similar issues confront those raising livestock, who are also subject to natural disasters and an increased risk of parasites and diseases because of climate change.¹¹

Some of the earliest signs of decline in UCC congregations came from the segment of our churches in rural communities with agricultural-based economies. Small towns across the Midwest and upper Midwest states have shrunk as young people have moved to urban areas for employment. Churches in these bedrock communities have moved from vibrant faith and community centers to part time ministries or multiple point charges. The growth in lay ministry training programs has provided a lay pastor pool to serve these part time ministries. These churches can remain stable even in decline because they often require very few resources to remain open. Even when worship becomes sporadic, there is little impetus to formally close these congregations. Because they require little maintenance and because there is little residual financial value in the real estate itself, these churches exist as physical anchors in the community as meetinghouse and chapel. They are lovingly cared for by aging members. These are Legacy Congregations whose last chapter of life can play out over decades rather than years or months.

Another shift in population in this country that has affected the base of church-related population is the **decline of the manufacturing base and the establishment of knowledge-based employment sector**. Traditional manufacturing strongholds in the Midwest, Northeast, and Mid-Atlantic regions witnessed sustained population decline over the latter half of the 20th century, with cities such as Cleveland, St. Louis, and Baltimore continuing to decline into the

2020s.¹² Coinciding with the declines in the “Rust Belt,” massive and sustained growth was seen in the “Sun Belt” cities of Texas, Arizona, and California and the tech-heavy cities of the Pacific Northwest.

The predecessor bodies of the United Church of Christ developed hundreds of congregations in urban neighborhoods during the rise of the manufacturing class of the 20th century. Built in and for ethnic neighborhoods for newly arrived workers from Europe, these congregations can be seen from Worcester, Massachusetts across Pennsylvania and out to St. Louis. Likewise, new congregations were planted by the migration of African Americans north to the industrial growth of Michigan and Illinois.

Many of these churches have shrunk to shadows of their former selves. These congregations have wrestled to meet the challenge of changing neighborhood identities and needs once they have been buffeted by the economic decline around them. It has proved much more difficult to maintain these churches in the last chapters of their lives. Despite their symbolic value to the community, they wrestle with decisions about the future while struggling with complex responsibility for urban property. In some settings these churches have great financial value for redevelopment projects even when they are not suited for ministry redevelopment. More often, however, the partnerships needed for successful redevelopment will not be found.

The areas of the country that have grown the fastest around the new economy are not in strongholds of the United Church of Christ. We do not have a strong presence in those places for collaboration of church multiplication or planting. In fact, much of our success in gaining congregations in these areas has been through the affiliation of congregations who have sought out UCC church standing.

The fourth demographic trend is the prevalence of a monocultural identity in an increasingly multicultural world. To be sure, this is not solely a challenge for the United Church of Christ. Scheitle and Doherty, in their article “Race, Diversity, and Membership Duration in Religious Congregations,” offer research on the overpowering influence of homogeneity. “There is no reason to believe that congregations, just because of their religious nature, are unique to these dynamics. Indeed, research indicates that a wide range of voluntary organizations face these homogenizing forces. Organizations or institutions that overcome them often do so because of political, legal, or economic mandates and incentives. One potentially effective ‘mandate’ for religious organizations might come from groups’ theology. That is, if individuals come to see diversity as theologically required or to define their social groups in more theological than racial terms, then they might be able to attenuate the challenges faced by a diverse organization.”¹³

This persistent monocultural character sends a profound message to the generations of younger Americans who live, learn and work in multicultural environments six days a week. For them, the culturally segregated life on Sunday morning is not of the world they choose for themselves or their children.

There is a Gap between today’s demographic realities and the readiness of today’s UCC churches to ministry in these contexts. Our churches were prepared and designed for former neighborhoods and past cultures that are now changing rapidly.

III. INSTITUTION-BUILDING VS. MISSIONAL EVANGELISM

Today there is a significant **Gap in concepts of vocation and purpose** in our tradition.

Somewhere in the 1960s, mainline Protestant churches had “arrived.” They portrayed normative church life like Norman Rockwell painted families. And having “arrived,” they were so busy assimilating those who came to the front door that they forgot how to get out to where the people were. Church life itself became the most important content of ministry. There were hordes of people to baptize, confirm, marry, and bury—until there weren’t any longer.

Sometime in the 1980’s the “E” word began to rise again in generally acceptable vocabulary in the UCC. With the decline of the “institution” has come a renewed interest in the first mission of the Christian church in Biblical and historical terms.

A stream of the church growth movement was growing and influenced at/by Fuller Seminary. The megachurch movement has fostered the art of attractional evangelism. Efforts to attract people into church through a menu-driven array of activities created fast growth by new churches in many communities.

Church development and evangelism in the mainline, however, has not produced such fast growth. Many leaders in the United Church of Christ became acquainted with evangelism through the research and continuing education offered by the Center for Parish Development of Chicago. In 1991 Loren Mead, founder of the Alban Institute, published the first of his *Once and Future Church* series read widely in UCC congregations around the country, the notion that the mission field was now outside the church’s door sunk in.

Over the last few decades, we have seen some merging of these streams and new expressions of missional evangelism by progressive churches and younger leaders. They have found synergy in missional evangelism because they no longer feel that they live at the “mainline” of culture or church life. More likely they identify their congregation to be at the “sideline” or to be finally “oldline.” They are not impressed by the results from the church development efforts of the last 20 years and are as likely to be influenced by the emerging church experience and literature as they are by organizational development models. Increasingly, seminary faculties are creating new educational models and pedagogies for students who will become lifelong learners, pastoral theologians, and leaders for a very post-modern church.

This Gap sometimes appears in the middle of a congregation as a disparate “agenda” dividing those who like things “as they are” and those who yearn for “something new.” And unless this conversation is engaged with respect and skill that holds a community together in moving forward, most often those who seek new expressions of Christian practice and life will “get on the train” while the rest of the congregation stays alongside the tracks. The new generation of pastoral leaders will not be drawn to these communities any more than younger laypersons. Occasionally some new persons will arrive on “the train for a visit.” But they will encounter a submerged level of conflict as persistent as a damp basement. They will get back on the train and look for a new stop in the future.

It does not take long to test the priorities of a congregation. If the content and purpose of the ministry is to maintain the institution, only maintenance tasks and crises are on the agenda and in the litany. But when one visits a church that uses an efficient institution to serve an

identified mission, the difference in the content, pace and vitality of church life is radically different. Today, missional evangelism is the imperative core of most church planting, church revitalization or church renewal process. And it is just such a complex of shared mission and vision that fuels the institution.

This Gap can be so wide as to prevent a congregation from stepping over into the future. And it is in facing this gap that some churches will encounter their deepest questions about whether they are now called to wrap up their Legacy of ministry and mission.

IV. DIVERSITY OF FAMILIES AND CHANGING PATTERN OF VOLUNTEERISM

In 1992, when Murphy Brown took on Dan Quayle in a cultural discussion about the changing norms of family life, so much had changed from the post-WWII image of home life. One of the Gaps that churches must navigate is **the impact of family diversity on church life**. The Open and Affirming Movement and changing levels of acceptance of LGBT families have brought new members and life to some congregations, substantial evidence of the blessing of diversity.

Yet, the rhythm and calendar of mainline church life has not changed much. With diversity of families and circumstances come diversity of needs, but many churches resist diversity of worship and program, either in style, schedule, or frequency. The value of “not splitting up the church” into multiple worship opportunities is prized above all, even if it means that younger or newer persons or families cannot attend in the traditional timeslots. The dominant culture of the congregation, in this way, is often modeled after a lifestyle long gone. No surprise then that the people who continue to participate are those who relate to that lifestyle. This Gap can be called “No Room in the Inn for My Kind.” Rural churches in limited population areas have experienced an exodus of younger families who have moved to follow work. These congregations have not grappled with these issues as much. But this Gap has perplexed our suburban and urban churches for decades. When the children of mainline churches grow up and move on, they rarely find mainline churches that fit their lives. To find a church that fits their family they often tolerate an uncomfortable theological fit for the sake of their children or their schedules.

Evolving family structures have contributed their own quota to the gap. Unlike when the Mainline churches were born, there is now a rise in single-parent households, blended families, cohabiting couples, and child-free adults. Churches that are adapted to giving support to the traditional family structure before may struggle to catch up with the new realities.

Another gap that churches must recognize, and address is the **changing pattern of volunteerism**. Many vital congregations in the UCC today make room for diverse schedules of diverse families. Sometimes this means practicing a new style of “extravagant welcome” that affirms participation in new patterns. Shorter-term commitments, mid-week family night services, one-shot events, multigenerational programs all are examples of welcome that bridge this Gap. Many families in this age have more activities demanding their time; more dual-income households, gig economy jobs, and even extracurricular jobs held by youth. This has caused many to have little or no time available to volunteer for church programs which will eventually affect congregational vitality due to insufficient volunteers. Church tasks and assignments that should be carried out more effectively by the younger generations due to their vibrancy and strength are being left unattended to or at least left on the plate of the aging members. Younger

generation prefer mentoring programs or one-time event leadership instead of teaching at the Sunday school. Youths avoid the choir stall due to time commitments involved in regular rehearsals and prefer the contemporary worship bands or digital music production roles. Another reality is that some members of the church prefer to volunteer outside the church rather than inside because of rapidly growing interest in issues like social justice and advocacy, sustainability initiatives, and neighborhood revitalization projects.

When there is diversity in family structures and the pool of available volunteer labor declines by day, there is a need for churches to adopt strategies that can help to better adapt to societal changes.

V. GENERATIONAL PREFERENCES AND LEADERSHIP GAP

In the 1960's the term "generation gap" was coined to describe the profound difference in world view between the Boomer generation and their parents. Since then, we have grown accustomed to the sociological descriptions of generations and terminology for these age

**MOST EVANGELICALS, MAINLINE PROTESTANTS AND CATHOLICS ARE AGES 50 AND OLDER;
ROUGHLY THREE-QUARTERS OF MUSLIMS, HINDUS, ATHEISTS AND AGNOSTICS ARE UNDER 50**
% who are ...

	Ages 18-29	30-49	NET Ages 18-49	50-64	65+	NET Ages 50+
All US adults	19%	33%	52%	24%	23%	47%
Religiously affiliated	15	29	44	27	28	54
Christian	14	28	42	28	29	57
Protestant	13	28	42	28	29	57
Evangelical	14	30	43	28	29	55
Mainline	11	24	34	27	38	64
Historically Black	16	33	50	27	38	49
Catholic	14	27	41	29	28	58
Orthodox Christian	24	35	59	23	17	40
Latter-day Saints (Mormon)	25	34	58	20	20	40
Other Religions	25	39	64	17	17	34
Jewish	18	31	50	20	30	50
Muslim	35	42	76	13	8	22
Buddhist	23	37	60	18	21	40
Hindu	22	51	74	17	4	21
Religiously unaffiliated	28	41	69	18	12	30
Atheist	29	44	73	16	11	27
Agnostic	32	40	73	15	12	27
Nothing in particular	27	40	68	19	12	31

categories. Today, these generations are understood to have distinctive cultural anchors and worldviews, including religious belief and practice.

As an increasingly large body of evidence testifies, there is a notable **gap between generational cohorts** when it comes to religious affiliation. According to the most recent studies by both Pew and the General Social Survey, the vast majority of religiously unaffiliated individuals (around 70%) are under 50, despite composing a little over half the adult population (53.5%), according to 2023 census data.¹⁴ The share of mainline Protestants falling in this same bracket was, according to Pew, a mere 34%—lowest of all the major religious groupings they assessed. Even among the religiously identified, moreover, there are notable differences in participation based on age.¹⁵ Around 61% of self-identified religious people over 65 report attending services in person or virtually at least once a month compared to 50% of religious individuals 18-29 and 52% of religious persons 30-49. Among mainline Protestants, the figures are even starker, with 51% of the 65+ group attending services at least monthly and only 37% of those 18-29 and 30-49 reporting the same.

To some extent, gaps of this kind are to be expected. There is a well-established sociological literature indicating that individuals tend to become more religiously committed as they enter old age, with evidence suggesting major life events such as the loss of loved ones as contributing factors.¹⁶ Age-related life changes may be a less reliable means of drawing people to the pews than they once were, however. Marriage and the birth of a child, for instance, are both events traditionally associated with increased religiosity, yet as was alluded to earlier, both are less common among Millennials (b. 1981-1996) and Gen Z (b. 1997-2012) than prior generations.¹⁷ As Pew's February 2024 report indicates, moreover, the retention rate among the religiously unaffiliated—that is, the percentage of those raised without a religious affiliation who remain unaffiliated in adulthood—is higher than in previous years, jumping from .53 in 2014 to .73 in 2024.¹⁸

This does not mean that younger to middle-aged adults are closed off to spirituality, however. The same Pew research found that 43% of Americans said that they had become more spiritual over the course of their lives (vs. just 11% who said they had become less so). Even among the religiously unaffiliated, growth in spirituality outpaces decline by a notable percentage (27% vs. 20%). A fair share of the unaffiliated reported praying on at least a monthly basis (28%), as well, and most (54%) still believed in God. The leading causes of disaffiliation, rather, appear to be related to negative personal experiences or what the church has come to represent. According to a 2023 survey by PRRI, nearly half (47%) of those who became religiously unaffiliated did so because of their faith tradition's teaching on or treatment of the LGBTQ community.¹⁹ 32% said that they had left for their mental health. According to the American Survey Center, 65% of Gen Z women—the group most actively disaffiliating from religion—said that they believed churches did not treat men and women equally.²⁰

Creating a more inclusive church and shifting the image of the church more broadly are no small tasks, but both may be necessary if the gap is to be closed.

VI. DECLINING CAPACITY IN THE FACE OF INCREASING CHALLENGES

The sixth Gap that is noticeable in congregations in decline is in **the arena of capacity**—the capacity to manage its life together, to meet legal and fiduciary responsibilities, to provide

pastoral presence and leadership for individual and congregational needs, to fulfill its own purpose.

Even when congregations have shrunk to a very small size, there are still roles and responsibilities to be managed. One of the kinds of gaps that manifest in these churches is the gap between the jobs to do and the people to do them. Though people can remember past times when there were committees that handled things and people who rotated on, off, and through to new committees, at this point people are often not succeeded by others in these responsibilities. The remaining members carry on to the best of their abilities. When the work of many is borne by a few it puts additional pressure on the remaining volunteers and church staff, which can result in a burnout.

Visitors to these congregations are sometimes startled to be invited to immediately jump in at a level of responsibility that makes them uncomfortable. There can be an air of desperation for new hands to help. This decline can have to do both with the declining physical ability of the members or with the decline in consensus about what steps to take. There is an inertia that settles in like a layer of dust that is undisturbed by the winds of energy or change.

This gap can manifest itself in dangerous legal and fiduciary issues. Sometimes the capacity to manage drops so low that there is no longer a functioning treasury. More than one small group has simply held up the month's bills for gas, electricity, insurance etc. and asked people to volunteer to take one and pay it that month. Difficulty in meeting the rising operational cost could result in financial imbalance that can push churches toward closure.

The gap more often is present in the seeming inability to make decisions. The remaining group now operates as a committee of the whole but must hold a legal meeting to take important actions on property and other assets. Such duly called Annual Meetings will often bring back long-gone people who consider themselves members on the rolls. Too often conflicts arise about the qualifications of voting, membership lists, and control of the future.

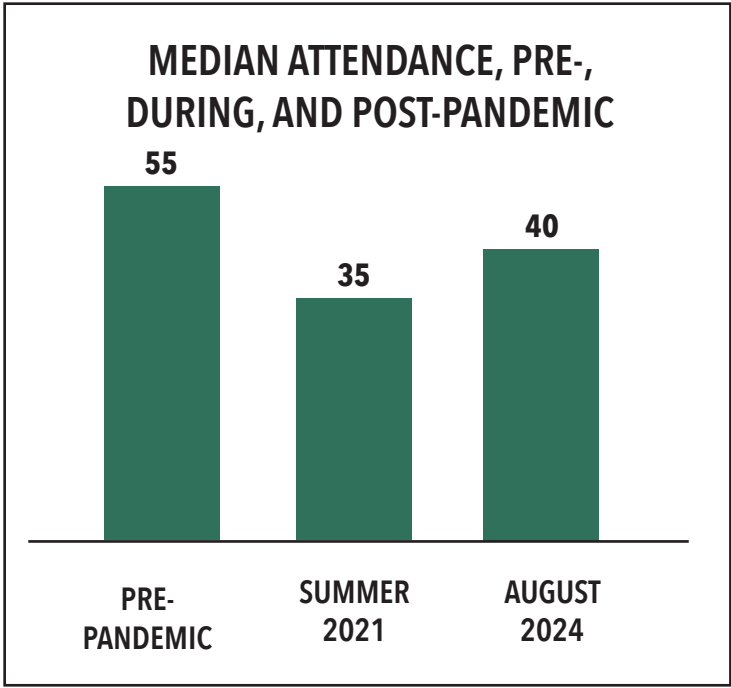
Another pressing gap is competition with other social services. Churches can lose their impact and presence in the community when they are no longer able to offer some community services like food distribution, youth programs, and health outreaches because some non-profits or government agencies now provide them. This makes the church lose relevance.

The irony of this gap is a pastoral one. Those left in the remaining group often include elderly people who have given of themselves on behalf of the church for decades. Now, when they are least physically able to continue and may need significant pastoral care and community, the church has little to offer. This gap between capacity and need is profound.

VII. IMPACT OF THE GLOBAL PANDEMIC

The final gap—or set of gaps—are those **arising from the pandemic**. As of April, 2024, COVID-19 had claimed more than 1.2 million lives in the United States and many more around the globe.²¹ The earliest months were ones of lockdowns, and the years since have seen continued caution and wariness of public gatherings, including church attendance. When Pew surveyed regular church attenders in July of 2020, only 6% said that their congregations were open to the public and holding services in the same manner as before the pandemic. Since then, in-person figures

have rebounded somewhat, but as of late 2024, rates remain lower than before 2020.²² Similar findings have been reported by PRRI, who report a 2019-2022 drop of 11% for those reporting

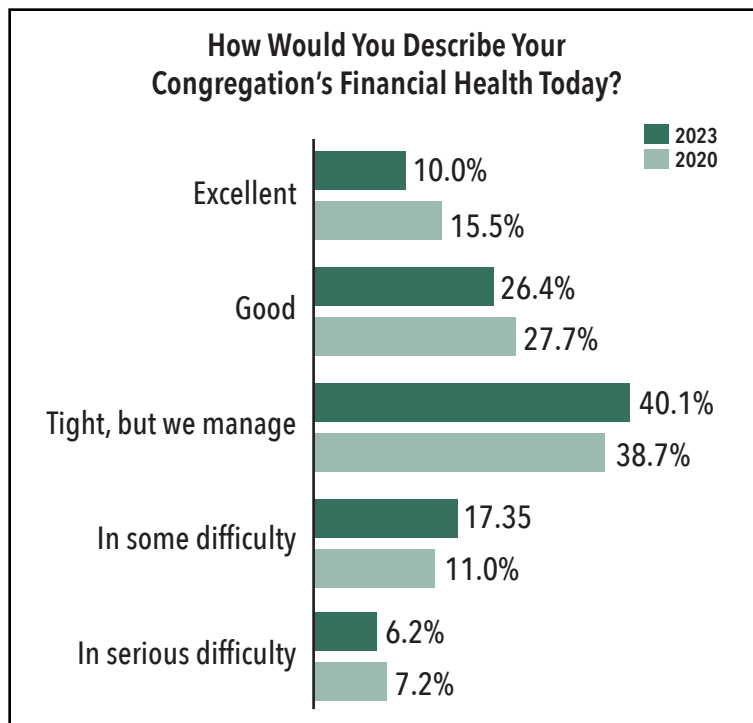


religious attendance of at least a few times a year, and Gallup, who found that those reporting religious service attendance in the last seven days had was still 3% lower in 2023 than it was in 2019 (34% vs. 31%).²³

The United Church of Christ has not been exempted from these trends. As part of the Exploring the Pandemic Impact on Congregations (EPIC) project, UCC churches have been surveyed multiple times since the Summer of 2021, and while reported in-person attendance has grown since the first survey (median attendance being 35 in Summer of 2021 and 40 in the Autumn of 2023), figures remain well short of the attendance levels

churches reported for before the pandemic (around 55). To some extent, these losses have been made up for in the growth of virtual attendance, which only 9% of churches reported offering before the pandemic but around 81% reported having in 2023.²⁴ It is difficult to know what the long-term effects of this transition will be, however. Data suggests that churches adopting hybrid worship fared better in membership terms between 2020 and 2022 than those opting for in-person or online only, and there is strong evidence that virtual worship helps to meet people where they are, bridging gaps caused by distance, illness, or other factors.²⁵ On average, though, in-person attenders report a greater sense of connection.²⁶ Congregations with more in person attenders also appear to have higher per-capita giving than those with more virtual attendance.²⁷ Helping to foster community in a hybrid context thus looks to be one of the major challenges facing churches today.

Beyond its direct impact on attendance and membership, the pandemic has also created gaps through the **interpersonal and financial strain** it introduced. Some of the greatest stress was laid on clergy. Leaders were faced with unprecedented pastoral demands, as death, illness, job loss, and other challenges spread through their congregations, often without recourse to practices of mourning and support (funerals, community home visits, etc.) that would previously have been called upon in such times. On top of this, pastors were tasked with keeping worship alive, forcing them to adopt new and unfamiliar methods of connecting with their congregations—often with some level of conflict. Finally, with the combined economic hardships of the pandemic and the substantial loss of life it involved, many congregations found themselves facing closure. It is perhaps unsurprising, then, that more than 83% of UCC ministers reported that they had at least once considered the past year to be the most difficult of their ministry when asked in 2021.²⁸



The worst of the pandemic may now be past, but hardships of this kind do not resolve overnight, and well into the 2020s, the pandemic's impact continues to be felt. Pastors continue to be under a large deal of stress, with roughly two thirds of UCC ministers reporting in 2023 that they had seriously considered leaving ministry since the pandemic's start.²⁹ With the economic turmoil of the early 2020s, moreover, congregations have faced both declines in giving and increased costs. According to the 2024 supplemental survey, around 40% of churches have witnessed decreases in giving, compared to 33% reporting increases and 27% reporting roughly the same.³⁰ In line with this, the percentage of UCC

congregations reporting "excellent" or "good" financial health fell by 6.8% between 2020 and 2023, while those "in some difficulty" grew by 6.3%.³¹ Those reporting that they were "in serious difficulty" fell as well, but this may reflect a survivorship bias, as congregations in the most serious financial difficulties are likelier to close.

These dual challenges—clergy wellbeing and congregational finances—are likely to be the most salient areas of concern over the long pandemic rebound, intersecting as they do with each of the other topics covered in this chapter. Rebuilding will not be easy, but it is a hopeful sign that, despite everything, around 74% of UCC churches surveyed in Fall of 2023 said that they had a positive outlook on their congregation's future.³²

Perhaps you have recognized aspects of your own church's condition in one or more of these descriptions of gaps that exist in some congregations. All these gaps happen in congregations for good reasons that have nothing to do with failure of character or faith. But this does not inoculate us from the virus of blame or disappointment that can be chronic.

In Chapter 2 "Is It Time?" on Assessment and Decision-Making, we offer tools to tackle the questions that stand before you in discerning your church's future.

