



The Religious Leader

NEWS FROM THE UUA DEPARTMENT OF MINISTRY • EARLY SPRING 2002

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DIRECTOR

FROM THE ACTING DIRECTOR

This early spring, more than the usual seasonal expectation of change is with us here at the UUA as we plan for and begin to put in place a new structure for the whole UUA. Our aim is to make access to services and staff easier and more intuitive, and to make delivery of services, support, and advice more responsive to the needs of both UU leaders and the congregations and communities they serve.

The major change for the Department of Ministry is that it will reshape and restaff itself to become a new Department of Ministry and Professional Leadership. That may sound like a simple add-on of some additional responsibilities, but it is more than that. It marks a dramatic and transforming change in our understanding of our mission and of the ways in which we will be able to effectively work with both UU ministers and UU religious educators—and eventually musicians and administrators.

Thus this new name and format for this newsletter—*The Religious Leader*—is a signal to you and a reminder to us that the mission and the constituency of this department is becoming broader and deeper and has new possibilities.

Officially starting in July, but really beginning now, we in the department are shaping ourselves functionally to help UU ministers and religious educators:

- gain entry and accreditation as UU religious leaders;
- move through the early stages of professional development;
- find settlements;

- receive good advice and support on professional finances;
- develop professional skills and understandings; and
- receive counsel and support from us—during both good and difficult times.

Our expectation and plan is that we will offer these services broadly, with each person in the department providing assistance appropriate to both religious educators and ministers.

This new newsletter is also a sign that we want to find better and more effective ways to strengthen the communications between and among us. One of the things learned from September 11 was just how much we need the counsel, support, and challenge that we can offer each other when we are actively communicating.

We are moving into what we expect will be a challenging but productive evolution. It is a time, with a new administration and a new department, when it is possible for all of us to change in subtle and in large ways, to experiment, and to talk to and learn more from each other.

It will be a season of possibility and growth, just like Spring.

—David Hubner

The Shape of the New Department
The structure of the new Department of Ministry and Professional Leadership will be something like the following.

The details of official names, relationships, missions, and responsibilities are being developed now. As

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MARCH 15, 2002.

noted earlier, the goal is not just a new structure, but to find more effective ways of delivering service to you.

Director's Office

Director of the Department
Assistant to the Director

Ministerial Credentialing

Ministerial Credentialing Director
Ministerial Credentialing
Assistant
MFC Assistant

Internship Assistant (1/2 time)

Religious Education Credentialing

RE Credentialing Director
RE Credentialing Assistant (1/2 time)

Settlement

Settlement Director
Settlement Assistant

Professional Development

Professional Development
Director
Professional Development
Assistant

Professional Finances

Professional Finances Director
Professional Finances Assistant
Insurance Plans Assistant

The UUMA's Office and Assistant will continue to be located in and supported by the department, but it will remain an independent office. ●

Staffing the New Department

Because Ellen Brandenburg is resigning, we are establishing a new RE Settlement office, and David Hubner and Kenn Hurto are serving in "Acting" positions, there are currently four openings in the department (RE Credentialing Director, Ministerial Credentialing Director, and Professional Development Director) and one half-time assistant position opening (RE Credentialing Assistant). That is a lot of potential change! On the one hand, it is confusing. On the other, it offers a great chance for new perspectives and new directions. Check for job descriptions about the positions at www.uua.org.

• *Director of the Department of Ministry and Professional Leadership:* Bill Sinkford mailed out a letter just before Christmas describing the restructuring of the UUA and including a job description for the

new director's position. Applications and resumes were sent to Kay Montgomery, Executive Director of the UUA (kmontgomery@uua.org) no later than February 15, 2002. It is expected that by late March or early April a decision on the position will be made, and the person selected will start work here during the summer of 2002.

• *Ministerial Credentialing Director, RE Credentialing Director, RE Credentialing Assistant, and Professional Development Director:* Job descriptions and more information about the other positions are available on UUA.org or from Pete Rogers, Human Resources Director (progers@uua.org). ●

Thanks to Ellen

I want to express my and our most sincere thanks and appreciation to Ellen Brandenburg who has, after a good deal of reflection and "discernment," decided that she will be leaving her position here as Ministerial Education Director this summer.