FOOTNOTES

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CHAPTER TWO

IS IT TIME?

DAVID SCHOEN

IF YOU ARE WONDERING “IS IT TIME?” to have a discussion about your church’s future or “Is it time?” to consider completing your congregation’s ministry, or “Is it time?” to consider what to do with your church building ... the answer is yes. **Yes, it is time!** In fact, you may be a little late in doing so.

Discussing your church’s future and your church’s legacy is part of the vital mission of a congregation’s life. Sadly, many churches wait to have the conversation on the future of their church’s ministry until the last moments to do so, when a congregation has dwindled down to a few members in worship or leadership who have little energy and capacity to do so. Discerning a church’s future is knowing and acting when a church has the capacity, energy, and leadership to do this vital work.

WHY DO CHURCHES CLOSE?

- **CHURCHES AGE**—just like we do. The average lifespan of a congregation is comparable to the lifespan of an individual, about 70-100 years.
- **SIGNIFICANT TRANSITIONS**—like the leaving of beloved pastor or central lay leader.
- **CONTINUING DESTRUCTIVE CONFLICT**—within the congregation.
- **CRISES**—a global pandemic, natural or building disasters, abuse situations, conflict.
- **COMMUNITIES CHANGE**—including gentrification impact on Black congregations.
- **CULTURE HAS CHANGED**—total religious participation in the USA has declined significantly.

Many congregations have difficulty addressing the changes in culture, communities, and church today. Some congregations can make the transition, and some do not. (*See Chapter 1, Mind the Gap.*)

KNOWING THE SIGNS

How do congregations discern when it is time to discuss and decide on whether to bring an end to their ministry? Here are some signs of congregations that need to face their future with tough questions and courageous faithful conversations.

ARE THESE CHARACTERISTICS OF YOUR CONGREGATION?

- **NO NEW LEADERSHIP** and leadership is tired.
- **THE SAME FOLKS STAY IN POSITIONS** for years, or simply switch hats.
- **MOST OF THE CONGREGATION** is more than 60 years old; they have been members for many years.
- **THE CONGREGATION RESISTS CHANGE** or discussions of change.
- **THE CONGREGATION HAS VERY LITTLE SPIRITUAL ENERGY** or focus.
- **MEMBERS WANT TO KEEP CHURCH OPEN** till they die to be buried out of it.
- **WORSHIP PARTICIPANTS FILL LESS THAN 40 PERCENT** of the sanctuary space.
- **FEW OR NO ONE FROM THE COMMUNITY** around the church participate in church activities.
- **THE CHURCH'S FOCUS IS NOT ON COMMUNITY** or wider service but is focused on itself.
- **INSUFFICIENT NUMBERS OF PERSONS EXIST** to maintain critical mass for volunteer ministry and financial support.
- **THERE ARE NOT ENOUGH FOLKS** for a required quorum to vote on important decisions.
- **THE CONGREGATION THINKS THAT A NEW PASTOR** (preferable young) will turn things around.
- **THE CONGREGATION REDUCES THE MINISTRY POSITION** to half or quarter time without decreasing responsibility expectations.
- **THE CONGREGATION DOES NOT HAVE** good online technology or capable tech people.
- **THE ENDOWMENT OR SAVINGS** is being used to keep church financially afloat ... and will soon be used up.
- **THE CONGREGATION GIVES LESS** than 50% of the income for the congregation.
- **A MAJORITY OF THE BUDGET** goes to maintain the building.
- **THE CONGREGATION HASN'T FILLED OUT** the UCC data hub information in years.
- **CHURCH MEMBERS ARE ANGRY** at the denomination and the wider church.
- **THE CONGREGATION IS SPLIT** by discord from past and present divisions.
- **SURVIVAL GOALS** predominate.

If many (or just some) of these characteristics describe your church, it is time to have a conversation about your church's future. Congregations with these characteristics need to have faithful honest conversations.

HAVING THE CONVERSATION

Find opportune moments to start these conversations with individual members and leaders. Too often church leaders wait too long to have the discussion.

I served as an interim at a very small congregation that never explicitly discussed or entered into a discernment process regarding their future, but it was often underneath the surface.

I am frustrated with their resistance to dealing with the fact that they will have to close due to finances and fatigued leadership within the next 2-3 years.

Don't avoid conversation fearing the resistance and conflict it may create. Churches that engage in honest discussions, finding ways to address resistance and conflict, are best able to make needed decisions for faithful action. As a member, church leader or pastor, don't underestimate the power of your presence and conversations to help your congregation face difficult discussions and decisions. Here are some ways a pastor or church leader could invite the conversation (*see also Chapter 3, Role of the Pastor*):

I need your help with something. I'm thinking about our church's future. Will you help me?

I was thinking about what happened to (another congregation), and it made me wonder ...

Even though we are doing okay right now, I'm worried that ... and I want to be prepared.

After initiating conversations with individuals, gather a small group of folks willing to have the conversation with each other. Prepare an open and transparent conversation with the church council and congregation. There are resources and programs to help a church discuss options for their future. Always stay in touch with your Association or Conference leadership to let them know of your conversations and discover resources they offer or recommend. Through congregational conversations discover a core group of folks who are willing to address and assess church future options for your congregation.

Remember to pray, pray, pray ... Enfold your discussions and conversations in prayer and spiritual reflection.

NOTE TO CONFERENCE AND UCC ORGANIZATION LEADERSHIP: Designate someone or a team in your organization to do church completion and legacy ministry. Don't wait for churches that are likely to be addressing questions of closure and legacy to contact you. Contact church pastors and leaders to check in on how they are doing. Offer support and resources for congregations, pastors and leaders addressing their future options. Talk about legacy and church completion in your meetings, newsletters and websites.

GUIDELINES FOR HAVING THE DISCUSSION

- **ENFOLD** your conversation in prayer.
- **ENGAGE** in study of resources and Bible passages.
- **CONTACT** Conference, Association and National Ministries for support and resources.
- **DISCOVER** organizations that can help (see recommendations in resource section).
- **INCLUDE** broad segments of the congregation, friends and community in the conversations.
- **IF HELPFUL** and needed, invite someone from outside of the congregation to lead or listen to the conversation (e.g., another pastor, judicatory staff, etc.)
- **PREPARE** for grief and anger. Listen to the anger, which is often an expression of loss.
- **REMEMBER** the loudest voices are often not speaking for everyone.
- **AVOID** blame and guilt.

RESOURCES FOR HAVING THE CONVERSATION:

See books and material for Ministry Discernment and Mission Conversation in the Appendix B, Resources and Bibliography.

DOES YOUR CONGREGATION HAVE A CEMETERY, COLUMBARIUM OR MEMORIAL GARDEN? IT'S TIME TO TALK.

Does your church have a cemetery, columbarium, and/or memorial garden? Nearly 20% of UCC congregations had one option and 11 percent reported having a combination of two of the three burial options. Church relocations and closures have increased. A cautionary guideline (carducc.wordpress.com/wp-content/uploads/2022/10/48700-memgardenwpattachment.pdf) from the Episcopal Diocese of Connecticut states, “Simply put, it is impossible to predict today what parishes will be thriving and in what locations 30 or 100 years from now. As a necessary result, we cannot predict the long-term future of any memorial garden.” This suggestion would apply to a church with any of the burial practices above. Churches that have or are considering offering burial options need to have plans and policies for what happens in case of a change in the church location or status. As churches face the changes and challenges that impact the status and future of local congregations, care for the future of these “hallowed” places must be faithfully addressed.

RESOURCES FOR CEMETERY, COLUMBARIUM AND MEMORIAL GARDEN DISCUSSIONS: See resources and materials on planning for future cemetery, columbarium, and memorial gardens in Appendix B, Resources and Bibliography.

TAKING THE NEXT STEP: CREATING A FUTURE OPTIONS WORKING GROUP

If after your initial period of prayer, conversation, and reflection several areas of concern are raised, continue your discernment and decision-making by creating a working group to consider options for the church's future. This working group needs to be composed of three to seven trusted and gifted leaders. Leaders must be able to reflect on the information and concerns to make decisions on options for presentation to the church council and congregation. The working group needs to set about the task of studying and assessing the church's mission and viability. Ultimately the working group's task is to present a list of options for your church's future to the church council or leadership for the congregation's consideration and decision-making.

THE FOLLOWING ARE QUESTIONS THAT COULD FORM THE BASIS FOR A MORE INTENSIVE STUDY:

(With thanks to Sacred Stories (christianchurchfoundation.org/wp-content/uploads/2024/05/Sacred-Stories-2021.pdf) of the Christian Church Foundation):

WHAT IS GOD CALLING US TO DO in this place at this time? Does your church have a clear mission understanding for what it's doing? What is the "why" of your church? Who are your church's neighbors and what are the community needs?

HAS THE CONGREGATION EXPERIENCED a long-term and continuing decline in its membership and attendance at worship services? Congregations should compile statistics from at least the past 10 years. Denominational staff in the UCC Center for Analytics, Research and Data may be able to assist in providing the needed data from their records. Often, when a congregation experiences a significant decline, accurate record keeping becomes a casualty. In that case, members should compile the data to the best of their ability.

WHAT IS THE PREDOMINANT AGE GROUP of the congregation? Determine how many people of each age group (70 and above, 60-69, 50-59, 40-49, 30-39, 20-29, and under 20) the congregation has in worship and total membership. Once the data is determined, the question needs to be raised: How will the age of congregational members impact the future of the church?

HAS THE CONGREGATION MAINTAINED a proficient level of stewardship? Look for data that will indicate the ratio of money spent for internal purposes (building maintenance, salaries, and so forth) compared with the amount invested in mission efforts locally and worldwide. Generally, a good investment in outreach is a healthy sign. Can the congregation afford to pay a pastor? What is the stewardship potential of the congregation as it now exists and what does the future stewardship look like based on the age of the congregation?

HAS THE COMMUNITY in which the congregation is located changed radically since the congregation reached its membership peak? Information on your community

profile is available through many conferences, UCC Center for Analytics, Research & Development, and Data (CARDD) and the Association of Religion Data Archives (thearda.com). Do church members live in the community around the church? A shifting population pattern from one racial-ethnic or economic group to another, including gentrification, presents missional challenges. The change from a residential to business or industrial community presents another challenge.

IS THE CONGREGATION WILLING or able to adapt its ministry and lifestyle to develop the ministries that will meet the needs of a changed community? If there is a change in the community, ask the members about their willingness to embrace multi-ethnic or multilingual ministries. Is the congregation open to hosting a new immigrant or racially ethnic congregation? Can the congregation and building provide special ministries or services to workers, entrepreneurs, or to businesses if a change to industry or business is the transition issue?

IS THE PRESENT FACILITY physically adaptable for use? Is it in need of repair? Is the building accessible for all people or can it be made accessible? Can parts of the building be shut off? Are the utilities affordable? Are major repairs needed? Are the resources available for the repairs? Are the facilities in violation of local codes or are they unsafe?

ARE NEW EFFORTS IN OUTREACH and ministry feasible? Has the congregation developed allies and partnerships in your community? Does the congregation have the leadership, passion, and resources to build relationships with people and organizations in your community? Does your congregation have online ministry and worship capacity and technology? List the church resources of church members and evaluate whether there are sufficient funds and will for new efforts in outreach and relationship building.

ORGANIZATIONS TO HELP ACCESS AND ADDRESS YOUR CONGREGATION'S VIABILITY AND FUTURE

There are organizations that can help your working group and congregation plan for the congregation's future.

The United Church of Christ national ministries, national organizations and conference ministries can resource and assist your church as you consider future viability and the possibility of completing their ministry to leave a living legacy. The wider church may provide input on demographics, the status of other churches in the area, and creative possibilities for cooperative ministry. United Church Funds can provide counsel on legacy financial matters. The UCC Church Building & Loan Fund has expertise in mission, building, financial and community relationship planning as well as church completion and legacy process. All these people can help church leaders consider the options for a congregation's future.

Contacting denominational staff is the last thing some churches want to do. Some react this way reflexively because of issues having to do with strained or distant relationships of distrust. Congregations should not let the process of discerning what God is calling them to do become

captive to fear. When they feel fear and mistrust taking over, it is time to slow down, pray, reflect on what is behind that fear and mistrust, and consider what can be gained by seeking outside counsel.

RESOURCES: See Organizations that Support and Resource Congregations in the Appendix B, Resources and Bibliography.

CONSIDERING THE OPTIONS

Here are some options for congregations considering their future:

- **CREATE A STRATEGY** for re-visioning and re-missioning congregation.
- **CONNECT WITH OR CREATE** a non-profit or profit organization to share congregation expenses.
- **COLLABORATE** with another congregation or organization, share space, resources, and staff.
- **SELL THE BUILDING** to start ministry in new mission location and right size facility.
- **RE-CREATE** as a small house or dinner church.
- **REPURPOSE** your church facility (build housing opportunities, entrepreneurial business space, etc.).
- **SELL, DEVELOP, OR DONATE** part of facility/property to non-profit or profit organization.
- **UNITE OR CLOSE** to be adopted by another congregation.
- **GIVE OR SELL** the building to tax-exempt community organization or a church that will serve the congregation's legacy mission.
- **RETURN PROPERTY** to an Indigenous Nation or Local Tribe.
- **IF CONGREGATION IS CONTINUING** seek agreement/lease for continued worship in property
- **CLOSE CONGREGATION** and the church building to share legacy assets for future missional ministries.
- **GIVE THE BUILDING** to a new congregation or Conference for a new church or ministry.
- **CREATE COMMUNITY DEVELOPMENT** Non-profit Organization for the future missional use of church property
- **SELL THE BUILDING** and give the assets to the Conference and missional agencies as a legacy.
- **ESTABLISH** a Legacy Endowment fund.

EXAMPLES OF CHURCH CLOSURE AND LEGACY DECISIONS

- **WHEN THE “LIBERTY BELL” CHURCH, A UCC HISTORIC CONGREGATION IN ALLENTOWN, PA., CLOSED**, members wanted the church building to be the new home of a church or organization that would continue to advance the mission and values of the United Church of Christ. They gifted their building (for \$1) to another UCC Congregation who is now using it to worship and for their Freedom School program. (*See Chapter 5, Not a Building, But Church Building Matters*).
- **“WE STRUGGLED WITH THE QUESTION OF WHAT WE COULD DO** to ensure that our church facility would continue to be a sanctuary and haven for those in need of help and healing. In closing, we gifted our property to the local Center for Addiction Recovery to provide space for expansion of their services, including the Women’s Addiction Recovery Manor.” church leader from Zion UCC, Henderson KY.
- **BETHEL UCC IN ARLINGTON CLOSED AND SOLD** its building to another congregation, using some of the income from the sale to create with the UCC conference a reparative justice fund for African-American Congregations in their Association.
- **PRESBYTERY OF THE CASCADES IN PORTLAND, OREG.**, returned to Indigenous Communities the property of a closed congregation to build tiny homes along with a resource center for Indigenous families experiencing homelessness and housing insecurity.
- **A CONGREGATION SOLD ITS PROPERTY TO BE DEVELOPED** into housing and established a legacy endowment fund with United Church Funds for yearly support to the local and national concerns they designated. (*See Chapter 6, Your Church’s Financial Legacy*.)

MAKING THE DECISION

After having the discussions and research on future options, it is time for your church to consider the options for the future and make a decision:

- **COMMUNICATE DISCUSSIONS** with all members and participants in transparent and timely ways.
- **INVITE ALL MEMBERS** and friends to participate in decision.
- **DISCUSS PROPOSALS** among leadership and in congregation to make a decision.
- **USE WORSHIP RESOURCES** for congregational discernment and decision see Worship Resources in *Facing Your Church’s Uncertain Future*. (*For free download go to the worship resources section of Appendix B, Resources and Bibliography*.)

- **PREPARE** for resistance and conflict.
- **DON'T EXPECT COMPLETE** agreement but move on with the consent and energy of those gathered.
- **MEMBERS WILL PROCESS** these conversations in differing ways and times.
- **LISTEN AND REACH OUT** to all, including those who are silent.
- **PASTORS AND LEADERS** often experience stress due to grief and failed expectations.
- **RESPECTFUL AND SUPPORTIVE** relationships can deter the formation of stress and shame.
- **GROUND YOURSELF** in prayer and support for members, leadership, and pastors.
- **BE SURE** to clarify leadership roles.
- **CONGREGATIONAL LEADERS** are responsible for the process and decisions.

AFTER YOUR CONGREGATION MAKES ITS FUTURE DECISION

Once your congregation decides what option to pursue for its future, create a plan and identify leadership to complete the plan. Seek the support and resources needed to make your plan happen, including legal and real estate counsel, along with wider church and community allies.

If your congregation decides to complete its ministry through leaving a living legacy see **Appendix A, Legacy and Church Completion Checklist**.

The ministry completion process takes energy, resources, finances, and time—usually one to two years. Establish an authorized small leadership group to make decisions concerning ongoing closure and property issues after final service and ministries have ended.

Be sure to plan a season and **Service of Thanksgiving and Completion** for the congregation which celebrates the ways that God's Spirit has touched lives and the world through your congregation, as well as the future that your living legacy will make in God's mission. (*See Worship Resources in Appendix B, Resources and Bibliography*).

Celebrate how your church completion is the beginning of new life through your church's missional legacy for the future work and ministry of God's realm. Thank you!

We have dedicated ourselves to bringing the mission of this church to completion. That is the reason for our calling this morning's service a Completion Service Celebration ... With that in mind, to say this is the last worship of this fellowship of believers is not to say it is the end of the influence of worship here in this place. That is because the work of God's Holy Spirit never ends when we say the benediction. It continues on in our hearts and minds and in our visions and dreams to be revealed and fulfilled in all the good that will yet be done. Thanks be to God! Amen. — Rev. Rosanna Walker

You embody the Legacy of our Church. That does not stop with this closing worship service. It continues in every heart that has been transformed by the faith, hope, and love found here. Yes: The days of this Church are nearing an end. Yet there are so many days ahead when through the Legacy of this church and all who loved it, God's Holy Spirit will be poured out on all humankind, Amen. — Rev. Chris Mereschuk

**"WE ENDED OUR MINISTRY ON EASTER SUNDAY AND CELEBRATED
THE RESURRECTION. IT WAS NOT A WAKE."**



CHAPTER 3

LEGACY INHERITED, LEGACY FUTURED

CHRIS MERESCHUK

IN CHAPTER 2, YOU WERE INVITED to consider if Legacy is the most likely path forward for your church. Further chapters in this workbook outline details for the financial (Chapter 6), legal (Chapter 7), and other considerations of closure from the perspective of experts in those fields. You will also find a suggested step-by-step guide for the Legacy process in Appendix A. This chapter strives to provide some perspectives, approaches, and practical advice to help you navigate your church's Legacy journey.

Churches that acknowledge and act on their potential for closure early will have far more options and a greater degree of control over the depth and duration of the discernment process. Which is also to say that faithful stewardship means not waiting for a crisis—just a few remaining exhausted members, depleted funds, and blighted buildings.

PERSPECTIVES & APPROACHES

A congregation becomes a Legacy Church through an intentional process of concluding the active ministry life of the worshipping community. The process requires skilled leadership capacity and financial resources, as well as adherence to legal, financial, and ecclesial regulations. It is a process that is emotionally charged—often filled with grief in its many forms. At the same time, the Legacy process can also bring relief and inspire hope, seeding possibilities far into the future and far beyond your church's current reach.

Above all else, becoming a Legacy Church is a courageous act of faithful stewardship.

Legacy and stewardship are intimately connected. Stewardship implies responsibility and response-ability, care for and care over something which has been entrusted to you. You are ultimately not the owner or the creator, but the caretaker with an obligation to use good judgment over something that belongs to someone else. From previous generations and saints among you still, you have inherited the building and property, tangible goods and sacred objects, and financial assets. And ultimately, it all belongs to God.¹ You have stewarded these assets for many years, and now the time has come for you to entrust them to another's care.

Just as much if not more, the Legacy process requires diligent stewardship of the church's single greatest "asset"—namely, all of the souls connected to the church. Think of all the members and friends, clergy and staff, ecumenical and interfaith relationships, community partners and organizations who have been impacted by your church's work and witness through the years up until this point. You have inherited the legacy of all who came before you: rich traditions and rituals, core values, ministries, missions, and partnerships. Inspired and transformed by your work and witness, these people have gone out from your church to make God's love and

justice real. This present generation of church members will carry on your church's Legacy for years to come—both by who they are in the world, and by discerning the future stewardship of your church's gifts.

Your church's history, work, witness, impact, financial assets, core values, and people shape your church's Legacy. An intentional, courageous, and faithful process will ensure that Legacy flourishes for generations to come.

DENOMINATIONAL AND JUDICATORY SUPPORT OF LEGACY CHURCHES

The Legacy process is a tender season for members and clergy. The prevalence of grief can leave folks primed for strong reactions. It is possible that some will view the denomination as having failed their church, which might mean anger focused on you as a representative of the denomination. Still, your support through this process is critical, and can bring a measure of healing to historically fractured relationships. Additionally, your presence at key discernment gatherings, congregational meetings, and closing worships embodies covenantal connections.

Financial conversations require a high degree of skill and tact. There can be a perception that the denomination's interest in the Legacy Church is merely self-interest: more concern for the remaining financial assets than about the people directly impacted by the church's closure. Present denominational giving opportunities as informational and invitational, hold those offers lightly, and receive them with gratitude.

Consider as well how you can provide administrative and logistical support. For example: shepherding the leadership through meeting with and notifying various denominational settings, offering referrals to outside professionals, routine check-ins with clergy, helping to distribute worship items and sacred objects and/or leading "decommissioning" rituals for sacred objects that do not find a home, and crafting a closing worship celebration.

THE LEGACY PROCESS THROUGH STORYTELLING: PAST, PRESENT, & POSSIBLE

Every church has a collection of stories. From folk histories to newspaper clippings, paintings to plaques, worship bulletins to annual reports, parking lot whispers to pulpit proclamations—we love to tell the story of our church! Like so many churches, perhaps the most frequent stories you hear (or tell) are the ones about the past. The Legacy process invites you to write a new story, sharing a fuller picture of your past and your present, while co-creating the future story of what's possible.

*"In our end is our beginning..."*²

When everything is done—keys turned over, last penny distributed, last form filed, last membership transferred—what do you want to be able to say about your process? What would

a “good ending” look like for your church? How did you care for the members? Who did you entrust to carry on your legacy, and how did you identify those organizations? What would it take for you as a church leader or as a member of the Legacy Working Group to pause at the end of it all and listen for that voice of affirmation saying, “Well done, good and faithful servant?” What did it take to get there? Envisioning an ending that you feel good about can help inform your Legacy process journey.

The Legacy Process requires the collection and review of many documents and records. But even these logistical tasks can inform your story. You can draw both information and inspiration from a wide variety of sources.³ You might start with:

WORSHIP RELATED

- Special worship services, holy days, and various eras
- Recurring or favorite hymns, prayers, rituals
- Sacred items and decorations

CONGREGATIONAL RECORDS

- Membership rolls
- Baptism, wedding, and funeral records

CONGREGATIONAL HISTORY

- Past clergy and staff
- Origin story: founders, charter, sponsoring church or denomination
- Building, land history
- Anniversary publications and annual reports
- Fellowship group or guild archives

MEDIA

- Photos, slides, videos of worship, events, building, congregational life
- Local newspaper archives
- Newsletters

Reflecting on the past and present also helps identify your church’s core values. Alongside what your church states as its core values, what core values do you witness being lived out? What missions, ministries, programs, and partnerships have received adequate funding? Which issues have been explored, pronouncements made, or preached from the pulpit? Enacted core values can often be gleaned from considering your allocation of time, talent, and treasure over the years.