Ellen has been a thoughtful, caring, sensitive friend, colleague, and advisor to hundreds of those who have thought about, discussed, prepared for, got credentials for, and entered our ministry. She has done tremendous creative work here. She was the organizing and sustaining force behind the development of the RSCC system, has worked with the MFC for years, and is a key player in helping us here at the UUA clarify our directions and improve our decisions.

Beyond all that, she is a neat person and a good friend. We will miss her tremendously. We are working to find some embarrassing ways of celebrating her ministry to you and to us before she leaves. To the extent possible, and prudent, we will say our farewells and offer our thanks in as public a way as is possible.

Our best wishes go with her. ●

NEWS FROM STARR KING

On-line Courses: UU History, Alicia McNary Forsey; UU Polity, Mark W. Harris; World Religions, George Williams; and Community Ministry, Jody Shipley. For more information, visit <http://online.sksm.edu> or contact Cathleen Young at cathleencont-ed@earthlink.net. Or write to Rev. Alicia McNary Forsey, Ph.D., Professor of Church History, Starr King School for the Ministry, 2441 LeConte Ave., Berkeley, CA 94709; 510-845-6232. **Summer Session 2002:** Dreamwork, Jeremy Taylor and Effective Public Ministry, John Buehrens. July 8-12. See: www.gtusummersession.org. **Earl Morse Wilbur History Colloquium:** January 23-26, 2003. Focus will be the role of the dissenter in Western culture, from Jesus through the Reformation.

MEADVILLE /LOMBARD SUMMER INTENSIVES, 2002

July 1-5: Beyond the Western Tradition: Religions of the World, Jerome Stone
July 6-12: Advanced Preaching, David Bumbaugh
July 15-19: Systematic Thinking and Therapy, Dr. David Arksey
For registration forms, please contact Summer Program Coordinator, c/o LSTC, 1100 E 55th St. Chicago, IL 60615, 773-256-0723.

FINANCIAL AID APPLICATIONS

for Theological School Students
The 2002-2003 forms are available on the website at www.uua.org/ministry/preparation. The forms may also be obtained from the RSCC offices and from Chris May, 617-948-6403, or by e-mail cmay@uua.org.

MINISTERIAL EDUCATION

FROM ELLEN BRANDENBURG

Most of you are probably aware by now that I intend to leave my position as Ministerial Education Director this coming summer. Thankfully, I still have many months of work at the UUA ahead of me, with more than enough time to say good-bye. I'll do that later.

I must admit, however, that I am consumed by a rather self-centered preoccupation with my own life transitions. I am curiously amused by what I'm going through, and I imagine many of you can identify with this experience.

Deciding to make a change was hell. As soon as I thought I knew what I wanted to do, the plan would suddenly scare the bejesus out of me. Nothing felt 100 percent right; no perfect vision of the future magically appeared before me. It seemed like every scenario I envisioned contained a fatal flaw: I would have to work on the weekends, I would have to preach, I would miss my colleagues, it wouldn't pay well enough, I'd need another degree, I'm not well-suited for you-name-it . . . any change felt like too big a risk.

Fortunately, I got sick and tired of living with indecision and self-doubt, and I started listening to some different voices. One voice was that of a colleague here at the UUA who told me I could choose to shut off those old tapes that I was playing in my head. I could actually stop telling myself I hate to preach! (How would I know, I never do it.) I could actually start telling myself I could be happy and successful as a parish minister.

Changing my self-talk was working pretty well and then I had another idea. Because I don't have an official mentor (and I wish I had one), I wondered what it would be like if one of the voices in my head

were the voice of a mentor. I started thinking about what I would want a mentor to say to me, if I had one. What advice would I have for me, if I were someone else? After all, I'm pretty practiced at giving advice!

The long and short of it is that I keep coming back to the idea of parish ministry, even the parts that scare me. My "self-mentor" has suggested that I give myself a chance to experience it once again after all these years. I agree with myself that an interim could be perfect—so that's my short-term goal. So far, this scenario has developed no fatal flaws; in fact, it sounds like an exciting challenge.

I have experienced, in a very personal way, how important it is to re-examine the old scripts, the old tapes, and try to get rid of the ones that are no longer true and no longer serve me well. Most of us have more choice and more freedom than we are willing to claim.

So, this transition is turning out to be more fun than I expected—full of surprises and new learning. I feel like I've jumped back on the train and will be joining you, my traveling companions, on quite a trip! ●

Sincerely,
Ellen

Liaison to Students Report, November 2001

ART LAVOIE

What an honor it was for me to serve as a Liaison to Students for the Ministerial Fellowship Committee. I always respected the

work that they do and now that I have read packets, questioned candidates, and sat in deliberation, I can truly say how committed they are to our ministry and how much they care about the candidates that they see.

I would like to try to articulate my impression of what it is that the Ministerial Fellowship Committee is looking for. What are the elements that make up that seeming illusive set of qualities that we call “ministerial presence”?

First of all, there is an expected academic acumen in certain areas. That much should be clear from the Statements of Competency that we are asked to submit. In addition, the MFC expects us to have some theological and spiritual depth. They want to know that we can clearly articulate a personal theology that has emerged from our own life experiences. This theology should serve us through both the painful and joyful moments of our lives as well as provide insight and enlightenment in our ministry with others.

The MFC is also looking to see how we handle ourselves in front of a group of people and how we might react to some difficult questions or situations. Do we engender the kind of trust and confidence that are necessary of someone in ministry? It's important that we demonstrate our ability to be caring and compassionate, yet also show that we have the boundaries to maintain our identity and ministerial role. They also want to know of our passion for the ministry to which we feel called.

Perhaps most important, they want us to know ourselves. Almost every one of the Student Liaison reports that I have seen in the Ministry packet emphasizes that students should be very familiar with our packets. The packet is the only reflection that members of the MFC have of our lives and the work we have done to prepare for ministry. They will ask questions about the material that is in the packet, have no doubt. They want to know that we take our role as ministers and the

power that it will give us over other people seriously. They want to be sure that we will use our ministry to serve people, and not use people we encounter in ministry to serve our own needs.

Relax, prepare well, and have confidence in yourself. Enjoy your visit with the Fellowship Committee. I mean that in all honesty. You will remember it as one of the most profound moments of your life. ●

Liaison to Students Report, November 2001

PATTY M. FRANZ

Serving as a student liaison with the MFC gave me an opportunity to reflect on my own preparations to meet with the Committee the year before.

My A-number-one best prep was arranging to go through a “mock MFC” a week or two before the real thing, facing a half-dozen questioners who I knew would make my mock MFC as realistic as possible and give me honest feedback about my readiness. I got past 90 percent of my nervousness during and after the mock, which then allowed me to meet the Committee feeling much more present and engaged, calm and confident.

The mock also revealed that, while I knew a lot of information as a whole “tapestry,” I needed a lot more practice quickly accessing “facts-at-my-fingertips” and offering succinct summaries of broad ideas, movements, etc. Some fast and furious Q&A sessions gave me a helpful boost in both content and confidence. The MFC often takes a “tip of the iceberg” approach in areas like polity and history. If you can answer a few questions quickly, succinctly, confidently, and correctly, they'll often be satisfied and move on to other areas. And if you don't

know an answer, the next best thing is to tell them how/where you'd find the information!

Do yourself a favor and know your polity inside and out: UUA Bylaws, UUMA Guidelines and Professional Practice, recent Commission on Appraisal reports, Journey Toward Wholeness and Anti-Anti-M efforts, etc. Know who's who, what they do, how they got there, who they answer to, and the like. Present yourself as someone who knows—and cares—about what, how, and why we do what we do beyond the walls of our individual congregations.

And expect questions about your Achilles' heels (these often appear, overtly or obliquely, in your Career Assessment, CPE, and internship write-ups). Know and claim your weaknesses (as well as your strengths), and be prepared to talk nondefensively about how they might challenge your ability to serve in ministry, how you recognize when they're “flaring up,” how you've addressed these issues in the past, and how you'll continue to address them in the future.