Identifying your church’s core values can inform potential future faith communities for Legacy members (*see “Soft Landing Places,” page 44*). Your core values shape the story of your church’s work and witness over the years, which can then be honored and celebrated at a closing worship. And as you discern future stewards to carry on your legacy of work and witness, knowing your church’s core values can help identify Legacy Gift Candidates for the distribution of financial assets.

*From the past will come our future; what it holds, a mystery,
unrevealed until its season, something God alone can see.*

— In the Bulb There Is a Flower, NCH #433⁴

Collecting your church's documentation, artifacts, and folklore is a significant part of your Legacy process, which prepares you to create a **Legacy Covenant**.

The Legacy Covenant is a multifaceted, multi-purpose document that will help you honor your past and co-author, proclaim, and nurture a compelling and inspiring future. To the extent that a church's lifecycle parallels the human lifecycle, you might think of the Legacy Covenant as a combination of autobiography, eulogy, obituary, and estate planning. While not a legal document in-and-of-itself, it might also serve as a resource for dissolution petitions.

Your Legacy Covenant begins with sharing your church's origin story, moving through the years to briefly highlight significant moments, accomplishments, and even challenges. The Legacy Covenant outlines key mission and service partners and your church's core values. The final third of the Covenant proclaims your Legacy, naming the ways in which your core values will be carried on beyond your church's life. In some cases, you might be able to name specific churches or organizations slated to receive remaining assets. If this has not been decided and legally vetted, you can speak in broader terms about the kinds of organizations, missions, and causes your generous Legacy Gifts will support.

TELLING YOUR STORY

Records & Archives

Faith communities are stewards of rich histories. You have stewarded these artifacts, and now it's time to entrust them to the next faithful steward. Your local historical society might be the proper recipient for documents and artifacts directly related to your municipality.

However, religious historical libraries are more appropriate for materials that share the story of your congregational life: membership books, baptismal records, significant worship bulletins, annual reports, media, and so much more. These organizations can tell you which materials they'll receive for their collections, and how to facilitate that transfer. You might consider sending a financial donation along with your archival materials to support their mission. Several such organizations are listed in the resource section of this publication. United Church of Christ congregations can also consult the UCC Historical Council.

There may also be legal requirements to retain financial and administrative records for a period of time. Seek professional legal guidance on this matter. In all cases, please notify denominational or judicatory staff about the disposition of your archives, artifacts, and other records.

TELLING YOUR STORY

Restorative & Reparative Justice Opportunities

As you've mined your church's history in preparation for closing, perhaps you've come upon troubling instances or patterns of injustice and harm. Consider the provenance of the church's land. Were there ever prohibitions on membership based on race, ethnicity, indigenous identity, or country of origin? Did any of the church's historic wealth come from the exploitation of enslaved people? How did your spiritual ancestors relate to immigrants, refugees, migrant workers, LGBTQ+ folx, people of other faiths? You could dig back as far as witch trials or consider something as recent as the resurgence of white Christian nationalism. Where and when has the church been complicit in harm? Who was harmed? What is the opportunity for restoration or repair?

Even if there is not an identifiable case of past harm, there is still a present opportunity to participate in making a more just and equitable world possible. How can your church share its remaining assets in ways that advance justice? What are the local organizations that are making a real, transformative difference? Who are the nearby faith communities that could benefit from even a small financial gift? Who are the faith communities that have been historically marginalized and underfunded due to racism?

The exploration of these opportunities starts with conversations and lots of listening. Establishing relationships (however brief) is a critical part in helping to break the cycle of exploitation, performative generosity, and charitable imperialism. Find out who potential partners might be, and ask them what they need instead of assuming the need. Multiple chapters in *"Gone for Good? Negotiating the Coming Wave of Church Property Transition"*⁵ (Mark Elsdon, Editor) offer theological, ethical, and logistical perspectives for restorative and reparative justice work.

INSPIRATION & IMAGERY

A train slowly chugging along a track. A river winding and flowing through a valley. A tapestry woven thread-by-thread over generations. A caterpillar undergoing metamorphosis. The Israelites wandering the wilderness in search of the Promised Land. Nurse logs providing a fertile base for saplings ...

You have likely noticed that this chapter and others refer to the Legacy process using the imagery of a journey. But what images resonate with your church? Looking to images, metaphors, art, scripture, and music can provide a frame of reference and way to visualize the Legacy process. It is also a nod to "multiple intelligences"—the idea that each person learns and understands the world in a variety of ways. Some make sense with charts and graphs, others through written words, others through spoken word, and still others through movement and visuals.

Our faith offers a rich collection of scriptures, prayers, music, and rituals. Your church might also have beloved stories, images, and traditions connected to the members' culture and heritage. Likewise, look to your cultural traditions for ways to honor ancestors and bless future generations. Reflect on what feels organic and authentic to your faith community.

But we do not want you to be uninformed ... about those who have died, so that you may not grieve as others do who have no hope. — I Thessalonians 4:13 (NRSV)

They did not build in vain who founded here a church ... Those who have loved this place, a cloud of witnesses, surround and urge us on as we now run our race ... — They Did Not Build in Vain, NCH #373⁶

You might also consider overlaying your Legacy process with a liturgical season. Lent lends itself particularly well to Legacy: a time of deep reflection and ritualized grief, culminating in death and resurrection. When all seems lost, Easter reminds us that death does not have the final word! Pentecost Sunday is an ideal moment to hold a closing worship and celebration, juxtaposing the conclusion of one church with the story of the Holy Spirit blowing open the windows and doors of a building to breathe life well beyond our walls.

INSPIRATION AND IMAGERY

Legacy & Grief: Don't Rush the Resurrection!

Grief is uncomfortable, and there's often an impulse to quickly move on or force others to move on. There can be a tendency to spiritualize or "bright-side" church closure by prematurely proclaiming the holy beauty of the resurrection. Rushing the resurrection shortcuts grief at best, and causes spiritual harm by dismissing people's emotions at worst. While it remains an apt, compelling, and inspirational metaphor, framing Legacy as resurrection requires care and nuance. Remember: in order to get to the glory of Easter, Jesus had to endure the betrayal of Maundy Thursday, the suffering and death of Good Friday, and the deep uncertainty of Holy Saturday.

FUTURE MEMBERSHIP: SOFT LANDING PLACES

Some Legacy Churches choose to transfer membership to another congregation en masse, often referred to as "transplanting" or "folding in." This may or may not be part of a formal, legal merger. However, your church might discern that it does not have the capacity or the existing ecclesial relationships to pursue this path. It might also be the case that members do not feel inclined to remain together as a cohort. Yet, helping members connect with new faith communities is an essential part of both spiritual care and living into the church's Legacy.

One approach is to nurture "Soft Landing Places"—potential faith communities that would not only be a good cultural and theological fit for Legacy members, but are also prepared for

and aware of the unique needs of folks seeking a new church following the closure of their former church.

As your Legacy process nears its conclusion, you will likely “wind down” your own worship services and other events. Use this time to explore other faith communities as a group. For example, you might lead worship at your church on the first and third Sundays of the month, and designate the second and fourth Sundays as “Check Out Another Church Sunday.” With so many churches streaming and uploading worship services, leaders and members can also get a preview and better know what to expect. You can arrange formal group visits where the other church is aware that visitors will be coming, and/or folks can attend informally on their own.

To find potential Soft Landing Place candidates, start by considering churches with whom your church has an existing relationship. It’s important that potential Soft Landing Places are vital, healthy, and stable. Routine transitional situations such as an intentional interim period, a settled pastor on sabbatical, or even a church going through a discernment and visioning process are not so much a concern as a church that has been without consistent pastoral leadership or seems to be in distress or open conflict. After all, Legacy members from your church most likely don’t want to find themselves as Legacy members of another church the following year!

Once potential Soft Landing Places are selected, it would be beneficial for your pastoral leadership to have a conversation with the pastoral leadership of the other church. Candidly, some churches or pastoral leadership might have numbers on their mind, and could unintentionally view visitors from your church as a means to increase worship attendance and pledge dollars. Or they might get excited about the idea of fresh energy to take on leadership roles! In reality, Legacy members will likely need gentleness, compassion, and spiritual care. Some might want to jump in and help, but others will need to sit quietly in the back pew and slip out the side door. Sensitivity to the unique pastoral needs of Legacy members is crucial.

Similarly, it would be helpful for Soft Landing Place congregations to be educated about the Legacy process to some extent. Will Legacy members be pitied or stigmatized? Somehow made to feel bad for their church closing? Or will they be extravagantly and warmly welcomed, valued and affirmed for who they are?

If your process includes a working group, they can help research potential Soft Landing Places. Some possible criteria for selections could be:

- Any existing relationship with the church? Expressed interest from your church members? Geographic/commute considerations?
- Does the worship style, day, and time work for your church members?
- Do the values, theology, and mission priorities match with your church’s?
- Does the pastor and leadership seem to understand the potential pastoral/spiritual needs of Legacy Church members, should they choose to join later?
- Are there program/ministry opportunities for children and other opportunities for faith formation, service, fellowship, and engagement?
- Would you recommend this church to a friend looking for a new place to worship? Or the most vulnerable or marginalized members of your church?

- Is the building and/or worship space accessible?
- Does the church seem to be vital and viable?
- Any significant known conflicts, major transitional/discernment processes?

Your church can offer opportunities for reflections on the visits as a way to help folks process the experience and narrow down potential Soft Landing Places. Again, this can be done as a group gathering or individually. Some possible reflection prompts include:

- How many members of your church attended?
- What was the “vibe?” Did you feel welcomed? How were you greeted?
- Who was in worship? Was there a variety of people across demographics and identities?
- Could you imagine yourself becoming active in this church?
- How was the music? The sermon?
- What was memorable or inspiring?
- How did you feel after you left worship?
- Do you want to go back?

While it’s ultimately up to an individual to choose their next faith community, a more formal and intentional whole-church exploration can help ease the transition and provide an opportunity to further accept your church’s upcoming conclusion and even process and soothe some grief.

PASTORAL CARE FOR LEGACY MEMBERS

In some cases, members of a Legacy Church might not choose to formally join another faith community, yet still have a need for pastoral or spiritual care. There are unique circumstances where pastoral care on behalf of the Legacy Church could still be appropriate. Consider folks living in longterm care facilities or who have other life circumstances that might limit their ability to go out into the community to forge a relationship with a new church.

Some Legacy Churches have responded to this need by designating funds for a Legacy Member Chaplain who can provide occasional pastoral visits, offer communion, or who may ultimately be called upon to preside over memorial services. Your context will help determine who might serve in such a role. Special attention to clear boundaries and denominational ethical guidelines are required if the Legacy Pastor is willing and able to take on the role. Alternatively, other local clergy could be recruited, including those who serve as chaplains. Perhaps even Members-in-Discernment or other candidates for ordained ministry could be involved, depending on your denomination’s or judicatory’s policies.

This arrangement would have a clearly defined scope and a limited duration, and is not intended to be an alternative to someone finding a new faith community if they have the personal and situational capacity to do so.

MYTH-CONCEPTIONS

Now that you have an understanding of what Legacy is, let's consider what Legacy is not. First and foremost, Legacy is not a **failure**. Again, Legacy is a courageous act of faithful stewardship. Recognizing that your church's active ministry life has come to a conclusion, then going through the intentional closure process is an accomplishment. Legacy is not a result of **faithlessness**. Your church's need to close is not a result of a lack of prayer, incorrect belief, or some act of divine punishment. Additionally, becoming a Legacy Church is not an exercise in finding **fault** and assigning blame. No one action, decision, program, pastor, or person is solely responsible for the decline and closure of a church. While it might be true that you can point to significant conflicts that went unresolved, ineffective decisions, or ill-fitting leadership, decline and closure come about from a complex system of factors — a good deal of which are outside of the church, and therefore well outside of your control. Some of these factors and trends are addressed in the Pastoral Message by Rev. Dr. Karen Georgia Thompson at the beginning of this resource, and in Chapter 1 ("Mind the Gap").

Church closure is also plagued by myths and misconceptions centered around finances and responsibility. While some of these might vary in your context depending on denominational practices and state laws, each one falls apart when viewed through the lens of faithful stewardship.

We can spend down all our money and walk away.

We can divide up the remaining money between the members.

I can get a refund for my pledges and gifts.

An intentional, thorough, and legal Legacy process costs money. You may need to hire lawyers, consultants, appraisers, and financial professionals. You will need to maintain property insurance if you own a building, as well as liability insurance for directors and officers carrying out the dissolution process. You will potentially need to pay severance or unused paid time off to clergy and staff. You cannot simply zero out your accounts, leave the key under the doormat, and walk away. In fact, reports show that the closure process can cost upwards of \$40,000.⁷ While some denominational settings might have assistance funds available, faithful stewardship calls us to create a budget specifically for the Legacy process that encompasses all projected expenses (both closure and current operations). This will also allow you to estimate your remaining financial assets for "Legacy Gift" distribution.

Remaining financial assets and tangible goods must be distributed in ways that follow strict legal regulations. State laws vary in the details, but one consistent rule is that members can not be personally enriched by the dissolution, either directly or indirectly. Just like with the misconception that a person could get a "refund" for pledges or gifts, consider again the reality of stewardship: You are not the owner of these assets, and once a gift or pledge has been made, it becomes the church's asset. Rare exceptions exist with a "right of revocation" clause for financial contributions, or some other legal agreement for the return of a particular item lent to the church for its use. Yet again, this matter requires professional legal counsel, and chapter 7 shares further guidance on asset distribution. However, the Legacy-Stewardship perspective dissuades efforts to reclaim what has been generously and freely given.

WRAPPING UP & WINDING DOWN

Distinct from the “Winding Down” tasks of legal dissolution, consider and plan your approach to wrapping up and winding down the various aspects and activities of congregational life. Gradually decreasing the frequency of various meetings, fellowship groups, and even in-person worship services has the dual function of signaling the conclusion of active congregational life and potentially opening up more mental space, emotional energy, and time for the logistical work of Legacy. Find ways to honor these ministries as they come to a close, giving gratitude for the ways in which they enriched lives over the years.

Likewise, plan how you will communicate with community ministry partners and regular recipients of mission funds and/or participation from your church. For example, if your church typically provides food and hands monthly for a community kitchen, give plenty of notice that your participation is ending. Alternatively, Legacy Church Members could choose to continue providing this support on their own as a small, independent group in honor of your church’s historic connection.

In cases where your church has provided regular financial support, notify the recipient so they can adjust their income expectations. It might also be possible to identify these organizations as potential “Legacy Gift Candidates” (remaining financial asset recipients), and/or you might be able to give a final donation equivalent to the next year’s projected amount. As with all cases, distribution of financial assets must be in accordance with state and federal law, and in conversation with legal experts.

As noted in “The Role of the Legacy Pastor,” Chapter 4, the work of Legacy becomes far more administrative as the process nears its completion. This season of your Legacy Process might provide an opportunity for the involvement of folks with particular skills that have not been a part of a core working group or other formal leadership. Maintaining member engagement through the “Wrapping Up & Winding Down” phase not only eases the burden, but can provide some healing.

WELL DONE, GOOD & FAITHFUL STEWARDS

Your church’s courageous act of faithful stewardship began when you had the wisdom and strength to acknowledge that Legacy might be your church’s future, taking the first steps along that journey. This journey is far from easy. There will be obstacles, pitfalls, and hard climbs. You might feel like you’re wandering in the wilderness towards an unknown and uncertain place. And yet it is powerful. Through this journey, you have been given the opportunity and responsibility to be the final stewards of a great inheritance, entrusting it now to another’s care.

To whatever extent your church has been able to navigate and complete this journey with dignity, integrity, and compassion, listen and you will hear the voices of both your spiritual ancestors and descendants proclaim: “Well done good, faithful, and courageous stewards.”

FOOTNOTES

- ¹ Psalm 24:1; Hebrews 2:10a.
- ² “In the Bulb There Is a Flower.” Words: Natalie Sleeth, 1985. Copyright © 1986 by Hope Publishing Co., Carol Stream, IL 60188. Found in *The New Century Hymnal* (#433), The Pilgrim Press. Cleveland, Ohio, 1995.
- ³ Adapted from the Legacy Study-Guide and Legacy Covenant section in the first edition of this resource.
- ⁴ “In the Bulb There Is a Flower” Words: Natalie Sleeth, 1985. Copyright © 1986 by Hope Publishing Co., Carol Stream, IL 60188. Found in *The New Century Hymnal* (#433), The Pilgrim Press. Cleveland, Ohio, 1995.
- ⁵ *Gone for Good? Negotiating the Coming Wave of Church Property Transition*, M. Elsdon, editor, W. Eerdmans, 2024. See particularly: “Righting Some Wrongs By Returning Stolen Land” by Jim Bear Jacobs; “Crossing the Land, Hearing the Spirit” by Keith Starkenburg.
- ⁶ “They Did Not Build in Vain” Words: Alan Luff, 1989; alt. Words Copyright © 1990 by Hope Publishing Co., Carol Stream, IL 60188. Found in *The New Century Hymnal* (#373), The Pilgrim Press. Cleveland, Ohio, 1995.
- ⁷ See research from Charlie Kuchenbrod, Legacy Church Specialist in the Southern New England Conference UCC: sneucc.org/authordetail/2100033 and sneucc.org/files/websites/sne/Legacy+Church+Cost+Considerations.pdf.



CHAPTER 4

ROLE OF THE LEGACY PASTOR

CHRIS MERESCHUK

PASTORS ARE OFTEN CALLED TO UNEXPECTED PLACES. We might find ourselves in settings and situations we weren't prepared or trained for, leading us to cry out in lament, *"They didn't teach us this in seminary!"* And yet, here you are, right where God called you and where God needs you: serving as a Legacy Pastor. This chapter strives to orient you to your role as a Legacy Pastor, sharing insights from colleagues who have been through the process, along with some thoughts to ponder for your own discernment journey.

WHAT IS A LEGACY PASTOR?

A Legacy Church is a congregation that has made the intentional decision to conclude its active ministry life. A Legacy Pastor is the pastoral leader who is currently serving a church engaged in the Legacy process, or one who served a Legacy Church during that process.

Pastors arrive at this place in a variety of ways. Perhaps you have served the church in a settled position, maybe even for a good number of years. Maybe you were called to a position knowing that closure was a future possibility—or even imminent! Some pastors serve in a specialized role for the stated purpose of assessment and transformation, perhaps called as an Intentional Interim or Designated Term Pastor, or as a combination of consultant and pastor.

It's likely that your experience of the Legacy process—along with your own emotions and vocational discernment—will be impacted by your original call to this faith community. Some pastors who have served a congregation for years feel a sense of shame or personal failure, believing that they "should've been able to prevent closure." Others will feel a sense of relief and validation after years of having a sore throat from being the "lone voice crying out in the wilderness." Those called because of their specialized skills might feel confidence and competence, even while waves of grief and sadness wash over them.

Regardless of your starting point, you will find the Legacy process to be a challenging, complex, and often rewarding journey of deep discernment that requires courage, self-awareness, and faith.

NOTE FOR JUDICATORY OR DENOMINATIONAL STAFF:

Legacy Pastors require extra TLC. To the extent that you are able, consider setting regular check-in calls with Legacy Pastors. Vocational anxiety is very real, and a Legacy Pastor would benefit from your vocal affirmation and recognition of their gifts. This could be especially true as they seek their next call, particularly if potential future settings stigmatize Legacy Pastors.

As your professional network is likely wider than that of a local church pastor, your help in connecting a Legacy Pastor with colleagues and resources is vital. Your presence and empathetic accompaniment can go a long way in encouraging a Legacy Pastor to lead effectively in this current setting, while preparing them for their next call.

EQUIPPING YOURSELF FOR THE JOURNEY

As you prepare for your journey, remember this: You are not alone, and you cannot do this alone. Admittedly, pastoring a closing church can feel quite lonely. Although church closure has become more prevalent, not many of our colleagues have experience in this realm. The topic might still be taboo in some circles, while others might recoil at the thought—as if church closure is contagious! Yet, remember again: You are not alone, and you cannot do this alone.

It's also critical that you do not attempt to *lead* the Legacy process alone. Your congregation will need to form a process working group and seek guidance and support from denominational staff. Additionally, the church will likely need to contract with legal, financial, and real estate professionals with expertise in both nonprofits and your state's laws. While other sections of this workbook provide logistical resources, keeping in mind the collaborative nature of this work contributes towards a helpful perspective of your role as a Legacy Pastor.

Serving effectively as a Legacy Pastor calls upon a variety of soft and hard skills, all of which can be developed to an extent. Among the soft skills, consider what it would look like to nurture and maintain a healthy, grounded perspective and clear boundaries. Qualities and skills like self-awareness, patience, being a non-anxious presence, active listening, and even humor (when appropriate!) can help maintain your perspective. Finding the right balance of attachment and detachment can mitigate your own impulse for self-blame and the ability to deflect and depersonalize any anger directed your way.

Commitment to clear and transparent communication is critical, along with adaptability. The process may take unexpected turns, and congregational life continues throughout the process, presenting “Holy Interruptions” of even the most detailed plans.

Equally essential is your self care. To the best of your ability, make intentional time for your spiritual, physical, and emotional well being. Take your days off. Connect with a therapist, coach, or spiritual director. Find a trusted friend that's not connected to the church, and talk about something other than church. Get some fresh air. Remember to eat. Get some sleep. Be

mindful of any coping mechanisms that could ultimately do more harm than good. Pray, pray, pray. And remember that God called you to this moment, and that God is with you.

Your role as a Legacy Pastor will likely require several hats and a well-stocked toolkit of ministry, management, and leadership skills. Even if the church is working with an external consultant, there will be a degree of project management in the coordination of communication, discernment gatherings, meetings and more that require planning and prioritization. Good organizational and administrative skills will help keep the process on track and decrease the risk of derailment. If your position also places you as the head of staff, you will be offering support and supervision to church employees, likely providing pastoral care to them as well as they contemplate their future employment.

Other Legacy Pastors have observed that much of the pastoral care centers around grief. During your time as a pastor, you have likely accompanied people through grief following the death of a loved one, the end of a relationship, the loss of a job, illness, and other significant life events. In many ways, the experience of grief from church closure is not unlike the grief we've encountered before. However, the critical difference is that we are dealing with not only individual grief, but collective grief. The individual, constituent members of "The Body of Christ" will each grieve in their own way, and deserve their own attention. And that grief becomes compounded and complex when the whole Body of Christ grieves as one. Refamiliarizing yourself with approaches to accompanying and processing grief will be helpful through this process. It is also helpful to remember two truths about grief: (1) the grieving process is not linear, and (2) grief manifests in many different ways that can sometimes lead people to behave in unexpected and inappropriate ways. Which is why it might be beneficial to hone your conflict transformation skills!

The Legacy Process is emotionally demanding and requires a high degree of willing cooperation and the setting aside of personal agendas and grievances. For that reason, it is not advisable that a church in deep, active conflict engage in the Legacy Process until such time that the temperature has cooled enough for fractures to be healed or grudges put on hold to some extent. Drawing on conflict transformation skills can nurture enough harmony for the congregation to engage in the Legacy Process with integrity and dignity.

In a blend of your skills from all areas, a Legacy Pastor also serves in the combined role of Midwife and Ambassador. Even in honoring the death of "What Was," you are helping to birth the promise of "What Will Be." As a resurrection people, we are called to search for, nurture, and proclaim possibility and hope even as we appear to be surrounded by scarcity and despair. In a practical sense, you are also an Ambassador, facilitating connections between Legacy Church members and potential future faith communities. You can help members identify other faith communities that might be a good cultural and theological fit for them. You can also prepare other local pastoral leaders to receive Legacy Church members as visitors at their church.

Self-awareness, self care, perspective, boundaries, organization, communication, collaboration, prayer, care, humor, and courage: Being an effective Legacy Pastor requires a well-stocked toolkit of diverse skills.

EQUIPPING YOURSELF

Pastoral leaders in the United Church of Christ may find it helpful to reflect on the “**Marks of Faithful and Effective Authorized Ministers.**” Many of the Marks point towards skills, practices, and perspectives that inform an effective Legacy pastorate. Exhibiting a Spiritual Foundation and Ongoing Spiritual Practice reminds us to stay attuned to the Holy Spirit. Nurturing UCC Identity calls us to remain in covenant and follow denominational polity. Building Transformational Leadership means empowering members to become leaders in the process, while we work collaboratively and strategically. Engaging Sacred Stories and Traditions and Participating in Theological Praxis provide faith-based process frameworks as well as words of comfort and lament, with rituals that honor our past and move us through grief towards hope. Caring for All Creation underlies our faithful stewardship of the blessings and gifts held by the church, inherited from our ancestors while we are Working Together for Justice and Mercy—using our gifts to empower and serve others. And Strengthening Inter- and Intra-Personal Assets calls us to attend to our own healthy boundaries, develop support networks, maintain self-awareness, and to lead with dignity and integrity.

KEEP PASTORING

With all the time and energy required by the particulars of the Legacy process, it could be easy to forget that you also have to do all the other pastoral tasks! You might not have the energy or attention you once had for pastoral care visits, life rites, meetings, preaching and worship leadership, more meetings, newsletter articles, and the myriad “other duties as assigned.” There will come a time when some of these responsibilities decrease or cease as the process continues (*See the “Winding Down” section in Chapter 3*). Until then, they need our attention.

How might these regular responsibilities become opportunities to move through the process? Use your worship service and sermons to explore the spiritual aspects of your journey, mining scriptural stories about facing uncertainty and change, stewarding resources, lamenting and celebrating. Begin meetings with a process update, or a check-in on how folks are feeling about the process. A memorial service is an opportunity to celebrate a completed journey and to reflect on a person’s personal legacy. Baptism reminds us of new and renewed life. Communion calls us into covenant. Marriage reminds us that we can journey through this life together.

This is also an opportunity to ask for help, reaching out to colleagues or other church leaders. In the same way, it’s an opportunity to set boundaries—with others and with yourself. If you’re prone to striving for perfection or over-functioning, consider being gentle with yourself and allowing yourself to rest and trust in others to do some of the work. Make some space for the Holy Spirit to come through, and trust in God’s grace.

SHOULD I STAY OR SHOULD I GO?

The congregation's discernment process is an invitation to engage in your own discernment: What would a good ending look like for you? What do you want your legacy to be? How do you make that happen? How long will you stay? This decision requires a high degree of self-awareness and a strong support network.

There are many decision points along the Legacy journey where you might recognize that your personal call to this congregation has concluded. Some pastors help shepherd the congregation up to initial conversations about closure, while others continue through the distribution of the last remaining penny. Your discernment about your departure depends on many things from your skills and interests to the very real considerations of income and future employment.

It's important to note that the work of Legacy becomes far more logistical and administrative as the process continues, especially after the congregation has held its closing worship. While administrative work is certainly a form of ministry, it may or may not speak to your personal calling or even your skill set. There will be a marked shift in energy and spirit once the Legacy decision has been made, with grief often predominating.

At the same time, pastoring through the Legacy process provides a number of opportunities to acquire new skills that can transfer to your next ministry setting. There is also a sense of satisfaction in seeing through such a significant process to its conclusion.

Through conversation with God, yourself, colleagues, mentors, and trusted others, you will know when the time is right for you to conclude your active pastoral leadership and step into your own legacy.

SHOULD I STAY OR SHOULD I GO?

David was angry because the Lord had burst out against Uzzah ... David was afraid of God that day; he said, 'How can I bring the ark of God into my care?' So David did not take the ark into his care into the city of David; he took it instead to the house of Obed-edom the Gittite.

— I Chronicles 13:11-13 (NRSVUE)

King David led a grand procession, bringing the Ark of the Covenant on a journey from Kiriath-jearim to Jerusalem. As they reached Chidon, the oxen pulling the cart jolted and the Ark looked as if it was going to topple! Seeing this, Uzzah reached out to steady it. But this angered God, who struck down Uzzah in that very place! Angry and scared [grieving?], David realized that he wasn't called to be the one to accompany the Ark any further. Instead, he entrusted it Obed-Edom.

SOMETIMES WE FULFILL OUR CALL BY RECOGNIZING THAT SOMEONE ELSE IS CALLED TO COMPLETE THE JOURNEY.

PASTORAL ETHICS IN LEGACY PASTORING

When your call to this congregation has concluded, what do you want to be able to say about the way you navigated your time as a Legacy Pastor? Perhaps you want to look back and say that you led with integrity and fairness, faithfulness and compassion, thoughtfully and intentionally to the best of your ability with the help of God—all while obeying the law and your denomination’s professional code of ethics! Consider what would help you be able to make such a claim, and consider what might prevent it. It’s essential to remain vigilant, consistent, and accountable, knowing that the emotional strain of the Legacy process might put our otherwise-sound judgment at risk.

First, remember that the distribution of financial and tangible assets must follow an equitable and legal process. If a Legacy Church has remaining financial assets at the time of closure, then the greatest potential ethical stumbling block is money. To be clear, there are standard, valid reasons that a Legacy Pastor might receive additional funds at the time of their departure. It is not uncommon for clergy or other employees to negotiate a “pay out” of unused paid time off or other contractually-detailed compensation, or even be given some form of severance payment. Such payments might be vetted by an attorney, and might even be contingent upon separation agreements. Compensation beyond this, however, puts us into risky ethical territory.

The temptation to give additional money could come from the Legacy Pastor or church leadership. Compensating for past lower wages, mitigating potential lost future wages, a guilt-induced major gift and so on all tread dangerously close to ethical—if not legal!—violations. Similarly, you may be offered various tangible items from the church as a thank you gift or keepsake. This also requires discretion. A couple hymnals or a few ornaments from the Christmas tree? Probably not an issue. The antique solid mahogany communion table or the 80” LED TV from the sanctuary? Bad idea.

One further risky area is the proposal for deferred compensation. In this scenario, the church does not have the liquidity to compensate the pastor at regularly contracted pay periods. The temptation is to forgo compensation until the building sells, investments are liquidated, endowments are freed up, or other debts are paid. This creates an awkward situation where the pastor is asked to make significant sacrifices now in the hope that promised compensation will come later. This risks a breach of covenantal and contractual obligations, and is likely not a realistic or reasonable proposal for many pastors who rely on steady income. Remember as well that building sales and endowment dissolutions can take months—even years.

A Legacy Pastor’s connection to Legacy Church members presents another area of ethical consideration. While this scenario might at first seem like an exception, following your denomination’s guidelines regarding relationships with former church members helps to ensure sound ethical practices.

With awareness, vigilance, and accountability, you can look back on your time as a Legacy Pastor, and confidently proclaim that you served ethically with dignity and integrity.

PASTORAL ETHICS

In the United Church of Christ, authorized ministers are expected to abide by the UCC Ministerial Code, as outlined in the Manual on Ministry. Other denominations may have similar ethical codes. In the first edition of the Living Legacy workbook, the Rev. Dr. Jane Heckles identified several points of the Ministerial Code that are particularly relevant to Legacy Pastors:

- I will regard all persons with equal respect and concern and undertake to minister impartially.
- I will honor all confidences shared with me.
- I will not use my position, power, or authority to exploit any person.
- I will not use my position for personal financial gain, nor will I misuse the finances of the institution that I serve.
- I will not perform pastoral services within a parish or for a member of a parish without the consent of the pastor of that parish.
- I will deal honorably with the record of my predecessor and successor.
- I will not, upon my termination and departure from a ministry position, interfere with nor intrude upon the ministry of my successor.
- I will be a responsible steward of my personal and family finances. I will honor and accept responsibility for all debts that I incur.

LIFE AFTER LEGACY PASTORING

You might be concerned about the potential negative impact of having pastored a church that closed. That's completely understandable! The topic of church closure is still taboo for a lot of folks, and often not well understood. Yet, your service as a Legacy Pastor does not need to limit your future possibilities.

Pause for a moment and consider the skills you have gained through this process. You have likely become more familiar with the intricacies of endowments, gained more understanding of nonprofit laws in your state, designed and led challenging discernment sessions, learned about archives and record keeping regulations, worked closely with lawyers, real estate professionals, consultants, and denominational staff, and shepherded your congregation through collective grief.

Additionally, because you have served a church that closed, you will be more attuned to the factors that might have contributed to Legacy. You might recognize the urgency of things such as decreased people-power, ineffective or even absent governance, and unsustainable financial practices as the early warning signs of dangers ahead. Where others might be resigned to accept them as status quo, you could invite your next congregation to candidly and courageously address them as urgent concerns.

And while it's not likely that you began your ministry career with Legacy pastoring in mind, it is entirely possible that you have stumbled into this holy, challenging, and essential specialized calling! You might even find that this type of ministry aligns well with your personality or the way you find meaning in your work. For example, the Legacy process has a defined, observable outcome. Contrast this with a lot of other pastoral work which can be abstract, ambiguous, or based more on a "feeling or sense" rather than an "end result."

Whether your call leads you to settled or transitional ministry or to a specialized focus in Legacy, the challenges you navigated and the skills you gained through your time as a Legacy Pastor can deepen your vocation, and will benefit the next setting where they'll be blessed to have you serve.

Thank you for your caring, compassionate, and courageous leadership as a Legacy Pastor.

TAKE SOME TIME

If your life circumstances allow for it, take some time to rest and heal. The Legacy Process can be emotionally draining, even for those of us who specialize in this work. Take advantage of having Sunday morning off! Attend worship someplace in-person or online. Maybe find out what it's like to sleep in on a Sunday and go to brunch. Ease your way back into the pulpit by offering yourself as a guest preacher. Continue to support your colleagues who are still active Legacy Pastors, and let them know what it's like on the other side of it all.



CHAPTER 5

NOT A BUILDING (BUT CHURCH BUILDING MATTERS)

PATRICK DUGGAN

TRANSITIONING TO NEW LIFE: "IT IS FINISHED!" (BUT IT'S NOT OVER.)

IN SOME CHURCH TRADITIONS, Good Friday is observed through a community worship called "The Seven Last Sayings of Jesus." Typically, this is a gathering of folk from multiple congregations in a given community. The liturgy includes seven homilies from different speakers based on the last sayings recorded in the Gospels spoken by Jesus while dying on the cross. Seven Last Sayings gatherings are powerful remembrances of what these words meant to the witnesses at the cross, and what these words mean to us today.

"It is finished" from John 19:30 is the sixth of the seven last words of Jesus. This was Jesus' own pronouncement that he had completed the assignment that God had given him to do. The prophecies were fulfilled. The Word had become flesh. The world had seen Jesus' glory. The Gospel had been implanted in his closest disciples and the extended band of Jesus' followers. Now, with goals accomplished and objectives achieved, Jesus was ready to die. Jesus had predicted that his death would lead to a greater fulfillment of God's intended mission carried forth through the yet unborn church.

The problem with "It is finished!" is that it is the *sixth* of seven sayings. John 19:30 is *factually untrue*. If it was true that Jesus' work was finished, the bible should have ended at John 19:30. The story would be over. There would be nothing left to talk about. But as we know, the bible does not end in John 19. Neither does the life and work of Jesus. The Book continues through the Revelation of John. And the life of Jesus continues today and forever more.

Resurrection is the reason that Jesus' story does not end. Christians believe in the powerful idea that Jesus died and lived again. From the biblical accounts we know that when Jesus rose from the dead, his followers recognized him, but he was not the same. He died in one form and rose again in another.

THE LOCAL CHURCH & RESURRECTION

The end of the life of a congregation is very painful. However, the end of the ministry and mission of a particular congregation is not necessarily the end of the church, nor the end of a church's mission, nor a sign of the death of American Christianity. Let me unpack this.

The evidence of church decline—defined by decades of many fewer churches opening than the number of churches closing annually—is indisputable. The COVID-19 pandemic seems to have accelerated this decline. Given that every church in the USA was impacted by the pandemic, every church that has continued in ministry has been impacted by accelerated

church decline. For some congregations, the pandemic was a pivot that launched them into heretofore unseen growth and vitality (and they are a wonder to behold!) Most churches, however, have fewer congregants on Sundays. Many churches, mired in nostalgia, are longing to “get back to normal.” Other congregations have embraced social media technology and are proud to have dozens, hundreds or even thousands of new social media followers whom they consider a part of their congregations.

Some congregations are certain of their imminent demise; some planning, and many just waiting, stressing themselves out about the inevitable last Sunday of worship. There are hundreds of tiny congregations that will countenance no thought of closing, clinging to the idea that “we just need to attract a few young families and we’ll be OK.” And of course, there are still a few church growth gurus promoting the idea that “with just a little more faith, a clearer kingdom-focus, some hard work, and this proven growth program for \$399.99 (including livestream resources and booklets), we can help your church grow!”

All these things are happening at the same time. But the pundits are wrong. God is not dead. Yes, American Christianity is in crisis: there is a major rift among the followers of Jesus. Christians on either side of the rift are convinced of their religious authenticity. The lack of unity within the church may be a greater cause of church decline than the pandemic or any cultural shifts in American society.

The crisis in American Christianity notwithstanding, **many churches close because they have fulfilled their religious mission and completed the assignment that God has called them to accomplish.** Consider, for example, the story of perhaps the greatest church in the history of Christianity.

It started out as a small band of confused, anguished, and afraid Jesus-followers mourning the death of their leader and his earth-changing movement. They followed the instructions of their assassinated leader, found a two-story building to gather and pray and committed to stay there until they heard from the Holy Spirit. And when Spirit spoke, SPIRIT SPOKE so fervently, so powerfully, so clearly, so uncontrollably, that Spirit-speaking flowed from the people on the 2nd floor, out to the folks in the crowded street, all up in that Jerusalem neighborhood. When that powerful moment had passed, the small band had grown from a few dozen to 3,000 people. This is the story of the very first church in Christianity.

That congregation—all 3,000 of them—are dead and gone. We don’t know if they sold the building, abandoned it, or turned it into condos. But we are certain that the Acts 2 church is closed.

And OOOOOHHHHH what a legacy the Acts 2 church has left us! Every Christian congregation in history can trace its spiritual origins to that church. If a group of believers today were to find the exact location of the Acts 2 building and decided to use it for impactful mission and ministry, they could authentically claim to be the continuing ministry of Acts 2, following the same Jesus, loving the same biblical God of the universe, but doing ministry and advancing the Gospel mission in completely different ways.

Every local church in existence today will one day pass on its legacy to believers yet unborn. Some churches, like the Acts 2 church will be so impactful that their legacies will speak to

many generations beyond their existence. Others will end their ministries with few notable achievements but will have brought some number of people to a loving relationship with God.

PLANNING THE LEGACY OF A LOCAL CHURCH'S REAL ESTATE

The idea of resurrection may be comforting for congregations in the throes of a life-ending transition. But in the midst of the pain of loss, how should a small group of laypersons approach the decisions that must be made regarding the future of the worship space and other properties owned by the transitioning local church? How may a community of believers plan and proactively bring about resurrection?

BEFORE WE BEGIN: MISSION & MONEY

Before we attempt to answer these questions, it is important to clarify the thinking that undergirds the UCC Church Building & Loan Fund's approach to working with churches and their real estate. As a financial ministry of the United Church of Christ, CB&LF has prospered through 170 years of ministry and is now at the leading edge of innovation in church-owned real estate development because of its organizational focus on mission and its understanding of money as a tool and a resource.

FOCUSED ON MISSION ...

The UCC Church Building & Loan Fund's (CB&LF) mission is to transform communities through strategic real estate investments and by empowering faith leaders and organizations. CB&LF is a mission-driven ministry that works exclusively with mission-aligned partners, namely, United Church of Christ and other Christian congregations and faith organizations in the United States of America. CB&LF's primary function is to provide loans to churches and church organizations for church-owned real estate projects of all kinds. In addition, we offer churches and church organizations development services, capacity building, capital campaigns and other services.

CB&LF is a reputable financial institution with decades of clean audits and a steadily growing balance sheet. But while CB&LF's net assets have grown over a thousand-fold since 1853—from \$60,000 to nearly \$75 million—its growth and impact is entirely due to an unwavering commitment to advancing the Gospel mission¹ and a progressive Christian witness as understood and practiced by the United Church of Christ and its predecessor denominations.² In this way, CB&LF embodies the biblical principle to “seek first the kin-dom of God and his righteousness and all these things will be given to you as well.”

CB&LF's emphasis on advancing mission is especially important in our work with congregations that are planning their legacy. When a church decides to close and, ultimately, dispose of their property, CB&LF believes that **church-owned properties should remain church-owned properties so that any future value generated from the property may fuel the advancement of the Gospel mission.**

When a church closes and decides to sell, donate or otherwise transfer ownership of the property to another church, church organization, a nonprofit or a business, CB&LF advises that the closing church's goal should be that both the proceeds from the sale of the property

and the new owners' use of the property should continue to advance the mission and values of the closing church, regardless of the new use of the property.³ Our charge as followers of Christ has eternal implications. It is not unreasonable, therefore, for a closing church to understand that theirs is a living legacy—*like the Acts 2 church*. Church closure does not mean the end of missional impact. Rather, closure creates the opportunity for a church to shape a living legacy that advances the mission of the church as long or longer than the time that the former church held ownership of the property.

The lack of sound, missional decision-making is consequential when it comes to the disposition of church properties. Church properties are the most widely held and perhaps the most valuable of all church assets. With the abundance of closed, underused and/or closing church properties, billions of dollars in church-owned assets are in flux. If mission is not prioritized in this season of increasing church closures, church assets will be forever lost, diminishing the future capacity of the church to transform lives and communities.

MONEY: A TOOL AND A RESOURCE

Mainline Protestant church folks prefer not to speak clearly and plainly about money. Church money conversations are often framed by a widely misinterpreted phrase from 1 Timothy 6—*the root of all evil*. We prefer money-talk to be opaque and disconnected from the life of the church (which is why we still talk about “stewardship,” an Old English word that outside of church is absent from any other 21st-century conversations about finance). It is not unusual, for example, to find congregations that do not require clergy to get involved with or be aware of church finances (following colonized thinking that secular matters should be separated from spiritual matters).

This outdated and counter-productive thinking too often shapes the congregational understanding of its most valuable asset(s), church real estate, contravening an understanding that leads to effective leveraging of the church's most valuable asset(s) to advance the Gospel mission and dramatically enhance the missional impact of the church.

Church/money awkwardness is peculiar given the fact that the history of American Christianity is tangled up in the economic and social history of the United States of America, the world's greatest and most accomplished example of capitalism. Church/money awkwardness feigns authenticity given the billions in assets owned by Christianity globally, and especially by the church in the United States of America. When a congregation strays from its mission and values when engaging with church finances, it opens the door to inaction, bad decisions or malfeasance, and creates outcomes that will have little or no missional impact.

The point here is that **we must embrace an understanding of money as a tool and a resource for ministry and the advancement of the Gospel mission**. Jesus speaks extensively about money in the Gospels, especially in Matthew (Matt 5, 6, 19) and Luke (Luke 4, 12, 16). Particularly because American Christians are immersed in capitalist ideology, our best hope of ensuring that church financial decisions advance the Gospel mission is to obtain an understanding of money that mirrors that of Jesus.

HOW TO THINK ABOUT THE LIVING LEGACY OF CHURCH PROPERTY

Now that you have an explanation of CB&LF's thinking on mission and money, let me answer the two questions posed earlier in this chapter:

- **How should a small group** of laypersons approach the decisions that must be made regarding the future of the worship space and other properties owned by the transitioning local church?
- **How may a community** of believers plan and proactively bring about resurrection?

After reading to this point, you probably know the answer to the first question, right? **Your congregation's mission must be the primary driver of your church's decision-making.** Whether you are a small group of laypersons or a congregation of 5,000 affluent suburban-dwellers, every Christian congregation is called to advance the Gospel mission as interpreted through a United Church of Christ lens, or a Presbyterian lens, a Baptist lens or a Disciples of Christ lens, or whatever brand of Christianity that your church claims.

Guided by mission and using resources like this one, there are congregations that can effectively plan their church's legacy. However, even with a mission-focused approach, it is difficult for many dwindling congregations to lead the process of legacy planning. UCC congregations may ask their Association or Conference for help. A few UCC Conferences have a formal program to assist churches facing closure. CB&LF offers resources for church legacy planning at CBLFund.org.

POSSIBILITIES FOR THE LIVING LEGACY OF CHURCH PROPERTY

The disposition of a church's real estate is among the most challenging of the many tasks related to preparing for a church closure. We have stated emphatically that a local congregation's desire should be that its real estate (worship facilities, parsonages, school buildings, vacant land, etc.) should be used to drive missional impact. In fact, even if there is no longer a place of worship on the property, if the church owns it, the property should advance missional impact. And in fact, if a congregation decides to donate, sell, repurpose or redevelop its property, missional impact should be the most important desired result of the disposition.

The following ideas are shared as conversation starters for local congregations to use as they consider several options on the disposition of church real estate assets.⁴ Location specific factors (property conditions, demographics, neighborhood needs) that are critical to the decision-making process are beyond the scope of this guide. For help with these critical decisions, United Church of Christ congregations facing closure should consult with their Conference, Association, and/or the UCC Church Building & Loan Fund as early as possible in the legacy decision-making process. The end of a congregation's ministry is more than just closing a church, it is about preserving a living legacy of ministry and mission.

There are three possibilities that a church in transition to closure may consider for the disposition of its real estate. The church may:

- **ABANDON:** walk away and do nothing with the property
- **DONATE OR SELL:** transfer ownership or sell the property.
- **REPURPOSE OR REDEVELOP:** renovate or transform the real estate in a manner that advances mission and/or ministry in a new way.

ABANDON THE PROPERTY

It is highly unlikely that any congregation would make a collective decision to abandon their church property. So then why are we including abandonment as a possible future outcome? We are compelled to talk about this because there are hundreds if not thousands of abandoned church buildings in cities, suburbs and rural areas around the country. **Abandoned church properties are often the result of unrealistic expectations and the lack of legacy planning.**

Whenever you see an abandoned church building, you are seeing the results of a congregation that did no legacy planning, and/or a judicatory or a denomination that pursued unrealistic expectations about church growth and vitality. To put it bluntly, if your congregation has half the Sunday worshippers it had ten years ago and you have not yet begun to plan for a renewed future or for your church's legacy, ten years from now your church building is likely to be an abandoned church property. *Without vision, the people perish* — and **without a plan, the building will likely be abandoned.**

Do I have your attention yet?