In retrospect, I'm glad I accepted the invitation to serve as a student liaison. It was great to see inside the workings of the Committee and feel the members' passion for our movement and our ministry. They love it when they can affirm our readiness for professional leadership and service. ●

From the Internship Clearinghouse

The process of searching for and selecting internship sites for next year is well under way. A few sites have chosen interns, but most are still looking. The on-line database (www.uua.org/ministry/internship) seems to be working well. Sites now list themselves through an on-line form and students are able to read what the sites say and contact them directly. I think the next stage

in the process will be the development of a system where potential interns are able to register on-line and describe the kind of site that they are looking for. I'll keep you posted as plans for this progress.

This is also an exciting time for my wife and me as we found out recently that we're expecting our first child! As I will have finished my coursework for the doctorate I am working on at Harvard, we'll be moving back to our home in Chicago this summer. I'll continue to work with the Clearinghouse from Chicago for some period of time—so I may be holding a baby as I answer your e-mails!

The most important part of the work that I do with the Clearinghouse is communicating with you directly. I'm always glad to field questions, discuss internship possibilities, or whatever else might be useful! ●

—Ken Olliff

SUMMER MINISTRY POSITIONS

UU CHURCH OF READING, MA

June 23-September 1, 2002

Contact: Anthony G. Fisher,
9 Beacon Street, Reading, MA 01867.
781-942-1634, atnaf@mediaone.net

THE FIRST UNITARIAN CHURCH OF ROCHESTER, NY

June 15-August 31 negotiable

Send resume and brief summary of ministerial strengths to:
Summer Ministry Search Committee
First Unitarian Church
220 Winton Road South
Rochester, NY 14610-2998

SETTLEMENT

The Search Year to Date

As I write (on January 22), 76 congregations are in search of new ministers. The vast majority of search committees are well into pre-candidate selection (eighteen have closed their CR to further expressions of interest), and three—all of which were also in search last year—have chosen candidates. The list of those that may still be actively searching for new prospective candidates, "Congregational Records Posted," is a part of the Ministerial Settlement System, accessed by link from the Settlement Office website, <http://www.uua.org/ministry/settlement/>. The list of all congregations in some stage of transition, "Opportunities for Ministry," is available directly on the site. ●

—John Weston

Basic Training for Interim Ministry

If you are interested in serving as an interim minister for the 2002-2003 year, please plan to submit the "Application for Interim Ministry Position" by April 1, 2002. The application can be found as an appendix to the Settlement Office website publication, In the Interim, <http://www.uua.org/ministry/interim/>, and is most easily submitted on-line. If this interim ministry will be your first, or if you haven't done interim training for five years or more, please plan to take the UUA's Basic Training for Interim Ministry. Basic Training will take place June 17-18, 2002, the two days preceding CENTER Day, in Quebec City. We begin at 8:30 Monday morning, so plan to arrive Sunday night. We will finish at 5:00 Tuesday afternoon. The training will be conducted by members of the UUA's Accredited Interim Ministry and John Weston.

The cost of Basic Training is 1 percent of the Total Cost of Ministry for the year to come. In return, the UUA pays room, board, course materials, and half your transportation costs to Quebec City and back. ●

Ministerial Succession Planning

A new publication, *Succession Following Meritorious Ministry*, in draft, is now available on line by link from the Ministerial Settlement website, or directly at <http://www.uua.org/ministry/settlement/succession.pdf>. It follows up on the suggestion in the UUMA Guidelines that after the conclusion of successful ministry, "The lives of the congregation, the incumbent minister(s), and the minister emeritus/a may be enriched by the continuing participation of the emeritus/a in congregational life. The relationship among these parties should be discussed early in any new ministry, and a covenant should be agreed to and published" (IX.C.4).

The purpose of the Succession document is to encourage ministers and lay leaders to consider ministerial succession as an event of significance and duration in the life of the congregation, one in which the active involvement of lay leaders may be advisable. The document is the result of the thinking of many and the work of a few, including Brad Greeley, Rudy Nemser, Charles Howe, and John Nichols.

Once the bugs are worked out in conversations over the next year, Ministerial Settlement Representatives, and perhaps District Executives, will introduce it early in a ministerial transition.