DONATING OR SELLING CHURCH REAL ESTATE

The donation or sale of church real estate is an option that many congregations consider when the desire is for the property to remain as a locus of ministry and mission. The result of either a donation or a sale of church property is the same: the closing church transfers ownership to another church or organization. A donation of the property means that the receiving entity pays a nominal fee (e.g., \$1) or nothing at all to the donating church. In the sale of a church, the receiving entity pays the closing congregation a negotiated price for the property.

How do church leaders decide what kind of organization to sell or donate the church to? Again, this is where mission focus is important. Some congregations just want to find a broker to sell the property to anyone who will buy it. Other church leaders consider a donation or sale to another church in the hope that a new ministry will advance a religious mission with greater results and membership growth than the transitioning church has been able to achieve. Alternatively, the closing church may decide to donate the property or sell it at a below-market price to a nonprofit organization that serves the community in missional, impactful ways.

When a congregation decides to sell its property, it should contact a local commercial real estate broker who will handle all aspects of the sale. Church leaders should interview at least three brokers before choosing one. If a church is closing, the sale of the property is **often** the last item on the church’s “to do” list.⁵ Since the closing church will no longer remain as a legal entity, the selling congregation must also decide the organization(s) that will receive the proceeds of the sale of the church property (UCC congregations typically donate sales proceeds to their Association, Conference, other UCC entities and foundations, and/or local or other charities).⁶ If the church building is to be donated, once the recipient is identified, the church must transfer to the recipient the title deed for each property to be donated. Typically, a qualified real estate professional or an attorney is retained to assist in this process.

When Zion UCC in Allentown, Pa., made the decision to end their ministry as a congregation, they deliberated for more than a year on what to do with their historic church property located in downtown Allentown. They did not want their property to become an office tower or a luxury apartment building. They wanted the church building to be the new home of a church or organization that would continue to advance the mission and values of the United Church of Christ. When they met the leaders of Resurrected Life Community Church UCC (RLCC) also located in Allentown, Zion knew that they had found the church that would continue Zion’s legacy. They sold the church building to RLCC for \$1, and 18 months later, RLCC celebrated the ribbon cutting of their new church home. The facility will be used as worship and performance space, the site of RLCC’s Freedom School, and as a downtown location for community use. With the help of the UCC Church Building & Loan Fund, RLCC completed a much-needed \$1 million renovation of the former Zion church property. Former members of Zion celebrated with the crowd at the RLCC ribbon-cutting and shared stories about their congregation during the tour of the renovated facility.

BENEFITS OF DONATING OR SELLING CHURCH REAL ESTATE

- **SIMPLICITY:** If a church decides to donate or sell its property in an “as is” condition, the transaction costs are minimal.
- **CONTINUED WITNESS:** If the property is donated to the Conference, donated or sold to another church, or an organization that advances the Gospel or another social purpose, the mission of the transitioning church may continue in a new way.
- **COMMUNITY:** If the closing church is motivated to see greater community impact of its continuing mission, donating or selling the property to a mission-aligned church or nonprofit organization could lead to community transformation that will positively impact thousands of lives.

The donor church may ask the recipient to agree to restrict future uses of the property to purposes that align with or (at a minimum) do not disrespect the mission and values of the transitioning church. An agreement may be prepared that specifies restricted uses of the property in as much detail as may be desired. Once the agreement is signed by donor and recipient and registered with the appropriate legal authorities, the recipient would be legally bound to the restricted uses.

POSSIBLE CONCERNS WHEN SELLING OR DONATING CHURCH REAL ESTATE

PREVAILING CONDITIONS: In parts of the country with declining population trends, high operating costs, and challenging economic conditions there are higher incidences of church closures. These regions have so many underutilized and/or abandoned church properties that either the donation or sale of these properties is challenging.

UNRESTRICTED USE: If donated or sold without restrictions, the property may be sold by the recipient at any time, or used for any purpose, including those contrary to the donor or seller's mission.

UNCERTAIN LEGACY: If the closing church is unable to negotiate a mission-aligned future use of the sold or donated property, the possibility of a future sale of the property by the recipient is higher. In this case, the closing church would have no possibility of advancing its mission beyond the church closure. In addition, there would be no compelling reason for the new owners of the former church property to use it for a purpose that aligns with the mission of the seller/donor church.

DESIGNATING SALE PROCEEDS AFTER SELLING CHURCH PROPERTY

The sale of church real estate is more challenging than donating it. However, the sale of church real estate creates an opportunity for the church to make a twofold positive impact through its transition. First, the transitioning church may provide a new church or other organization with property that can be used for a mission-based purpose. Secondly, the transitioning church may use the proceeds of the sale to support the continuing ministry of their Conference, the broader United Church of Christ, and/or to support new and renewing ministry in their community or anywhere in the United Church of Christ. If a transitioning church decides to donate property sale proceeds to the United Church of Christ Church Building & Loan Fund (CB&LF), for example, 100% of the donation will be used to help other churches repurpose their church properties or build transformative projects like housing for senior citizens and working families, schools, and community facilities that serve thousands of local residents.

In the sale of a church property for a mission-focused future use, the church must consider the proposed new use in determining the appropriate sales price. For example, let's say that the church identifies that the community they serve has a large population of low-income people living with HIV/AIDS, and that services to this population are inadequate. A decision is made by the transitioning church that the best and highest new use of the property, therefore, would be to build an affordable housing development for low- and moderate-income people living with HIV/AIDS. The development would include a wellness center and community space for spiritual, life and career counselling, coaching and training. Here's how the sales price of the real estate factors into this redevelopment.

For the new property owners, the carrying costs (mortgage, taxes, insurance, utilities, etc.) of the property are usually among the largest costs for the organization. To keep rents affordable in the housing for low-income people living with HIV/AIDS, for example, the carrying costs of the property must be lower than typical market rate housing. The cost of the church real

estate (the selling price set by the church) is a significant factor in determining the new owners' carrying costs. The transitioning church has the leverage to adjust the sales price of the real estate so that the new owners may offer to the end users (low-income people living with HIV/AIDS) a high-quality facility at an affordable price.

DESIGNATING SALES PROCEEDS TO THE UCC CHURCH BUILDING & LOAN FUND

Since the first church loan funds were raised by the American Congregational Union in 1853, the United Church of Christ and its predecessor denominations have helped thousands of new and renewing churches launch new ministries and build places of worship, community centers, schools, parsonages/rectories, libraries and other church buildings. Today, the UCC Church Building & Loan Fund is in partnership with nearly 90 congregations in the financing and construction of new church buildings. When a major gift is made to the UCC Church Building & Loan Fund, 100% of the gift is used to assist new or renewing churches in the planning or financing of worship facilities, fellowship halls, schools, parsonages, affordable housing, health centers, and other church-owned community facilities that meet community needs.

One of the most exciting and challenging times in the life of a new church is the first 5 years of financing and constructing a new church building. More than 95% of churches are able to make it through this early phase and continue to thrive in ministry. But a few churches struggle for years with a perpetual shortage of funds, late loan payments, and an inability to pay staff salaries on time. With the infusion of resources for a down payment, to complete construction, or to offset 6, 9 or 12 months of loan payments, most of these churches can make it through the early years and move to a sustainable operating model.

The donation of proceeds from the sale of a transitioning church to support a new or renewing church would be a creative and powerful way to advance the Gospel mission. Sale proceeds may be used to support a new church near the transitioning church, or a new or renewing church anywhere in the United Church of Christ. The Church Building & Loan Fund can facilitate this process by identifying the recipient church(es), work with the transitioning church's attorney to coordinate all of the legal documents, and ensure that the donated funds are used for the designated purpose. No costs (other than legal and other fees related to the transaction) would be incurred by the transitioning church, ensuring that nearly all of the proceeds designated would go toward advancing ministry. Possible uses of funds designated for new and renewing churches include:

- **DOWN PAYMENT ASSISTANCE** or mortgage relief for a growing church worship facility, community facility or other church building
- **SPECIAL MORTGAGES** for new construction, land or building purchase
- **PURCHASE** of a new church building
- **FLEXIBLE FINANCING** for faith-based community development (Matthew 25 purpose)

BENEFITS TO SELLING CHURCH REAL ESTATE & DESIGNATING SALE PROCEEDS

- **IMPACT:** The sale of church real estate, after expenses are paid, could yield a significant sum of money for the transitioning church to direct to other mission and ministry purposes.

- **FLEXIBILITY:** The church may designate proceeds of a sale of its real estate to their Conference, Our Church's Wider Mission, the UCC Church Building and Loan Fund, to a new church start, and/or to any religious or charitable organization(s).
- **LEGACY:** Through the designation of sale proceeds from church real estate, the transitioning church may express its heartfelt desires, hopes and dreams for the future. Through supporting new ministry, advancing the mission of the broader church, or providing resources to important social causes, the transitioning church can help ensure the future impact of Christianity. (*see Your Church's Financial Legacy, Chapter 7.*)

POSSIBLE CONCERNS WHEN SELLING CHURCH REAL ESTATE & DESIGNATING SALE PROCEEDS

- **TIMING:** Depending on the peculiarities of each local market, the sale of church real estate can be a lengthy process that a transitioning church is unwilling to endure. If this is the case, the church should consult with the Conference Minister on ways that a sale may be executed on the church's behalf.
- **TOO MANY CHOICES:** With so many worthy causes and ways to advance mission and ministry using proceeds from a sale, the church may find it difficult to narrow the choices.
- **ABSTRACT:** There is a major difference between advancing ministry and mission through a sustained witness in a local community as compared to doing so through the donation of money. For this reason, the church may not be convinced of the viability of this choice.

REPURPOSING OR REDEVELOPING CHURCH REAL ESTATE

The difference between repurposing and redeveloping has to do with the extent of the work done on the church property. When a church property is repurposed, it has been through anything from minor or essential repairs to a major renovation in which the entire property has been renewed but the structure(s) on the property remain(s) essentially the same. A redeveloped church property is one where the property is entirely or almost entirely rebuilt, structures are removed, and the uses of the property are transformed.

Sometimes the ending of a local church ministry may be due in part to declining economic conditions, rapidly changing demographics, or other transformational developments in the community served by the church. An influx of recent immigrants, an outflow of affluent residents, an increase in the number of low-income families, or a growing lack of affordable housing are some examples of these changes. As the church plans for its transition, church leaders may consider using the existing property in a new way that glorifies God through the promotion of justice, peace, and community economic development.

Lincoln Temple United Church of Christ was an historic church in Washington, D.C., that closed its doors in 2018. Lincoln Temple was one of several closures at that time in the Central

Atlantic Conference of the United Church of Christ. About a year before it closed, the pastor and leaders of Lincoln Temple asked CB&LF to help them discern a new future for the church. However, as we met with the church leaders to determine a way forward, it became clear that the congregation at Lincoln did not have the wherewithal to move forward. The church made a decision to close.

Fortuitously, Lincoln Temple closed at about the same time that the Central Atlantic Conference (CAC) retained CB&LF to assist them in a portfolio approach to finding a new future for six congregations in the Washington, D.C., area. Lincoln Temple was one of the six CAC churches involved in this work. Lincoln Temple had already begun the process of closing the church when they, along with long-time Lincoln Temple tenants Shaw Community Center, asked to be a part of planning the new future of the Lincoln Temple property.

Six years later, after dozens of stakeholder meetings, assessment of the property, analysis of community needs, conceptualizing alternatives and conducting feasibility studies, CAC is well-informed to make a decision on the redevelopment of the Lincoln Temple property. Options in consideration include affordable housing, a community center with worship space, and/or some combination of commercial and/or retail uses. Having participated in the project planning from the start, the former members of Lincoln Temple and the Shaw Community Center are satisfied that whatever option CAC chooses will honor and celebrate the mission of Lincoln Temple, even if the chosen option does not include worship space.

If a church property is repurposed or redeveloped without a worship space, how can it continue to advance the Gospel mission? It may be that a church owns multiple properties, one of which includes a sanctuary, another used for a school or day care center, and another used for disadvantaged single mothers. Or perhaps a closing church does a feasibility study that determines that the highest and best use of their real estate would be affordable housing for working families.

Perhaps a new use may serve to bless and transform the community in ways that advance food justice, health, housing, or services to the formerly incarcerated. Or perhaps a different use may bring about some other positive social impact (disaster relief, reducing poverty, creating jobs with living wages for low- and moderate-income residents, enhancing or improving the environment or the local quality of life, or otherwise transforming the community to the glory of God). These uses directly address the needs of “those who are oppressed” in Jesus’ pronouncement of his personal mission in Luke 4:16-21 or the array of need Jesus describes among “the least of these my brothers and sisters” in Matthew 25:32-45.

It is important for congregations to understand that when making plans for the future _ whether it be renewing their ministry, closing the church, or disposing of church property_ **any decisions made and implemented do not only impact the congregation, but reverberate in impact in the neighborhood, the broader community, the entire nation and the planet.** Congregations, therefore, must ask themselves questions that take this reverberating impact seriously, namely:

- **What new use(s)** would the existing church property best serve?
- **How would these uses** benefit the community over the short, intermediate and long term?

- **How would the new uses** advance the former mission of the transitioning church and advance the Gospel?
- **Would these new uses** meet a currently unmet need? If not, why should we do something that others are already doing?
- **Who will take on** the redevelopment of the existing church property?
- **What will be the role**, if any, of our church, the Conference or some other setting of the United Church of Christ in the repurposing or redeveloping of the church real estate?
- **How do we ensure** that the church legacy is advanced and celebrated through the repurposed real estate?

Once the decision is made to repurpose or redevelop church real estate, the church must identify and/or assemble a planning team to move the process forward. Working with the planning team, the transitioning church must articulate in great detail the proposed re-use of the property. The planning team must then determine the feasibility of the project. Once the project is deemed to be feasible, the planning team will work with legal and professional real estate professionals to proceed, on behalf of the church, with the selection of the new owner/operator of the church real estate. The new owner/operator should be identified through a structured selection process, such as a request for proposals. This will ensure that the new owner/operator meets all of the requirements to repurpose the property in accordance with the desires of the transitioning church.

Given the complexity of this way forward, it is strongly advised that transitioning United Church of Christ congregations considering repurposing or redeveloping should consult with their Association or Conference Minister and/or seek the assistance of community and economic development professionals. CB&LF and its affiliate Amistad Redevelopment Corporation (ARC) offers these services to help churches in transition with the exploratory and decision-making process.

BENEFITS TO RE-PURPOSING OR RE-DEVELOPING CHURCH REAL ESTATE

- **CONTINUED WITNESS:** If chosen with care, a re-use of church property can be a creative new way to use a building or a property to witness to the love of God
- **COMMUNITY:** One repurposed church property can be the catalyst to transforming an entire community. In both spiritual and material ways, thousands of people may be blessed.
- **LEGACY:** The love, community care and value that the church provided to the community in former days would be revitalized and continued for decades to come. In addition, the church may create the opportunity to not only repurpose the property but to direct possible surplus funds from the sale of the property to other worthy causes.

POSSIBLE CONCERNS WHEN RE-PURPOSING CHURCH REAL ESTATE FOR NEW WAYS OF JUSTICE & WITNESS

- **The Assignment is Complete:** Many closing congregations feel that their church has completed its assigned mission and is ready to end its ministry. Often the remaining members have neither the energy nor the capacity to do anything beyond faithfully ending their ministry as a church.
- **Complexity:** The transitioning church must weigh many factors in making the decision to repurpose church real estate, engage experts and professionals who are not a part of the transitioning faith community, and make decisions on price, future use, and community impact.
- **A Use Other than Worship:** The transitioning church may not want to consider any other future use but worship for their sacred space.
- **Outcome Dependent on Others:** Ultimately, the outcome of the re-purposed church property may not rest with the transitioning church.

USE PROFESSIONAL HELP WISELY

These options are just a few ways a United Church of Christ congregation that is likely to close may choose to proceed with the disposition of church-owned property. These ideas are presented to help clergy and lay leaders begin the development of a final plan. UCC Associations and Conferences are equipped to be the primary resource to UCC congregations for assistance in the delicate process of a church closing. Local church leaders may consider the use of legal, accounting and/or other professional assistance at the appropriate time in the planning process before final decisions are made. Church leaders should be mindful of the costs of such professional help, only dealing with professionals that are ethical, honest, and transparent, highly recommended and versed in the polity and tradition of United Church of Christ congregations. Any such professional should be generous with their time prior to entering into a fee-paid relationship with the local church.

CHURCH REAL ESTATE EXPERTISE IN THE UNITED CHURCH OF CHRIST

With roots in the five Christian streams that formed the United Church of Christ, the United Church of Christ Church Building & Loan Fund (CB&LF) has assisted thousands of congregations with real estate transactions since 1853. As a part of the United Church of Christ National Ministries, CB&LF transforms communities through strategic real estate investments and by empowering faith leaders and organizations. CB&LF and its affiliate Amistad Redevelopment Corporation (ARC) offers financing and development services for the purchase, construction or renovation of church buildings, meeting houses, parsonages/rectories, affordable housing, community facilities and other facilities used by churches of the United Church of Christ or by any Christian church without limitation to sect, denomination or name. For additional information, please contact your Conference Minister, call CB&LF at 216-736-3833, or visit the CB&LF website at cblfund.org.

FOOTNOTES

- ¹ CB&LF the mission of the Gospel as expressed by Jesus in Luke 4:16-21 and Matthew 25:31-46 (where Jesus explains his personal mission and the expectation that Christ followers must treat the poor as we would treat Jesus).
- ² As articulated in the Rev. Dr. Yvonne Delk's book, *The Five Streams; Congregational, Evangelical, Reformed, Christian, and Afro-Christian*.
- ³ Many United Church of Christ congregations have a clause in their church constitution or bylaws that states that if/when the church completes its mission and/or closes, the church property will transfer to the ownership of the UCC Association and/or UCC Conference. The UCC Church Building & Loan Fund accepts donations and transfers of property to leverage the financing of transformative church real estate projects.
- ⁴ The term "church real estate" or "church-owned real estate" in this chapter refers specifically to facilities used for worship and typical church-oriented uses (worship space, fellowship space, parsonages, etc.). The advice here may not apply to church-owned schools, housing developments, office buildings, and other properties. Transitioning churches with extensive real estate holdings should consult with attorneys, licensed real estate professionals, Conference Ministers and/or the UCC Church Building & Loan Fund to assist in the decision-making process.
- ⁵ Please contact the UCC Church Building & Loan Fund's Church Legacy Program for information on all of the steps required for the closure of a church.
- ⁶ To ensure that the church follows all applicable federal, State and local laws regarding the transfer of property, the church should consult an attorney experienced in local and state church dissolution requirements (*see Chapter 7, Legal Issues*).



CHAPTER 6

YOUR CHURCH'S FINANCIAL LEGACY

UNITED CHURCH FUNDS

ENVISIONING A FINANCIAL LEGACY

OVER THE MANY DECADES that United Church Funds (UCF) has partnered with churches in the stewardship of their assets, discussions of church closure and conversations about legacy asset planning have become increasingly frequent.

Just as a family might make financial decisions to benefit future generations, a church that is considering the future of its ministry might seek to continue its good works by creating a financial legacy to support future ministries that align with the church's values and mission heritage. A closing church may even be obligated to steward legacy assets in order to fulfill promises made to past donors.

UCF, a financial ministry of the United Church of Christ, provides investment-related services and a professionally managed platform of sustainable and responsibly managed investment funds. UCF is a fiduciary partner to churches and faith-based organizations that entrust UCF with the management of their investment assets, and our team can play a critical role in assisting church leaders by answering questions and finding solutions to important financial decisions related to the legacy assets of closing churches.

The purpose of this chapter is to consider various legacy options available to closing churches, to share examples of how church leaders have stewarded assets beyond the life of their congregations, and to outline definitions and responsibilities of stewards through the closure and legacy creation process.

MISSION-FOCUSED OPTIONS FOR LEGACY ASSETS

Many closing churches have financial assets that must be accounted for and managed beyond the life of the organization. These may be proceeds from the sale of a building, unspent endowment dollars or assets from another source. Determining what to do with these **Legacy Assets** requires a prudent plan of action in order to fully realize a new chapter in your church's mission. (*See also Chapter 3, Legacy Inherited, Legacy Futured.*)

Some options for managing legacy assets include:

- **Creating a legacy endowment** to benefit one or more charitable organizations into the future (either in perpetuity or for a specified amount of time) and naming a trustee or financial advisor to provide perpetual management of the endowment.

- **Disbursing legacy assets** as one-time grants to qualified charitable organizations (never to individuals, clergy or for-profit organizations).
- **Transferring property**, buildings or assets to a UCC conference or national UCC ministry.
- **Gifting assets** to assist a new church start or non-profit organization.

It is important to note that these options must never be earmarked or transferred for the benefit of any individuals, clergy or for-profit organizations. For more ideas on envisioning the best and most appropriate use of legacy assets, you are encouraged to contact your conference leadership or the staff at UCF.

In order to assist a closing organization in easily establishing a financial legacy that continues its missional priorities into the future, UCF offers two options for organizations:

- 1) **INVESTMENT** into a pooled fund, and
- 2) **CREATION** of a designated fund or endowment.

In both cases, UCF acts as fiduciary, managing the investment and disbursing donations or grants in accordance with the church's wishes or intentions.

POOLED APPROACH

A church with \$500,000 or less in legacy assets can donate to an existing endowment fund or invest their assets into a "pooled" fund that will support an established mission or ministry.

MISSION OBJECTIVE: By pooling assets, a church, even after it closes, can continue to provide financial support to organizations aligned with their values in areas such as social justice, climate justice, LGBTQ and anti-racism efforts.

INVESTMENT OBJECTIVE: UCF manages the pooled investment assets in the role of fiduciary trustee, with assets prudently invested in one or more of UCF's sustainable and responsible investment funds. The investment objective will be to generate a return on investment assets consistent with a moderate risk profile in order to support a sustainable annual draw on invested assets.

EXAMPLE: With soaring real estate valuations and a declining membership, a local church in a suburban community elected to consider using the potential proceeds from the sale of its church property to merge their congregation with a nearby UCC church. The remaining members were no longer able or willing to financially support a full-time pastor or to fund the increasing list of deferred maintenance projects for their building and property. A local non-profit organization that provides daycare and other resources to the significant influx of migrant families expressed an interest in utilizing the building. After considering several options, including gifting the building to the local UCC conference, the church council voted to close the congregation's historic ministry, sell the building to the local non-profit, and affirm the creation of a legacy gift from the sale proceeds to a pooled fund at UCC national ministries focused on providing financial support for social justice and rural ministry initiatives.

DESIGNATED FUND APPROACH

For closing organizations with \$500,000 or more in legacy assets, a church may wish to establish a permanent endowment that names specific charitable beneficiaries in order to meet a specific legacy goal. This option also allows a closing organization to be more detailed about its election of charitable beneficiaries, the terms under which a beneficiary qualifies to receive a gift or grant and the prudent investment allocation and corresponding draw rate.

MISSION OBJECTIVE: By electing the charitable beneficiaries, a closing church can choose to support efforts which most closely align with the historical mission of the organization and/or charitable causes which the organization supported during its life.

INVESTMENT OBJECTIVE: UCF manages assets in the role of fiduciary trustee, with assets prudently invested in one or more of UCF's sustainable and responsible investment funds. UCF will work with the closing organization's fiduciaries to understand its legacy goals and create a prudent investment plan to support the stated objectives.