May there be much discussion and creative thinking on this topic! ●

Keep a Growing Edge

“Life is just a chance to grow a soul.”
—A. Powell Davies

Early in my ministry, the Committee on Ministry was reviewing a congregational survey on the church and minister. A member said, “People see you growing.” Sensitive to a litany of stings regarding my work, I sighed, wondering if ever I would get this ministry thing down. Later, he said, in a buck-up tone, “Kenn, the worse thing they could ever say about you is that you have not grown.” He smiled and gave me a hug.

That moment has stayed with me since as the challenge of our work: to keep on growing our souls and our craft. This means coming to accept our imperfections and learning to take the occasional lump of coal in our stocking (pearls, too!). Ministry is a craft and an art. As such, it grows with us—or not. To keep a growing edge to your soul and craft is the sine qua non of healthy, successful ministry.

This leads me to suggest some elements for your on-going development as a minister. Keep a growing edge. . . .

- **Personally.** What parishioners need most is a minister who is doing the soul work of knowing who s/he is at depth, who is grounded in a core of faith, manifests authenticity and integrity in all ways, and is clear-headed, full-hearted about the directions of her/his work.
- **Intellectually.** Keep learning, playing with ideas—even those you find disagreeable.
- **Relationally.** Ministry is a relationship more than an outcome. Learn how to relate across the spectrum of personalities, ages, backgrounds, and theological convictions. Work on creating a broad and flexible repertoire of responses to others (especially so-

called “difficult” people). Be especially alert to the boundaries of your ministerial power and authority.

- **Physically.** Be a model of good health and self-care. Pay close attention to what the stress of ministry does to you. Watch your exercise, your diet, and your habits (alcohol abuse and work-addiction are two killers to ministry and life). Honor your Sabbath need for rest.
- **Emotionally.** “Am I acting out here?” ought to be a question that crosses your mind whenever you are relating to others. Boundary confusion/crossing comes from not being fully aware. Be in a support group. Return to therapy. Study your family of origin. Know the ways “who” you are affects “how” you are.
- **Spiritually.** Whether it is study or prayer or meditation—have something that guides you to deeper connections with life’s joy and meaning.
- **Family Life.** The stress of ministry spills into your family. Give them full attention. I recommend a hierarchy of values: God (or your name for the holy); Soul (integrity of who you are); Family; Work (including community investment); and Play.

The best thing they can say about you is, “Our minister continues to grow.” ●

—Kenn Hurto

Continuing Education Opportunities

Practical suggestions for how to keep a growing edge may be found in the listing of opportunities posted on the Department of Ministry web page (www.uua.org/ministry/). There you will find basic information about workshops, conferences, and seminars. ●

UUMA CONVOCATION 2002

THE MIND & SOUL ON FIRE: WHEN HUNGER AND PASSION MEET

March 6-10, 2002
in Birmingham, AL
Last Chance, Hurry!
Register on-line at
<http://www.uuma.org/>.

PUBLIC WITNESS SEMINAR

Co-Sponsored by
The Office of the President and the
Department of Ministry
John Gibbons and Meg Riley, Deans

**Sunday, May 19-Wednesday, May 22
2002**

Passionist Spiritual Center,
Riverdale, NY
718-549-6500

Here is an opportunity for you to learn how to effectively witness for Unitarian Universalism in the public square and in the media. **UUA President Bill Sinkford** has made public witness one of his priorities and will offer us his personal experience and theological and spiritual reflection. **Fred Garcia**, of Clark & Weinstock management consultants, will provide a daylong practicum, including the use of television interviews. **Forrest Church** will offer his counsel on preaching and publishing. **John Hurley** of the UUA Office of Information will provide case studies of success and failure.

Whether representing our faith in the public square is new or old to you, there will be something in this seminar for you. This is a hands-on learning seminar; thus, participation is limited to 50. To register, please send \$100 deposit to this office by April 1, 2002. The total cost of the seminar, inclusive of room and board, is \$350.

Replies to Frequently Asked Questions

A. What is the correct income tax status for ministers?

In the US, ordained, licensed, or commissioned clergy have dual tax status. The IRS considers them to be employees for purposes of income tax, and to be self-employed persons for purposes of social security. The important consequence of this is that ordained clergy pay the full 15.3 percent self-employment tax (SECA) for social security. Nonordained employees are subject to FICA and have 7.65 percent withheld from their wages and 7.65 percent paid by the employer.

B. How should clergy taxes be paid?

Most ministers pay their own taxes quarterly using form 1040ES; however, they have the option of having funds withheld from their cash salary to cover both income tax and SECA which are then paid to the IRS by their employer-congregations. This does not reduce the amount of taxes paid, but the latter option avoids the quarterly paperwork. Many taxpayers owe some income taxes on April 15, but this should not exceed 10 percent of the total amount due.

C. Isn't 15.3 percent for social security a lot to ask from modestly paid ministers? Absolutely. That's why the UUA and many other Protestant denominations encourage employer congregations to pay ministers half of that amount "in lieu of employer's FICA" in addition to their cash salary and housing allowance. This additional amount, however, is itself reportable as taxable wages.

D. Why not opt out of social security?

Only clergy whose denominations are conscientiously opposed to all forms of social insurance can opt out of the social security program in the US. The UUA is not on record as opposed to all forms of social insurance, and

applications by ministers to opt out are not endorsed by the UUA.

E. But isn't social security in financial trouble?

Trust funds in the social security system in the US are targets for many financial investment firms that would like to take over that money and collect the fees for managing it. See "The Trillion Dollar Hustle," in the January 2002 issue of Harper's Magazine for more on this topic. It may be necessary to make minor adjustments in the social security system in future decades, but it is hard to imagine the US government defaulting on this successful social insurance program.

Social security benefits are also paid to millions of disabled as well as retired persons. More than any other government program, social security has lifted millions out of the poverty experienced by earlier generations of elderly people.

F. What about tax advantages for ministers?

The biggest is the clergy housing allowance (CHA), which permits all the annual expenses of running a home to be paid out of dollars that have not been reduced by income taxes. The minister should inform the church governing board each year how much is anticipated in housing costs. The board should then pass a motion identifying this amount as the CHA to be paid in monthly installments in a check separate from the cash salary. See the website www.uua.org for more about the CHA; look under Church Staff Finances. Like other taxpayers, ministers may itemize mortgage interest as a deduction on their 1040 tax return.

Also like other employees, ministers may have their health and life insurance premiums paid by the

employer from tax-free dollars, and they can also have a professional expense allowance for business expenses. Neither of these is reportable as taxable earnings.

G. Is this available for community ministers as well?

Chaplains, pastoral therapists, and other clergy working in nonparish employment may also have part of their compensation designated for the CHA. If one's work qualifies as a ministry, the CHA is a legitimate manner of treating income allocated to housing costs. Self-employed community ministers can also participate in the UU retirement plan.

H. Is the CHA reduced when there are two wage earners in the household?

The full amount of the costs of maintaining the residence (rent, mortgage, property taxes, utilities, repairs, and furnishings—almost everything except food) can be considered as expenses of the minister, and thus included in the CHA. Some clergy receive virtually all of their compensation from the church as the CHA. Other earnings by the minister, or by the spouse or partner are used for the other expenses of daily living.

I. What about when my health insurance is provided under a plan sponsored by my spouse's employer?

If insurance premiums to cover the minister are withheld from the spouse's wages, those dollars can be reimbursed to the minister by the church. In essence, the minister's spouse has advanced funds that would ordinarily be paid by the minister's employer-congregation, and the church is simply repaying those dollars. These would come from the line item for minister's insurance in the church budget.

J. What is an independent contractor? An independent contractor is a self-employed person who operates a business through which he or she offers services to other persons or businesses. Many physicians, dentists, attorneys, and accountants are independent contractors. The IRS has several tests for who is an independent contractor and who is an employee. In almost all instances, ministers and other church staff are found to be employees.

Some churches and other employers have deemed their staff independent contractors in order to avoid the 7.65 percent of wages the employer must pay toward an employee's FICA. (Ministers pay their own SECA as noted above.) This is a misclassification of employee status, and the IRS can fine the employer as well as make them responsible for any back taxes due.