EXAMPLE: With soaring real estate valuations and a declining membership, a local church in a suburban community elected to consider using the potential proceeds from the sale of its church property to merge their congregation with a nearby UCC church. After selecting an experienced real estate professional, who estimated that the sale of their building would net an estimated \$2.5 million, the church council voted to list the property for sale. After receiving multiple offers, the Council approved the sale to a strategic buyer who will use the re-zoned property for affordable housing. After closing, the council and congregation voted to provide a one-time \$1 million grant to the local UCC conference to support new church starts, and they approved the creation of a \$1.5 million legacy fund managed by United Church Funds to provide grants to five local, qualified non-profit organizations which the congregation supported during their historic ministry.

DEFINING RESPONSIBILITIES OF INVESTMENT STEWARDS

In the context of charitable organizations, a **fiduciary** (also called an "Investment Steward") is a person who stands in a special position of trust related to a financial asset, with the primary duty to make decisions that are solely in the best interest of the institution. This includes financial decisions, as well as considerations related to its values, culture and mission. In the context of a closing church or organization, fiduciaries may also include leaders of an institution who have been tasked with decision-making authority for distribution of assets post-closure, as well as organizations that are selected to partner with the church leaders, offering expertise, counsel and guidance along the journey to closure. In this way, UCF serves as a fiduciary to the institutions with which we partner.

In the life of the church, and specifically in the life of a church considering closure, fiduciary responsibility extends beyond current-day financial matters to how the church seeks to live out its spiritual and missional calling in order to be good stewards of the assets with which it

has been entrusted. As a church contemplates ending its ministry, part of the fiduciary duty is asking how legacy financial assets might be of best use and service to continue the historic mission into a new future. Once a church elects closure, the appointed fiduciaries (both church leaders and outside partners like UCF, legal counsel, etc.) guide the decision-making process to a successful conclusion.

SAMPLE QUESTIONS FOR FIDUCIARIES:

- In identifying our church's historical mission priorities, which missions, causes or organizations should our legacy assets support after our church closes?
- How will we document our processes and decisions, and who will archive our documentation after closure?
- Which partners should we entrust with these assets so that our investments are managed and distributed in alignment with our legacy guidelines?
- How can we make financial decisions that respect the wishes of past donors?

SUMMARY

Legacy asset planning allows closing organizations to live out their legacy goals by leveraging their financial assets to strengthen continuing missions and ministries. Fiduciaries and prudent experts like UCF are available to help your organization's leadership identify the best course for your church. To learn more about how UCF can assist you in the process, we invite you to reach out to our team directly at info@ucfunds.org or 877-806-4989, or visit ucfunds.org.



CHAPTER 7

LEGAL ISSUES IN CHURCH DISSOLUTION & MERGER

HEATHER KIMMEL

LEGAL ISSUES IN CHURCH DISSOLUTION AND MERGER

THE PURPOSE OF THIS CHAPTER is to provide incorporated local churches with a basic overview of steps that may be required should a church decide to dissolve, merge with another church, or sell its assets.¹ Laws governing these various transactions involve federal laws applying to nonprofit organizations as well as state laws. Failure to adhere to these laws can affect a church's tax-exempt status and may result in post-transaction liability for officers and directors of the church. The applicable laws will vary from state to state, and this memorandum should not be considered legal advice or a comprehensive guide to the legal requirements for engaging in such transactions. Churches contemplating dissolution, merger, or sale are advised to seek experienced local counsel in their own jurisdictions well in advance of the transaction. This is especially important when amendments to a church's constitution or bylaws may be necessary, or the church is subject to deed restrictions that may make transfer of property complicated.

I. CORPORATE DISSOLUTION

Churches that are incorporated under state law must follow their state's requirements for dissolution. These requirements will vary by state, but will likely involve the following steps.

A. DISSOLUTION STEPS

1. VOTING MEMBERS MUST ADOPT A RESOLUTION OF DISSOLUTION.

The resolution of dissolution is generally proposed and adopted by the governing body of the church before the church members vote on it. The voting members of the church must be notified in writing of a meeting to vote on dissolution. The number of votes required to adopt the resolution of dissolution may vary by state law and also by the church's bylaws. For example, some states may specify that at least half of voting members present at the meeting must vote in favor of adopting the resolution. But a church's bylaws may require a supermajority vote, such as a two-thirds vote of all members, in favor of the resolution on dissolution. So long as the state law permits a church to specify a different number of voters for approval, the church bylaws must be followed.

2. CREDITORS OF THE CHURCH MUST BE NOTIFIED OF THE DISSOLUTION AND ALL CORPORATE DEBTS MUST BE PAID.

The church must notify all creditors that the church will be dissolving. The church must pay all of its debts prior to dissolution. The church should keep detailed records of the creditors notified and the debts paid.

3. NOTIFY THE STATE DEPARTMENT OF TAXATION AND OTHER APPLICABLE ENTITIES THAT THE CHURCH WILL BE DISSOLVING.

States have laws requiring all dissolving business entities to notify the state department of taxation and other departments, like the department of jobs and family services, to ensure that businesses do not owe taxes or unemployment insurance contributions. While churches may not be subject to certain taxes or to unemployment insurance requirements, they must still follow the procedures outlined under state law to notify these departments that the church is closing and avoid being subject to any future assessments or penalties. Some states require that a business that is closing receive a certificate from the department of taxation that confirms the business has no outstanding tax liabilities before the state will accept a business's articles of dissolution.

4. REMAINING ASSETS MUST BE DISTRIBUTED TO A TAX-EXEMPT ORGANIZATION AS SET FORTH IN THE CHURCH'S GOVERNING DOCUMENTS.

If there are assets left over after paying creditors, the assets must be disposed of as indicated in the church's governing documents. A church's governing documents should specify that any remaining assets will be distributed to a named tax-exempt organization, such as the Conference in which the church is located. In this way, the church's members can ensure that the assets of the church will continue to support a purpose substantially similar to the mission of the dissolving church.

Although churches are not required apply to the IRS for tax-exempt status, churches are required to meet many of the same obligations as other organizations that are tax-exempt under I.R.C. § 501(c)(3). This includes ensuring that tax-exempt assets remain permanently tax-exempt. *Accordingly, under no circumstances may assets of a dissolving church be transferred or paid to any individual or to a non-exempt organization.* The IRS requires that all tax-exempt organizations have a provision in their governing documents that upon dissolution, their assets will be distributed to another tax-exempt organization. In some states, the operation of state laws will accomplish this purpose, but in others, a church needs an adequate dissolution provision in its organizing document to satisfy its obligations under I.R.C. § 501(c)(3). The following is an example of a clause that will satisfy the IRS:

Upon the dissolution of (church name), or disaffiliation of (church name) with the United Church of Christ, assets shall be distributed to the _____ Conference of the United Church of Christ, or to Local Church Ministries, A Covenanted Ministry of the United Church of Christ or its successor organization, which are organizations with an exempt purpose under section 501(c)(3) of the Internal Revenue Code. Changes to this bylaw require a vote in favor by two-thirds of the members of the congregation.

Some churches may have real property that is subject to mortgages, restrictive covenants, or deed restrictions that govern to whom the property may be transferred or the use of the property. Additionally, some churches may have provisions in their governing documents that create a trust on the real property in favor of another setting of the national church or another organization. Ideally, the effect of these restrictions should be determined well in advance of a church's decision to dissolve so that appropriate measures can be taken to avoid or mitigate undesirable outcomes. These situations are heavily dependent on the exact language of the restriction and on state law, and a church should consult with a local experienced attorney for advice on these matters.

5. PREPARE THE ARTICLES OF DISSOLUTION.

The articles of dissolution (sometimes called the certificate of dissolution) must contain certain information required by state law. This generally includes the name of the church corporation, a statement that a resolution of dissolution was adopted and the manner in which such resolution was adopted, the names and addresses of the officers and directors, the identity of the statutory agent, and the date of dissolution. The articles of dissolution may also need to include a representation that all debts have been paid and that all assets have been transferred to an appropriate organization specified by the church's organizing documents. The articles may have to be signed by an officer or director of the corporation. The secretary of state may have a form for this purpose.

6. FILE THE ARTICLES OF DISSOLUTION.

The articles of dissolution are filed with the secretary of state's office in the state where the church is incorporated. The secretary of state may issue some acknowledgment of the dissolution, or may indicate that the church is dissolved in its business records. The church may be required to publish a notification of its dissolution in a local publication.

Generally, the board of directors continues to act as the board of directors until the business affairs of the corporation are completely wound up. The board should ensure that this happens as speedily as possible.

B. CONTINUED LIABILITY OF THE CHURCH AFTER DISSOLUTION

1. LIABILITY OF OFFICERS AND DIRECTORS

In general, officers, directors, and members of an incorporated church are not liable for the obligations of the church corporation, either before or after dissolution. An exception exists, however, where an officer or director has personally guaranteed any liability of the church corporation. Such a debt, if not paid, remains the personal obligation of the officer or director guaranteeing it.

A number of circumstances, too numerous to list here, exist under which officers and directors may face personal liability for their conduct both while the church is operating as a going concern and after dissolution. For example, officers and directors may be liable for obligations of the church if they voted or agreed to a distribution of church assets upon dissolution without ensuring that all debts of the church were paid. Officers and directors may also be liable for voting or agreeing to a distribution of assets

that is contrary to law or to the church's bylaws (either upon dissolution or otherwise). State laws on the liability of officers and directors for particular conduct, such as gross negligence or reckless misconduct, may vary. Some states may place limitations on this liability.

2. LIABILITY OF THE CHURCH

After properly dissolving, a church may face claims for injuries that occurred prior to its dissolution but of which the church was not informed until after dissolution. If the assets of the church have been properly distributed, the person bringing the claim may have no recourse unless the church had an insurance policy in effect at the time that covered the claim. Insurance policies vary widely in whether they are "claims made" policies, which cover claims while the policy is in effect regardless of when the injury occurred, or "occurrence" policies, which cover injuries that occurred while the policy was in effect. Dissolving churches should ensure that copies of the church's insurance policies are permanently maintained in a safe location.

II. CHURCH MERGER

A church may choose to merge with another church. This process also requires a board resolution and a congregational vote. When churches merge, usually one church, the "surviving entity," absorbs another church, the "merging entity." The resulting combined church is a single entity that is responsible for all of the liabilities of both churches that were not satisfied prior to the merger. Because the resulting entity remains responsible for all liabilities of both churches, churches contemplating merger should engage in a discernment process that includes not only considering whether the church congregations could successfully join in worship and mission, but also a legal and financial due diligence process designed to fully inform both churches about the true state of each church's business affairs. Church merger may be an option for a church that has liabilities that prevent the church from dissolving under state law, such as an unresolved lawsuit or a mortgage on real property. Each church contemplating merger should retain a separate attorney to assist with the due diligence process and advise the church on the merger agreement and the articles of merger that the state will require.

III. CHURCH ASSET PURCHASE

A church may choose to purchase the assets of another church, or to sell some or all of its assets to another church. The church purchasing assets may or may not absorb the congregation of the selling church, depending on the goals and vitality of both churches. A church selling all of its assets dissolves after the sale through the formal dissolution process described above.

Assets include both real estate and personal property of the church, such as computers, vehicles, and furniture. Often, liabilities are attached to assets that either travel with the asset or must be satisfied prior to the sale. For example, a church may have an outstanding mortgage loan on its building. The selling church must either pay the loan prior to the sale of the building, or the purchasing church must assume the loan. For this reason, creditors holding security interests in assets must be notified of the sale and may have the right to approve or reject the terms of the asset purchase agreement.

An asset sale may be a useful option for a church that wishes to dissolve but does not have cash available to pay its debts prior to dissolution. The asset sale will free up cash, allowing the church to satisfy its outstanding debts so that it may dissolve under state law. Churches contemplating an asset sale for this purpose should consult an attorney and an accountant to ensure that the appropriate legal and financial requirements are met.

FOOTNOTES

¹ Unincorporated churches may dissolve according to their bylaws, unless the state has adopted a law governing the dissolution of unincorporated associations. Unincorporated churches should ensure that assets are distributed to a non-profit organization to maintain a tax-exempt status.



APPENDIX A

LEGACY AND CHURCH COMPLETION CHECKLIST

With appreciation for material from:

- **LEAVING A LEGACY OF MISSION AND MINISTRY**, a resource for the closing of a congregation, Evangelical Lutheran Church of America
- **CHURCH CLOSURE RESOURCES**, Living Waters Association, UCC Heartland Conference
- **MINISTRY COMPLETION & LEGACY PROCESS**, Building a Legacy and Completing a Ministry webpage, UCC Southern New England Conference

GETTING STARTED

- ☐ **START YOUR CONVERSATIONS EARLY** as you consider church completion and legacy building. Ministry completion and legacy planning take time, leadership, energy, and money. Do not wait until there are just a handful of folks left with little energy or capacity to do so. *See Chapter 2, Is It Time?*
- ☐ **GATHER AND STUDY NECESSARY DOCUMENTS** including your church constitution & bylaws, mortgages, loans or liens on property and information on any burial options that your congregation provides (cemetery, columbaria, memorial gardens).
- ☐ **ENFOLD YOUR CONVERSATIONS** and process in prayer and spiritual reflection. *See Appendix C, Bible Studies, and the Worship Section in Appendix B, Resources and Bibliography.*
- ☐ **LISTEN TO ALL VOICES.** Prepare for grief and anger. Steer clear of blame and guilt. Remember the loudest voices are often not speaking for everyone.
- ☐ **SCHEDULE A CONSULTATION** between the congregation and judicatory leaders (conference or association) to develop a written plan for the dissolution process.
- ☐ **SEEK LEGAL COUNSEL**, a lawyer with experience and knowledge of local and state laws concerning church corporation dissolution, real estate transactions, and burial regulations. *See Chapter 7, Legal Issues.*
- ☐ **CONSIDER ANY ADDITIONAL MATTERS** related to special circumstances in the dissolution of your congregation; a multi-point parish, ecumenical partnership, shared ecumenical property, and community stakeholders.
- ☐ **AFTER MAKING DECISION** to move ahead with church completion and legacy building designate a leadership group to plan the process.

MEMBERSHIP AND LEADERSHIP CARE

- ☐ **COMMUNICATE DISCUSSIONS AND DECISIONS** with all members and participants in transparent and timely ways. Members will process these conversations in differing ways and times.
- ☐ **PASTORS AND LEADERS** often experience stress due to grief and failed expectations. Respectful and supportive relationships can deter the formation of stress.
- ☐ **BE SURE TO CLARIFY LEADERSHIP ROLES.** Congregational leaders are responsible for the process and decisions. It is the pastor's role to encourage conversation and process. *See Chapter 4, The Role of the Pastor.*
- ☐ **CONSIDER PROVIDING** a severance package to clergy and church staff. Consult with legal council on doing so before church completion.
- ☐ **PROVIDE PASTORAL CARE** to members for the transfer of their membership to other congregations. Members may choose another congregation to join or let members choose their own congregations. *See Chapter 3, Legacy Inherited, Legacy Futured.*
- ☐ **SEEK A PASTOR OR CONGREGATION** that can provide future pastoral care for older and homebound members who may not be able to participate in another congregation.

CHURCH RECORDS, HISTORIC MATERIAL AND ARCHIVES

- ☐ **COLLECT AND ORGANIZE** your church records and archival materials. Check out recommendations on sorting, organizing and donating records. *See Chapter 3, Legacy Inherited, Legacy Futured, and the archive section of Appendix B, Resources and Bibliography.*
- ☐ **CONSIDER AND CONTACT OPTIONS** for distributing church archival materials: UCC Related Archives, and/or Local Historical Society, Seminary, College or Public Library.
- ☐ **CHECK THE THE GUIDELINES** for material donation at the archives. Be sure that you have worked with them to sign and save any documents related to gift agreements, copyright, and donations. Each institution has its own rules and procedures.
- ☐ **CONSIDER MAKING** a financial operational support or restricted fund to an archives to ensure that current and future generations may access your church's records for family history, community commemorations, and historical research.
- ☐ **INVITE AND RECOGNIZE** the archival center receiving of your church historic materials in a worship service.
- ☐ **INFORM THE CONFERENCE/ASSOCIATION** as to where your archives and vital records have been deposited.

LEGACY PLANNING AND CONVERSATIONS

- ☐ **START YOUR CONVERSATIONS EARLY.** Don't wait until the end of the closure process. Discuss your church's core values and ministries. Look at the whole history of your

church's mission priorities through the years including its founding. *See Chapter 3, Legacy Inherited, Legacy Futured.*

- ☐ **REVIEW YOUR CHURCH'S CONSTITUTION** and by-laws to see what is required to process legacy decisions as well as how church property and assets can be distributed.
- ☐ **CONTACT YOUR CONFERENCE**, national ministries and other organizations that can support and advise your financial and property decision-making. *See the section on organizations that support congregations in Appendix B, Resources and Bibliography.*
- ☐ **SPEAK WITH COMMUNITY** and missional allies to consider the impact your building and financial legacy could make.
- ☐ **A HELPFUL WAY** for a congregation to clarify its legacy is to write and approve a legacy Statement or Covenant.

FINANCIAL ASSETS LEGACY

- ☐ **DETERMINE WHAT WILL BE DONE** with the assets of the congregation (including the building or proceeds from its sale) after payment of debts and liabilities: *Upon dissolution, any remaining assets of the congregation can only be transferred to 501(c)(3) religious, educational, or charitable organizations, or governmental entities. The assets cannot be given to individuals or non-charitable organizations. See Chapter 7, Legal Issues and Chapter 6, Financial Legacy.*
- ☐ **IN DETERMINING DISPOSITION** of congregation's finances, take note of any restricted gifts or assets. Some financial assets may need to be repurposed. Consultation with legal counsel as well donors may be necessary.
- ☐ **CONSIDER HOW TO CREATE** your church's financial legacy for a long-term mission life. A church's financial legacy should last as long as it took to create and build the legacy asset.
- ☐ **WHERE WILL YOUR LEGACY** make the greatest financial impact?
- ☐ **CONSIDER BOTH** wider church and national/global contributions as well as community missions.
- ☐ **INVITE RECIPIENTS** of your financial legacy to be recognized in a service of worship.

PROPERTY AND BUILDING LEGACY

- ☐ **CONSIDER WHAT LEGACY** you can create with your church property? How does what you do with your property impact your community? How does what you do with your property reflect your congregation's priorities for community concerns, housing, education, justice, and new or other churches?
- ☐ **SPEAK WITH YOUR WIDER CHURCH**, community and non-profit allies as to what impact your property could make for future missional use.

☐ **DETERMINE THE FUTURE** of your building(s): There are several possibilities that a church may consider. *See Chapter 5, Not a Building (But Church Building Matters).*

☐ **DETERMINE YOUR CHOICE:** Will the building be sold, transferred or repurposed?

- **ENSURE THAT THE BUILDING** and insurance coverage (fire, windstorm, theft, vandalism) will be maintained until disposition of the property, and identify who will maintain it.
- **IF SELLING**, who is responsible for selling it?
- **IF THE BUILDING** is to be destroyed or moved, identify a specific date by which the building will be destroyed or moved, and identify who will pay for doing it.
- **WHAT WILL BE DONE** with the building's furnishings and other congregation personal property? Disposition of all church property, including equipment, worship and office material, and furniture should be established by church leadership.

CEMETERIES, COLUMBARIA, MEMORIAL GARDENS LEGACY

☐ **IF THE CHURCH OWNS** a cemetery, provide for the care and upkeep of the cemetery, including determination of clear title of land involved, completion of any corporate details, selection of directors, and disposition of any excess land. *See Chapter 2, Is It Time? and the cemetery section in Appendix B, Resources and Bibliography.*

☐ **COMMUNICATE DIRECTLY** with all families and stakeholders of your cemetery, columbaria, and/or memorial gardens.

COMPLETION SERVICE AND/OR SEASON

☐ **PLAN SPECIAL SERVICE** or season of celebration and thanksgiving for the years of ministry of the congregation. Invite the wider church, neighboring congregations, mission partners and legacy recipients to participate.

☐ **CHECK OUT WORSHIP SERVICES.** Ask judicatories or national ministries for worship resources. *See the worship section in Appendix B, Resources and Bibliography.*

☐ **IF ENDING AN AUTHORIZED MINISTRY** is part of the church completion, include the liturgy for *Ending an Authorized Ministry in the Book of Worship, United Church of Christ, p. 252.*

CONGREGATIONAL MEETING

☐ **CONSULT WITH LEGAL COUNSEL** to ensure that the proper steps are followed and that the resolution of dissolution contains the necessary requirements in accordance with state law and the congregation's constitution. *See Chapter 7, Legal Issues.*

☐ **CONVENE A MEETING** of the congregation, properly called according to the requirements of the congregation's constitution and of the state corporation statute, for the purpose of dissolving the congregation.

☐ **ADOPT A RESOLUTION** to dissolve, which shall be approved by the required majority of voting members present at the meeting of the congregation called for that purpose. Make sure that a quorum is present under the congregation's constitution. And Consult state law as to what should be included in the resolution and the appropriate vote required to dissolve, e.g., simple majority, two-thirds, etc.

☐ **TAKE CLEAR MINUTES** of the meeting.

FOLLOWING THE MEETING

☐ **MAKE SURE TO HAVE** a small authorized group in place, who:

- **CAN MAKE DECISIONS** following the filing of necessary documents for questions or concerns that might arise from government agencies, or
- **ADDRESS ANY ONGOING CONCERNS** about the property sale or the settlement of legacy assets during the dissolution or following closure. *See Chapter 7, Legal Issues.*

☐ **CARRY OUT PROMPTLY**, before dissolution of the congregation, the payment of all debts and liabilities of the congregation. **Note:** this includes addressing any outstanding service contracts or leases.

☐ **CARRY OUT PROMPTLY** before dissolution of the congregation:

- **TRANSFER OF TITLE** to real estate to the appropriate successor in title
- **TRANSFER OF FURNISHINGS** and other personal property of the congregation
- **TRANSFER OR CLOSURE** (as appropriate) of all bank accounts, trusts, endowments, or other assets to the appropriate recipients.

☐ **CHANGE MAILING ADDRESS** and give neighbors and police information on a contact name if building is still owned but not occupied. Check out Insurance Board brochure on securing a closed building. *See the books section in Appendix B, Resources and Bibliography.*

☐ **UPON COMPLETION** of the above tasks, file the necessary documents with government authorities to dissolve the corporate status of the congregation.

☐ **FORMALLY NOTIFY** the Conference/Association that all these steps have been properly completed and provide documentation of such.

☐ **THE ASSOCIATION OFFICE** officially notifies the national offices of the United Church of Christ.



APPENDIX B

RESOURCES AND BIBLIOGRAPHY

RESOURCES FOR LEGACY AND CHURCH COMPLETION

CONTACT: LegacyChurch@ucc.org OR GO TO: ucc.org/legacychurch

ORGANIZATIONS THAT SUPPORT AND RESOURCE CONGREGATIONS

CONFERENCES AND ASSOCIATIONS

Conferences and Associations offer programs, staff and resources for congregations engaged in discernment and decision-making about their future. Several Conferences have information and resources on their websites.

For Conference contact information: ucc.org/about-us_conference

Southern New England Conference Legacy webpage: sneucc.org/legacy

Living Water Association, Closure Resources: livingwaterone.org/church-health

Penn Southeast Conf.: psec.org/resources/church-closure

UCC CHURCH BUILDING & LOAN FUND (CB&LF)

Whether you're looking to buy, renovate or sell church property, need assistance with a planning process, or considering completing your church's ministry and planning a living legacy, CB&LF provides support and several programs to carry out your mission. Programs include Partners in Building, Transform Church-Transform Community, Partners in Vision, and Church Legacy & Completion Ministry. CB&LF offers consultation with congregations to review and assess factors such as the location and market value of church property and the demand for other missional uses in the community where the church is located.

For more information on CB&LF programs: infocblf@ucc.org; cblfund.org; 216-736-3283

For Legacy Church Information: ucc.org/legacychurch; LegacyChurch@ucc.org.

UNITED CHURCH FUNDS (UCF)

United Church Funds (UCF) is the leading provider of investment management and planned giving services to the United Church of Christ (UCC) churches and ministries and faith-based organizations beyond the UCC. As a trusted investment partner for over 1,100 clients and responsible for over \$1 billion in assets under management—including many of the UCC's largest and most historic endowments—UCF offers sustainable and responsible

investment funds designed to help faith-based organizations grow and preserve their financial legacies.

For more information, visit ucfunds.org; email info@ucfunds.org.

UNITED CHURCH OF CHRIST FAITHINFO TEAM

The Faith Education, Innovation and Formation (FaithINFO) team of UCC offers programmatic, visionary, and strategic support to local churches. From worship and theology to ministry with youth and children, to equipping local churches to be radical communities of care amidst injustice and community crisis, the FaithINFO team creates robust, theologically grounded resources and convenes transformative gatherings, from innovative workshops and trainings to weekly webinars and digital asynchronous curricula, posting weekly worship resources, offering grants and scholarships, and the Manual on Local Church.

Contact: Rev. Tracy Howe, Team Leader and Minister for FaithINFO; howet@ucc.org; phone: 216.736.3706.

THE CORNERSTONE FUND

The Cornerstone Fund offers creative covenantal, transparent and socially responsible investment options to UCC congregations as well as missionally aligned nonprofits. The investing program offers an opportunity for individuals and organizations to take part in projects ranging from worship space renovations to transitional housing developments and everything in between. The Cornerstone Fund's Living Stones Endowment is an opportunity for individuals or institutions who are interested in leaving a legacy of church vitality, antiracism, climate care, and more.

cornerstonefund.org; info@cornerstonefund.org; 888-822-3863

CONVERGENCE

Convergence, formerly known as the Center for Progressive Renewal, offers congregational consultation, strategic planning, congregational assessments, training, classes and coaching for congregational leaders seeking to renew their congregations. Areas of expertise include vision planning, conflict mediation, fundraising, staffing consultation, communications, online ministry, mergers, healthy communication, and Futures Labs.

convergenceus.org; gregg@convergenceus.org; 888-249-8244 -ext.706

GOOD FRIDAY COLLABORATIVE

The Good Friday Collaborative is your partner in sacred endings. This ecumenical ministry moves congregations from *failure* to *faithfulness* by supporting congregations concluding ministry through merging or closing. The Good Friday Collaborative offers an online course, resource drive, workshops, assessments, liturgies, coaching, and consulting to help you name and normalize the possibility of closure, guide congregational discernment,

plan for the future, and lead final ministry. They also work with associations, regions, and conferences for strategic, proactive approaches to completing your mission.

Contact:

Rev. Diane Kenaston, diane@goodfridaycollaborative.com; goodfridaycollaborative.com

HOPE PARTNERSHIP SERVICES

The mission of Hope Partnership Services is to empower transformational leaders to guide the Church in this era of God's mission. As a general ministry of the Christian Church (Disciples of Christ), Hope Partnership is home to New Beginnings Assessment Service which helps congregations assess their strengths and opportunities as they seek to answer the question "What is God calling our congregation to do and be in this time and this place?"

hopeecu.org; email info@hopepmt.org; phone 800-274-1883

PARTNERS FOR SACRED PLACES

Partners for Sacred Places is a national, nonsectarian, nonprofit organization dedicated to the sound stewardship and active community use of America's older religious properties. We provide training, community engagement, capital campaign, and other consulting services, and administer the National Fund for Sacred Places.

sacredplaces.org; partners@sacredplaces.org; 215-567-3234 or 215-567-3235 (fax)

INVESTED FAITH

Invested Faith is a 501(c)3 organization founded to help individuals and religious institutions use their assets to fund the work of faith-rooted social entrepreneurs building businesses that are changing unjust systems. Invested Faith identifies, resources and connects faith-rooted social entrepreneurs working to build businesses that become new models of faith, community and justice-making across the country to heal the world.

investedfaith.org; info@investedfaith.org

ROOTEDGOOD

RootedGood helps churches and church-related institutions expand the use of their buildings and land, and design new economic models for mission and ministry. They offer resources to generate new forms of income including a series of How-to Guides for renting, developing, and selling property. The How To Sell Well (see video resources p. 95) tool was designed in partnership with the UCC Church Building & Loan Fund.

rootedgood.org

ADDITIONAL ORGANIZATIONS

UCC Council for Health and Human Services Ministries (CHHSM): Locations of housing, health and community service organizations in the UCC.

chhsm.org

Bricks and Mortals: Maximizing buildings and property to serve communities.

bricksandmortals.org

BOOKS AND RESOURCES ON CHURCH LEGACY AND COMPLETION

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- Changing the Narrative: Moving from “Decline, Failure, Closure, and Death” to “Maturity, Legacy Building, Ministry Completion, and Resurrection.
- Which path are you on?
- See more blogs at www.sneucc.org/legacy

Good Friday Collaborative blogs: www.goodfridaycollaborative.com/writing

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- So You Think Your Church Might Close? 10 Practical Actions to Start Now
- A Sending, Not an Ending: Pentecost and Church Closure
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- How Will We Know When It's Time?
- Grieving is a Journey, Not a Destination
- Grumbling
- Collaborating with Other Congregations
- scroll through Closing Thoughts for more video conversation

Church Building & Loan Fund Videos on Vimeo, vimeo.com/cblf.

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- So You Think Your Church is Dying; Completing Your Church's Mission, David Schoen
- Repurposing Resources for Mission, Jill White
- Scroll through site for Closing Thoughts videos and more

RootedGood How-to Guides videos, rootedgood.org/resources/how-to-guides

- How to Sell Well, Walk Through Video



APPENDIX C

A LIVING LEGACY: A BIBLE STUDY IN THREE PARTS



BIBLE STUDY PART I

FAITH: SETTING OUT ON THE JOURNEY, LIVING BY TRUST

KATE MATTHEWS

GENESIS 15:1-6

After these things the word of the Lord came to Abram in a vision, “Do not be afraid, Abram, I am your shield; your reward shall be very great.” But Abram said, “O Lord God, what will you give me, for I continue childless, and the heir of my house is Eliezer of Damascus?” And Abram said, “You have given me no offspring, and so a slave born in my house is to be my heir.” But the word of the Lord came to him, “This man shall not be your heir; no one but your very own issue shall be your heir.” He brought him outside and said, “Look towards heaven and count the stars, if you are able to count them.” Then he said to him, “So shall your descendants be.” And he believed the Lord; and the Lord reckoned it to him as righteousness.

HEBREWS 11:1-3, 8-13A

Now faith is the assurance of things hoped for, the conviction of things not seen. Indeed, by faith our ancestors received approval. By faith we understand that the worlds were prepared by the word of God, so that what is seen was made from things that are not visible.

By faith Abraham obeyed when he was called to set out for a place that he was to receive as an inheritance; and he set out, not knowing where he was going. By faith he stayed for a time in the land he had been promised, as in a foreign land, living in tents, as did Isaac and Jacob, who were heirs with him of the same promise. For he looked forward to the city that has foundations, whose architect and builder is God. By faith he received power of procreation, even though he was too old—and Sarah herself was barren—because he considered him faithful who had promised. Therefore, from one person, and this one as good as dead, descendants were born, “as many as the stars of heaven and as the innumerable grains of sand by the seashore.” All of these died in faith without having received the promises, but from a distance they saw and greeted them.

MATTHEW 13:31-32

He put before them another parable: “The kingdom of heaven is like a mustard seed that someone took and sowed in his field; it is the smallest of all the seeds, but when it has grown it is the greatest of shrubs and becomes a tree, so that the birds of the air come and make nests in its branches.”

LUKE 17:6

The Lord replied, “If you had faith the size of a mustard seed, you could say to this mulberry tree, ‘Be uprooted and planted in the sea,’ and it would obey you.”

EPHESIANS 3:18-21

I pray that you may have the power to comprehend, with all the saints, what is the breadth and length and height and depth, and to know the love of Christ that surpasses knowledge, so that you may be filled with all the fullness of God. Now to him who by the power at work within us is able to accomplish abundantly far more than all we can ask or imagine, to him be glory in the church and in Christ Jesus to all generations, for ever and ever. Amen.

REFLECTION

A VISIT TO THE FORMER NATIONAL OFFICES of the United Church of Christ in Cleveland usually included a tour of the Church House, and especially, Amistad Chapel, a special part of the tour that connected visitors with the wider church of our past as well, our ancestors in faith who struggled to end the terrible sin of slavery in this country. The chapel was named for the ship that carried African captives on their way to slavery in America, captives who took over that ship and sailed along the Eastern coast of the United States until they were captured off Long Island. The Congregationalists in New England provided spiritual, legal and other support to these captives, helping to lead to their freedom. Their stand was not necessarily popular in their own day, but they had the kind of trust in God that enabled them to see beyond the laws and practices of their time, past the risks they faced to a better time of justice and freedom for all, whether they themselves lived to see it or not. In fact, the generosity and the foresight, the vision, of those Congregationalists were so great that the funds they provided not only started schools for freed slaves long ago, but also continue to support many justice and evangelism ministries of the United Church of Christ in our own day.

LOOKING UP AT THE STARS

The Amistad Chapel was indeed beautiful: all glass and wood and stone, and a canopy over the table with brilliant little lights against a dark ceiling, like the stars in the sky at night, like the stars that Abram saw when God told him to look up at the sky and to count those stars if he could.

Of course, Abram and Sarai (later called Abraham and Sarah) are also our ancestors in faith, although at this point, they can't imagine that they're going to be anybody's ancestors at all. This elderly couple is what they used to call "barren," and in those days, that meant more than just childless, because children represented much more than someone to love and care for, someone to delight in. Children were a sign that you were, in a sense, "good with God."

By this 15th chapter of Genesis, God is telling Abram for the fourth (and not last) time that he, Abram, is going to have lots of descendants, and a land for them to live in. Back in chapter 12, God had called Abram and Sarai to leave the comfort and familiarity of living with their family and set out for that new land. They have listened carefully to God and obeyed, even when they didn't know what would come next in their lives. When God promises Abram that he is going to have a future, Abram is willing to take the longer view of things and to step out in faith toward a new home and a new life.

Still, Abram is a lot like the rest of us. Even on the fourth time of hearing about these descendants, he just doesn't see how all this is going to work. It certainly looks like everything he has will go not to a family member but to his servant Eliezer. Abram is wealthy, but he's also worried. He needs anti-anxiety medication, or maybe just a trip outside to look at the stars. God figures that words alone just won't do it, so God takes Abram by the hand, tenderly, we imagine, and says, "Abram, trust me. Don't look down – look up, up at the stars. Remember how I've been telling you that you will have land, a home, and children and grandchildren and a future far beyond anything you can imagine? Don't be afraid. I've got you covered. You can't begin to count these stars, can you, and you can't begin to count the blessings – and to be honest, the trials—that the future will bring. But *there will be a future for you*, even though it may look very different from the way things look now, and I will be with you every step of the way." So Abram "believes" God and God reckons it to him as righteousness, which is another way of saying that Abraham is "good with God."

Then God makes a promise to Abram, a covenant, and today we still see ourselves as part of that covenant, which says that God has got us covered, too. In this life that is a trust walk, God is in charge, and we are told not to fear but always to take the long view of things, to look up at the sky and see the countless stars instead of looking down at what appears to be "not enough." While many count faith as belief in certain intellectual propositions, a movement of the mind, this kind of faith moves heart and mind, our whole being, toward a position of utter trust in God.

IF WE CAN'T DEFINE FAITH, PERHAPS WE CAN DESCRIBE IT

Many centuries later, another ancestor in faith, the author of the Letter to the Hebrews, uses Abraham as one in a series of examples of faithful people in a letter that is really a sermon exhorting an early Christian community to stand fast in the midst of difficulties and challenges to their faith. Perhaps faith is so hard to define that it is easier or better to use examples than to write a lot of theoretical things about it. It's the experience of real people in a real relationship with God that can help us to grasp the meaning of faith, not a precise or scholarly theological definition.

The author of Hebrews does give something of a definition, though, an eloquent, often quoted one: "Now faith is the assurance of things hoped for, the conviction of things not seen." But right away, there is one example after another of people of faith who have trusted in God's goodness and the unfolding of God's plan, including Abel, Enoch, Noah and Abraham. In fact, the very first example is "we" – the community of faith—who "understand that the worlds were prepared by the word of God, so that what is seen was made from things that are not visible." Faith, then, is the gift of seeing the invisible in the visible.

It seems that what we're really talking about here is faith as trust. Many writers today describe faith that way, in fact, Eugene Peterson renders the first verse of Chapter 11 in the Letter to the Hebrews this way:

The fundamental fact of existence is that this trust in God, this faith, is the firm foundation under everything that makes life worth living. It's our handle on what we can't see.

—The Message

At least, what we can't see with our physical eyes; in *Secrets in the Dark: A Life in Sermons*, Frederick Buechner writes:

Faith is the eye of the heart, and by faith we see deep down beneath the face of things...that the world is God's creation even so. It is [God] who made us and not we ourselves, made us out of [God's] peace to live in peace, out of [God's] light to dwell in light, out of [God's] love to be above all things loved and loving. That is the last truth about the world." Buechner reassures us that "the madness and lostness we see all around us and within us are not the last truth about the world but only the next to the last truth."

SETTING OUT IN TRUST ON THE JOURNEY OF FAITH

Trusting in God means setting out on a journey, like Abraham and Sarah and so many other people in the Bible, a journey of faith toward "the heavenly city," a future where God's design for creation will be fulfilled. Trusting in God means seeing God's goodness even in the worst of times, and believing that God's blessings will far outnumber the stars in the sky, even if we could count them. Trusting in God means seeing not only beauty and grace but also power and possibility in what may seem like the smallest of wonders.

We hear Jesus himself say this in more than one place in the Gospels: when he's talking about the reign of God, he doesn't use theoretical examples or recite catechism questions and answers: instead, he tells us to look again, more closely, at the tiny little mustard seed that grows into "the greatest of shrubs," a tree that provides shelter for the birds of the air who nest there (Matthew 13:32). Jesus also observes that if our faith were even as great as the tiny little mustard seed, we could command a mulberry tree to "be uprooted and planted in the sea," and not be surprised to see that it does just that (Luke 17:6). We listen to the writer of the Letter to the Ephesians, trying to describe just how great, how deep, is the love of Christ ("that surpasses knowledge") and praying that we "may be filled with all the fullness of God" (Ephesians 3:18-19). Not with the excess of a materialistic world, but the abundance of God's good gifts, an abundance through which God "is able to accomplish abundantly far more than all we can ask or imagine" (3:20), if only we would trust in God's goodness and will for our lives.

WHAT WE SEE WITHOUT EYES IS NOT ALL THAT THERE IS

No matter what circumstance we are in, faith enables us to reach out and feel the grasp of God on our lives, to trust in the promises of God that were made not only to our ancestors but to us as well. Perhaps we, too, like our ancestors, will see and greet these promises "from a distance," as Hebrews says. But in the life, death and resurrection of Jesus Christ, we believe, we trust, that God has conquered sin and death. We may not see exactly how everything is going to work out, but we are called to set out in faith, in trust, nevertheless, because we believe, we trust, in our hearts that what we see with our eyes is not all that there is, that there is the invisible within the visible. We believe, we trust, that we will come to our journey's end and finally understand what all those statements of faith, catechism questions and theological definitions really meant. It is faith, then, that gives substance to our hope.

This faith, this trust, is not just a generic, warm fuzzy feeling about the future, a kind of free-floating optimism or positive attitude that will make good things happen. No. This is the story of who we are, and we're finding our place in this story, we're remembering who we are and where we came from. This story roots us now in the promises of a God who is our primary resource for strength, wisdom, courage, and love – a love that can face anything and triumph in the end. Our God did these things long ago, is doing them now, and will continue to do them faithfully in the future that we cannot even begin to imagine. And in every age, God calls people to be a blessing to all the nations. One of the most marvelous things about the beautiful Letter to the Hebrews is the way it somehow looks backward and forward at the same time, grateful for what God has done and trusting in God's Spirit at work in our lives today.

FOR FURTHER REFLECTION

The opposite of faith is not doubt, it's indifference.

— Elie Wiesel, 21st century

Never be afraid to trust an unknown future to a known God.

— Corrie ten Boom, 20th century

I know God will not give me anything I can't handle. I just wish He didn't trust me so much."

—Mother Teresa, 20th century

Faith is taking the first step even when you don't see the whole staircase.

—Martin Luther King, Jr., 20th century

REFLECTION QUESTIONS

1. **EACH ONE OF US** can think of people we have known as people of faith. We could help out the author of Hebrews with some more examples of people we have known who trusted in God. Perhaps it was a parent, a grandparent, a family member, a teacher, a pastor, a friend, a spouse. Who has been a person, an example, of faith in your life? Who are these exemplars in the story of your church, and why are they remembered that way?
2. **WHEN DID YOU** “step out in faith,” as Abraham did, and yearn into a new reality, even if that dream seemed far beyond reason or expectation? What new reality is your church facing today?
3. **WHEN WAS THE LAST TIME** that your church did something bold, simply out of faith? What is an example of a time when your church saw things that were, at that point, unseen? What would you consider a “bold” journey for your church in this day?
4. **HOW MUCH ARE** your hearts and minds still on “what [you] have left behind” instead of the “better country” to which God leads you? How do you imagine that “better country”?
5. **WHAT JOURNEY** is God calling your congregation and the life of the people in it? How does this journey challenge as well as console you?



BIBLE STUDY PART II

HOPE: STEWARDING THE STORY, REKINDLING THE GIFT

KATE MATTHEWS

LAMENTATIONS 3:22-24

The steadfast love of the Lord never ceases, [God's] mercies never come to an end; they are new every morning; great is your faithfulness. "The Lord is my portion," says my soul, "therefore I will hope in [God]."

2 TIMOTHY 1:1-7, 14

Paul, an apostle of Christ Jesus by the will of God, for the sake of the promise of life that is in Christ Jesus, to Timothy, my beloved child: Grace, mercy, and peace from God the Father and Christ Jesus our Lord.

I am grateful to God-- whom I worship with a clear conscience, as my ancestors did—when I remember you constantly in my prayers night and day. Recalling your tears, I long to see you so that I may be filled with joy. I am reminded of your sincere faith, a faith that lived first in your grandmother Lois and your mother Eunice and now, I am sure, lives in you. For this reason I remind you to rekindle the gift of God that is within you through the laying on of my hands; for God did not give us a spirit of cowardice, but rather a spirit of power and of love and of self-discipline ... Guard the good treasure entrusted to you, with the help of the Holy Spirit living in us.

1 TIMOTHY 6:17-20A

As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life. Timothy, guard what has been entrusted to you.

EPHESIANS 3:18-21

I pray that you may have the power to comprehend, with all the saints, what is the breadth and length and height and depth, and to know the love of Christ that surpasses knowledge, so that you may be filled with all the fullness of God. Now to him who by the power at work within us is able to accomplish abundantly far more than all we can ask or imagine, to him be glory in the church and in Christ Jesus to all generations, forever and ever. Amen.

REFLECTION

IF THE FIRST LETTER TO TIMOTHY reads like the by-laws of a church, Second Timothy almost makes us feel as if we're reading someone else's mail or intruding on a private conversation. Of course, all the Epistles could be called "someone else's mail," but they function well on two levels, the personal and the communal. This deeply felt letter from a teacher to his student is no exception. The message is from and to "real" people, individuals in the early church: the author writes in the name of the great Apostle Paul (an ancient custom), although there may be authentic fragments from Paul within the text, and Timothy was a figure who appears elsewhere in the New Testament. The message, of course, is for all of us.

By the time this letter was written, at least one generation of early Christians has passed from the scene, and the church is already struggling with issues of right teaching and perhaps a bit of discouragement. The author exhorts Timothy to remember where he has come from, or better, from *whom*: his mother and grandmother helped to make him who he is, a follower of Jesus. At first, the warm "family" feel of this passage might suggest a serene, untroubled faith, "the faith of our mothers and grandmothers," unless we go on to verse 8, where Paul invites Timothy to join him in his suffering for the gospel, and unless we recall the challenges faced by the first-century Christians. How do we know what Lois and Eunice may have experienced and endured?

REAL PEOPLE, REAL CHALLENGES, REAL FAITH

We can imagine the Apostle Paul, then, writing to his young protégé, Timothy, in that difficult situation of the early church, facing persecution, division, hardship, and suffering. The beauty of this letter, its deeply caring and personal tone, helps us to understand that Paul and the other leaders and teachers of the early church – our ancestors in faith—were real, live people with hearts—hearts that knew how to love and fear, to miss and encourage and have high expectations of one another. His words are the stuff of remembrance and joy, tears and longing, gratitude and *hope*. Paul's words are both the words of an heir who is remembering the faith of his ancestors and the words of an ancestor speaking in hope to his own heir.

People say that *we* live in "uncertain times," an odd phrase: have you ever known a time that was certain? There has always been fear, hesitation, and anxiety. However, Paul reminds us that it is not a spirit of fear that lives and breathes in us, but "a spirit of power and of love and of a sound mind." Instead of living in a state of orange, or yellow, or red to indicate our terror level, we should live in a state of green – the color of hope, for even in "uncertain times," we know that God's love and care are the greatest certainties of all. The future that God has in mind for us calls us to exercise the gift of our imagination, to expect the unexpected, trusting that God can work in ways far greater "than all we can ask or imagine" (Ephesians 3:20). That's how we live as people of hope: we know who holds the future. We can't picture what God has in store for us any more than Abraham and Sarah, Paul and Timothy, Eunice and Lois could, but those exemplars of faith lived their lives as people of hope as well, trusting in God's mercies that are new each morning (Lamentations 3:23).

A later verse in this letter (1:12a) explains how Paul lives in a state of fearlessness in every situation: “But I am not ashamed, for I know the one in whom I have put my trust, and I am sure that he is able to guard until that day what I have entrusted to him.” Faith, that is, trust, and hope are really deep-in-the-heart things, and Paul’s whole letter here seems to be a heart thing, too. He’s portrayed as writing at the end of his life, so his ministry will end soon in his execution. And yet Paul’s letter is written in bright hope for what is yet to be, no matter how things appear right now. Paul demonstrates a lively and life-giving imagination, the gift of seeing beyond his own immediate circumstances to the larger picture of God at work in the world.

A LONG LINE STRETCHING BACK AND FORWARD AS WELL

We are in a line, a long, long line that stretches back thousands of years to the ancient people of Israel, to Abraham and Sarah, Moses and Miriam, David and Solomon, as they looked up at the stars and sang of God’s majestic name and danced with joy at the awesome beauty of God’s creation. That long line links us back to the earliest Christians like Paul and Timothy and their congregations whose shared life in community deepened their sense of connection with one another and with those who came before them, as well as those who would follow them some day.

That same long line links us back to Congregationalists who landed on our Eastern shore and established settlements, opposed slavery, and ordained women and people of color; to German pastors who traveled from the East Coast across the middle part of this country long ago to serve the needs of congregations of settlers; to faithful Christians in the Philippines and their descendants here in the United States who have founded and enlivened congregations of the United Church of Christ, to countless congregations that have served the needs of the sick and the suffering, the hungry and the thirsty, the lonely and the oppressed, who have marched for civil rights and relentlessly worked for peace in the world. That long line links us back, more than 60 years now, to those faithful ancestors who had the vision and the hope to create the United Church of Christ.

And this long line links us forward, too, to the generations that will follow us, our heirs, the people who will come to the United Church of Christ next Sunday morning or one hundred years from now, in search of a spiritual home and amazed that a church like this one even exists. What more beautiful way of acknowledging this long line of ancestors and heirs than these beautiful words from the rite of baptism in the United Church of Christ Book of Worship, spoken before each new member of the church as they take their place in that line: “Inasmuch as the promise of the gospel is not only to us but also to our children ... ”

LEARNING FROM OUR HEIRS

Speaking of children: there is a story about a kindergarten teacher who was observing her students hard at work on their art projects. As she walked around the classroom, she stopped by one little girl’s desk and asked her what she was drawing. The girl replied, “I’m drawing a picture of God.” The teacher paused and said, “But, Susie, no one knows what God looks like.” Without missing a beat, or looking up from her drawing, the girl replied, “They will in a minute.”

Susie, whether she knows it or not, may understand better than we do what we're supposed to be about in the church: drawing a picture of God. Making God's love something people can see—and not just see, but feel in the life of the world. After all, we're embodied creatures. We have eyes that see and ears that hear and skin that feels – or maybe it even *sees* for us. There's a line from Shakespeare's *King Lear* in which Lear asks Gloucester: "How do you see the world?" And Gloucester, who is blind, answers: "I see it feelingly." Our senses are excellent gifts from God that make it possible for us to experience and enjoy God's beautiful creation. In fact, we in the church are called to help the world sense God's presence, God's love. That's not as hard as it sounds, if we agree with Thomas Merton: "Life is this simple. We are living in a world that is absolutely transparent, and God is shining through it all the time." Ironically, Susie, the little child, one of our heirs, may find it easier to picture God than we the ancestors do, by the time the world, and the struggles in life, have worked on us long enough to exhaust our memories of God's work in the past and deplete our hope in what God will do in the future.

ANCESTORS AND HEIRS

Ancestors and heirs: since we've received so much from our ancestors, we find it easy enough to focus on ourselves as heirs of those who were here before us. In the church, and not just in our 350-year-old New England congregations, we often look back at our ancestors and feel gratitude for what they passed on to their heirs (including us): not only buildings and endowments, but our theological heritage, our stories, our sense of call to ministry in a specific place. We look back to the remarkable, historic witness of our churches, their evangelical courage, their early truth-telling, their extravagant hospitality, as we seek inspiration for our own ministry and witness today.

As important as the books are that hold our "theological heritage," the stories we tell and the "pictures" of God that we draw with those stories are just as much the theology of the United Church of Christ, the gift that we have received and guarded and rekindled; a gift that we pass on to our heirs. Perhaps the most important reason that we tell the story over and over again, in every generation, is that we humans find it so easy to forget, and to become discouraged. Telling one another the story reminds us of God's marvelous work in the past, and inspires us to a daring, imaginative hope for the future.

Several years ago, during dinner with a friend who had left a UCC congregation because of a church controversy, I found myself talking about the Amistad. Dolores sat quietly and listened to the story of our ancestors' great courage and witness for justice, when they worked tirelessly to make sure the Amistad captives won their freedom, setting a precedent for our church's bold and consistent witness on behalf of justice for those who are marginalized. (We believe that we are following in the footsteps of Jesus when we do this, in every age.) As she listened, her eyes widened, and when I finished, she quietly said, "No one has ever told me that story. Maybe if someone told us that story, we'd still be in church."

We do well, then, to listen to the stories that we all bring, not only as individuals each on our own journey of faith, but as congregations of the United Church of Christ, stepping out together on the next stage of the journey of faith. We bring, and *treasure*, not only our own stories but the stories and memories of our ancestors, of who we have been and where we have been, the things and experiences that have brought us "this far by faith" (see Hebrews 11),

the stories of the Bible as well, and the example of countless church folks through the ages, all of them, in a very real sense, the ancestors in faith of us all.

PREPARING FOR WHAT IS YET TO COME

We hold those stories of the ones who came before us, but we also hold in our hearts the heirs who will come *after* us. Every decision we make in our own day, then, is as much for them as it is in honor of, and gratitude for, what has gone before, perhaps even more for them than for ourselves. Think of the immigrants who made the perilous trip across the sea to work in grueling conditions, or pioneers who trekked across the prairies and mountains, so many of them dreaming of their children and grandchildren and hoping to provide a better life for them and even for those descendants who would never know them personally but would remember with gratitude, and be inspired by, their courage and generosity, their great hearts and their spirits filled with hope.

Painting a picture. Telling, that is, *stewarding* the story, *rekindling* the gift that we receive from our ancestors, and passing it on, along with our own experiences, wisdom and deep hope, to our heirs. Our great hope as a church is to provide a spiritual home where those heirs can grow closer to God and, in their own day, work to transform the world God loves into a place of more beauty, more compassion, more justice, more grace.

What is yet to come is a mystery, and yet our gifts will be passed on to those we will never meet on this side of the river—not until we stand on that bright, shining other shore. But here are words of assurance from the great Archbishop Oscar Romero: “This is what we are about: we plant seeds that one day will grow. We water seeds already planted, knowing that they hold future promise. We lay foundations that will need further development. We provide yeast that produces effects beyond our capabilities. We cannot do everything, and there is a sense of liberation in realizing that. This enables us to do something and to do it very well. It may be incomplete, but it is a beginning, a step along the way, an opportunity for God’s grace to enter and do the rest. We may never see the end results, but that is the difference between the master builder and the worker. We are workers, not master builders, ministers, not messiahs. We are prophets of a future not our own.”

GOD AT WORK IN THE WORLD

In every age, the Stillspeaking God leads us on new paths of faith, hope, and love, new experiences of generosity and joy, new visions of God at work in the world, transforming the lives of God’s children, one by one. God showers us with new blessings when we open ourselves through extravagant hospitality to the “strangers and sojourners” who become friends, who become sisters and brothers today, as well as those who will come long after us. We may never see their faces, or know their names, but they are our heirs nevertheless, because we have stewarded well the story we received, made it our own in this day of grace and goodness, and then rekindled the gift and passed it on to be lived in a new day, in ways that we can’t picture today but trust will unfold in God’s own amazing and wonderful ways. In these days, our prayer is for God’s Spirit to come upon us and shower us with grace, that God’s Spirit will fill us and pronounce us those who trust God and walk in God’s ways, God’s own beloved and faithful servants, radiant with hope and joy.

The heirs, of course, have already arrived, and they continue to come through our doors. Today, in many UCC congregations, if you have a show of hands, the majority of folks will have come from another denomination. (It's true that most of them were already Christian, but perhaps in a very different way.) Many of us don't go to the same church our parents attended, and some of us come from very different traditions but have come to a United Church of Christ and found a home, a welcome, and a place to grow here. The passage from one tradition, one community of faith, to another can be a difficult and even uncertain journey, one that requires a close walk with God. But it is a journey full of hope nonetheless. And that hope draws on the hospitality, the vision, and the deep faith of those who have followed in the footsteps of the ancestors in faith whose stories we all share. In turn, we prepare a place for those who are yet to come.

FOR FURTHER REFLECTION

The only thing worse than being blind is having sight and no vision.

—Helen Keller, 20th century

The person who sees the difficulties so clearly that he does not discern the possibilities cannot inspire a vision in others.

—J. Oswald Sanders, *Spiritual Leadership*, 20th century

“Yesterday is history, tomorrow is a mystery, today is a gift of God, which is why we call it the present.”

—Bil Keane, 20th century

“One lives in the hope of becoming a memory.”

—Antonio Porchia, 20th century

“We must accept finite disappointment, but never lose infinite hope.”

—Dr. Martin Luther King, Jr., 20th century

REFLECTION QUESTIONS

1. **HOW WOULD YOU DESCRIBE** the picture of God that your congregation has painted throughout the years of its history, and what does that picture look like today? What has your generation added to the picture?
2. **WHAT IS THE** “good treasure” entrusted to you, and who entrusted it to you? How does one “guard” a spiritual treasure?
3. **WHAT FORMER THINGS** have passed away in your life, or need to pass away, and what new words of hope need to be spoken by you and by your church?
4. **AS WE TURN** the diamond of faith around and around, we see many different facets of the faith that has been handed down from generation to generation: not only a “good treasure” of beliefs and practices, but a living thing, a fire that must be re-kindled in each one of us. What are the particular facets of faith that have shone brightly in the story of your church? How do you think it might shine in new and different ways in the years ahead, and what would that require?
5. **USING YOUR IMAGINATION**, consider the possible ways you might touch and bless the lives of people you may never meet, people who will then, in a very real way, become your heirs?
6. **WHAT WILL YOUR HEIRS** say that you taught them about God’s love? How will they describe the legacy that you passed on to them? How will their love for God be deepened by your love for God?



BIBLE STUDY PART III

LOVE: GENEROSITY INSPIRES GENEROSITY

KATE MATTHEWS

RUTH 2:8-12 (READ RUTH 1:1-18 FOR BACKGROUND)

Then Boaz said to Ruth, “Now listen, my daughter, do not go to glean in another field or leave this one, but keep close to my young women. Keep your eyes on the field that is being reaped, and follow behind them. I have ordered the young men not to bother you. If you get thirsty, go to the vessels and drink from what the young men have drawn.” Then she fell prostrate, with her face to the ground, and said to him, “Why have I found favor in your sight, that you should take notice of me, when I am a foreigner?” But Boaz answered her, “All that you have done for your mother-in-law since the death of your husband has been fully told me, and how you left your father and mother and your native land and came to a people that you did not know before. May the Lord reward you for your deeds, and may you have a full reward from the Lord, the God of Israel, under whose wings you have come for refuge!”

RUTH 4:13-17

So Boaz took Ruth and she became his wife. When they came together, the Lord made her conceive, and she bore a son. Then the women said to Naomi, “Blessed be the Lord, who has not left you this day without next-of-kin; and may his name be renowned in Israel! He shall be to you a restorer of life and a nourisher of your old age; for your daughter-in-law who loves you, who is more to you than seven sons, has borne him.” Then Naomi took the child and laid him in her bosom, and became his nurse. The women of the neighborhood gave him a name, saying, “A son has been born to Naomi.” They named him Obed; he became the father of Jesse, the father of David.

LUKE 19:1-10

He entered Jericho and was passing through it. A man was there named Zacchaeus; he was a chief tax collector and was rich. He was trying to see who Jesus was, but on account of the crowd he could not, because he was short in stature. So he ran ahead and climbed a sycamore tree to see him, because he was going to pass that way. When Jesus came to the place, he looked up and said to him, “Zacchaeus, hurry and come down; for I must stay at your house today.” So he hurried down and was happy to welcome him. All who saw it began to grumble and said, “He has gone to be the guest of one who is a sinner.” Zacchaeus stood there and said to the Lord, “Look, half of my possessions, Lord, I will give to the poor; and if I have defrauded anyone of anything, I will pay back four times as much.” Then Jesus said to him, “Today salvation has come to this house, because he too is a son of Abraham. For the Son of Man came to seek out and to save the lost.”

MATTHEW 13:31-32

He put before them another parable: “The kingdom of heaven is like a mustard seed that someone took and sowed in his field; it is the smallest of all the seeds, but when it has grown it is the greatest of shrubs and becomes a tree, so that the birds of the air come and make nests in its branches.”

REFLECTION

Jesus’ parable of the mustard seed in the Gospel of Matthew seems straightforward enough and quite lovely, suggesting the sweet image of a tiny seed (“the smallest of all the seeds”) that grows into a mighty tree, with birds nesting in its branches. We seem to understand that the kingdom of God (so easily identified with the church, of course) begins small, with Jesus and a tiny band of disciples, and grows into something vast and worldwide. Even if it’s not identified strictly with the church, the kingdom is powerful and mysterious in its growth. The mustard seed: an ordinary, homey image, taken from nature and used by Jesus to convey how he experiences God, how he wants us to experience God. We find it a hopeful image; even if we’ve never laid eyes on an actual mustard seed, we can tell Jesus that, like his disciples, we, too, “get” what he’s talking about.

However beautiful we find the image of the mustard seed, we’re missing meanings between the lines that only make the parable more intriguing. That mustard tree (or shrub) is actually a weed, and no one in their right mind would plant a wild, profusely growing weed in their garden. In *Provoking the Gospel of Matthew*, Richard Swanson writes that the mustard seed presented religious problems for a faithful Jew who believed in “the stable and orderly love of God in all things. Planting a weed that was a symbol of wild disorder was judged to be an unnecessary compromise of the basic principles of a Jewish life.” Just when we thought we understood the “obvious” meaning of Jesus’ parable, we are taken by surprise at the mysterious workings of God in our ordinary, everyday world.

ZACCHAEUS AND A LIFE TRANSFORMED

Sometimes Jesus taught with parables, and sometimes he taught with his actions. In the Gospel of Luke, we read about Zacchaeus, who actually has a lot in common with that little mustard seed. He’s so small that he can’t see Jesus over the crowd and, as a tax collector, he is also quite unacceptable to the people gathered around Jesus. They have good reason, too, because he’s part of the oppressive Roman Empire’s system. And yet, this “little” man ends up being a model of hospitality and generosity for the very people who find it scandalous that Jesus would sit down and eat with a “sinner” like him. Zacchaeus is happy to welcome Jesus into his home. It’s a new day for this outsider whose life is transformed by God’s mercy and love reaching him through the love and acceptance of Jesus.

Joyful Zacchaeus stands in stark contrast to the rich ruler who walked away sadly from Jesus, because he couldn’t let go of his possessions even to know joy and peace. It requires the grace of God for the rich to enter the kingdom of God, we recall, a miracle like Zacchaeus’ willingness to give away money extravagantly, far more than the Law requires for restitution. The power of love has helped him cut loose from the wealth that had cut him off from his

people. His generosity to the poor is his way of participating in the work of the community to bind the wounds of a hurting world and its broken relationships.

LEARNING FROM THE LITTLE ONES ON THE MARGINS

Both Zacchaeus and the mustard seed also share much in common with Ruth, another one of our ancestors in faith, whose story is a familiar one, or at least her words are, if we've attended many weddings. Here is her back story: a long time ago, a woman of Bethlehem, Naomi, and her husband left their home during a famine to live in the land of Moab. Their sons married Moabite—pagan—women, but tragedy struck the family when the father and both sons died, leaving their three widows bereft without husbands to look after them. Naomi decided to return to Bethlehem. At first, the daughters-in-law went with her, but on the road, Naomi urged them to go back home to Moab and find new husbands there. Orpah wept, but turned back. Ruth, however, is remembered for her exquisite response to Naomi: "Do not press me to leave you or to turn back from following you! Where you go, I will go, where you lodge, I will lodge, your people shall be my people, and your God my God ..." (1:16).

Naomi lets Ruth return with her, but she is so bitter and full of despair that she tells the women back home to call her "Mara," which means bitter. But Ruth loves Naomi anyway, and looks after her needs. Naomi has an in-law, Boaz, a cousin of her dead husband, and a rich landowner. Ruth goes out with the women into the fields that Boaz owns, for gleaning: the women follow the harvesters to gather the bits of grain they leave behind. Boaz notices Ruth working hard, and makes special arrangements for these women, his distant relatives, to have extra grain.

Two widows are living on the edge of survival, two "small" women facing poverty and depending on God and the community. They are humble and do not aspire to luxury or riches but simply struggle to get through one more day. As such, they are excellent examples of the "anawim," the poor and vulnerable people in ancient Israel, "the poor" whom Jesus would later call "blessed" (Luke 6:20b). As a foreigner, a pagan, and a woman, Ruth already has three strikes against her, and poverty makes her seem even smaller in the eyes of the world.

Ruth goes out every day and works hard in the fields to provide for Naomi, and under the warmth of that kind of consistent, persistent love, Naomi's heart slowly begins to open up. She starts to think about someone else's welfare, about Ruth, and Ruth's future, and the heirs who will follow after them. In those days, society provided for widows by requiring a man to marry the widow of his dead relative, and Boaz is that next-of-kin candidate. When we hear that Ruth and Boaz marry and have a child, that alone would be a happy ending, but there's still more, a twist that's too wonderful for us to have imagined: the baby, the son of a pagan foreigner, will be the grandfather of David, the greatest king in all of Israel, and, we Christians say, the ancestor of Jesus himself! Little Obed, the grandson of Naomi the-no-longer-bitter, represents hope, then, for the future, not just for this old woman and her daughter-in-law, but for all Israel itself, and for us, today.

GENEROSITY INSPIRES GENEROSITY

While many of us know about the deep love and courage and generosity shown by Ruth on that road back home from Moab, we may miss an equally important moment in the story, when Ruth first meets Boaz and asks him what she has done to deserve his generosity. He tells

her that he has heard the story of what she did for her mother-in-law, leaving homeland and family (and her own religion, we might note) in order to care for this elderly, destitute widow. Boaz not only says the right words, the ancient equivalent of our “God bless you,” but he takes the right actions, too: inspired by Ruth’s generosity and love, he shares what he has with these two widows. Ruth’s generous love, then, inspires both Naomi and Boaz to generosity as well, and eventually leads to even greater wonders for the generations that follow them. Even the women of the village are inspired by all this generosity to rejoice at Naomi’s blessing of a daughter-in-law who is more to her than seven sons. The depth of concern and care that Ruth and Naomi and Boaz (and the village around them) have for one another is the kind of concern and care that builds churches, communities, and a better world in every generation. Through generosity, every generation can become a blessing to those who follow them.

Our God is an awesome God of abundance and generosity, not a God of scarcity and fear. Scarcity happens when we don’t trust in God’s abundance and generosity, when we think that we –not our community, and certainly not God – are the source of our own security. Scarcity happens when we lose hope and turn inward toward ourselves and forget about the future, when we turn back, and give up, instead of facing the future with steadfast faith in God’s ability to “do a new thing.” Scarcity happens when we fail to notice and appreciate the abundance right before our eyes, in the love and care and promise of the church, like Ruth standing before Naomi, offering persistent, generous, undeterred love. Like the mustard seed, the miracles in the stories of Zacchaeus and Ruth are “ordinary” ones – the miracles that happen when every day, ordinary people decide to open their hearts and lives to others, when we firmly resolve to let nothing and nobody deter us from the dream of a better world. Stubborn, faithful, undeterred love is a miracle that happens every single day in the life of the church, God’s community, gathered in faith, hope and love.

RAISING THE HORIZON OF OUR MISSION

Perhaps the greatest miracle in these stories touches on our ability to see what is not always immediately apparent, even when it is right before our eyes. Like Abraham, we may be gazing down at the ground, at what is closest to us, when God is calling us to raise our eyes to heaven and try to count the stars, to trust in God’s will for our lives and the world beyond our own lives, our own communities. A world so expansive and so full of God’s goodness invites us to ministry in ways we have not yet imagined. Like Paul and Timothy (and Lois and Eunice), we are called by God to see that long line of ancestors whose faith and generosity have left us a rich heritage, a gift for us to rekindle and pass on to our heirs, the generations who will follow us. And like Zacchaeus, Naomi and Ruth, God calls us to love, to express that love through justice and generosity, even for people we have never met, our sisters and brothers who live on the margins of our communities, and beyond. Perhaps they are the poor who live right around us and our churches, perhaps they are the “others” whose lives have not yet touched our own, perhaps they are the strangers whose love and kindness enlarge our vision and our hope as they open our hearts a little bit more.

Just as Zacchaeus gave back a generous portion to God, today we can give back to God through the ministry of the church, our local church and the wider church as well, where powerful good is done in the world because of the strength of a community together. Together we can do much more, by the power of God’s grace, to bind the wounds of a broken world, to offer good

news to those on the margins, to seek out the lost and celebrate God's love as a community because we ourselves know what it feels like to be lost and what it feels like to be found. Like Zacchaeus, we can let go of some of the stuff, the money, the wealth that we've been blessed with, not sparingly but generously, just as we have received so generously from God.

THE MIRACLE OF GENEROSITY

All of this doesn't happen in any magical way, without any effort or commitment on our part. No, it happens by a *miracle*, the miracle of letting go of the money that gives us status and security in the world, and finding our status, or height, if you will, as "little" children, precious children of God, gathered around a table of welcome, breaking open and sharing the Bread of Life in Word and Sacrament. It happens by the miracle of putting our security in the sure promises of God, the mercies of God that are new each morning.

In her book, *When I Was a Child I Read Books*, the wonderful writer (and member of the United Church of Christ), Marilynne Robinson, describes community as "imaginative love for people we do not know or whom we know very slightly." I think that works well for the church and our deep ties to people around the world, in the past, the present and the future. In a very real sense, we experience an "interdependency" with them that calls us, Robinson says, to "regard one another as the basis of our own well-being." Of course, this interdependence flies in the face of the self-reliant, independent way of life that our culture preaches, a lifestyle that has brought much suffering to the most vulnerable in our midst and much damage to the creation that God has blessed us with.

There are many places and wonderful causes to give our money to these days. That's a good thing. But the church is distinctive. It's where we begin our giving and claim who we are before we return to the world and find more ways to give of ourselves. Today, the United Church of Christ is not the greatest in size or numbers, but like that mustard seed, we can grow in the days ahead—higher in our hope, wider in our embrace, deeper in our faith, bringing delight to the heart of God.

FOR FURTHER REFLECTION

The things you do for yourself are gone when you are gone, but the things you do for others remain as your legacy.

—Kalu Ndukwe Kalu, 20th century

Say that we are a puff of warm breath in a very cold universe. By this kind of reckoning we are either immeasurably insignificant or we are incalculably precious and interesting. I tend toward the second view.

—Marilynne Robinson, 21st century, *When I Was a Child I Read Books*

If we have no peace, it is because we have forgotten that we belong to each other.

—Mother Teresa of Calcutta, 20th century

All the flowers of tomorrow are in the seeds of today.

—Chinese proverb

REFLECTION QUESTIONS

1. **WHAT DO YOU THINK** motivated Boaz to help Ruth and Naomi? What motivates us today to help those who are struggling? Think of a time that you were inspired by the generosity of another person. How did you respond?
2. **WHERE IS GOD** in the story of Ruth? Where is God in stories that do not have happy endings? What sort of faith do you think Ruth had? What do you think was her image of God?
3. **WHEN WE REFLECT** on the sadness of the rich ruler who held on to his money, and the joy of Zacchaeus, who gave it away, do we hunger for that kind of joy and that depth of trust? Did the rich ruler take the more “reasonable” course?
4. **JESUS IS REALLY** the main character in this story about Zacchaeus. He is the one pursuing Zacchaeus. How do you think Jesus is calling you today? What is your and your congregation’s legacy of generosity?



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