K. How should earnings be reported to the IRS?

Some earnings are reportable for tax purposes and some are not. In the case of nonordained staff, all salaried or hourly earnings are reported as wages in box #1 on the W-2 form. Income taxes withheld are reported in box #2. In the case of ordained clergy, the cash salary is reported in box #1, and income taxes withheld at the minister's option are reported in box #2. If no income tax or social security taxes have been withheld, then the word "minister" can be written in box #2. The IRS will expect that those amounts have been paid quarterly by the minister. If an employee is enrolled in a qualified retirement plan or receives a CHA, a check mark may be placed in box #13 of the W-2 form.

L. When should a form 1099 be used? Wages paid to a person who is not a regular employee are reported to the IRS on form 1099 if they exceed \$600 in any calendar year. Hourly amounts paid to babysitters and for other casual labor do not have to be reported if the total is less than \$600. Persons who are not regular employ-

ees do not usually receive paid benefits such as health insurance, vacations, etc.

M. Is it true that church-owned parsonages are coming back?

The increase in real estate prices is making it impossible for some clergy in many denominations to afford single family homes in the communities where their congregations are located. This means that churches in high-income areas will be able to call as ministers only persons who are already well-off financially or who have partners with adequate incomes. Some congregations are going back to buying a parsonage for the minister to live in; others are offering loans or equity sharing arrangements whereby the minister can purchase a house of his or her own. These generally assume that endowment funds can be tapped for this purpose.

It is precarious for any taxpayer to commit to a more expensive house than he or she can really afford. Some ministers fall into major difficulties when an expensive home leaves little else to live on. On the other hand, increases in home equity have made it possible for many persons to enjoy a comfortable retirement. It is likely that affordable housing will become a major problem for thousands of US congregations and their parent denominations in the years ahead.

N. How much should I save for retirement? Save as much as you can. Start as soon as you can. Millions of Americans are woefully underfunding their savings for retirement, and there are likely to be catastrophic economic and political consequences as a result. Post-WWII generations have grown up in an advertising-dominated culture that has taught us "you deserve it" and "you can always borrow now and repay it later." We must expect that many of our fellow citizens will be sorely disappointed during their senior years if they have not saved through investments.

The UUA trustees and GA del-

egates recommend that 14 percent of earnings should be deposited by our congregations in the UU retirement accounts of ministers and other staff. This is actually a sensible percentage for anyone who wants a decent income over and above social security during his or her later years and who does not have inherited assets to rely on.

The UU retirement plan permits additional voluntary contributions by participants where the employer-congregation is already contributing 10 percent. The US tax law that took effect on January 1, 2002, permits annual retirement savings of up to \$11,000 by employees (\$12,000 if age 50 and older) and up to 100 percent of the employee's wages in a combination of employer and employee contributions.

Wage earners who are not enrolled in an employer-sponsored retirement plan can now save up to \$3,000 per year in a regular IRA (\$3,500 if age 50 and older). These contributions are deductible from taxable income. Persons who are enrolled in a retirement plan can use the Roth IRA for annual contributions of the same amounts. Although these contributions do not reduce their taxable earnings, the distributions are exempt from income tax when withdrawn after retirement.

O. How can I simplify my retirement savings plans?

As of January 1, 2002, persons enrolled in the UU plan who have IRA rollover accounts or 403(b) accounts from previous employment may have those assets transferred into their accounts in the plan sponsored by the UUA. The special advantage for ministers is that the additional dollars become eligible for treatment as a retired clergy housing allowance, thus eventually reducing their income taxes. This only applies to funds in accounts related to previous employment. Individual IRAs funded by the taxpayer do not qualify for such transfers. Contact Fidelity Investments at 800-343-0860 for more information about such transfers.

Also, it is often possible to reduce IRA management fees by combining accounts held by several firms into one account with a low cost mutual fund company such as Vanguard.

P. I feel like I don't understand finances. What should my priorities be?

First, reduce debt by any means possible; pay off all credit cards, then student loans. This generally means reducing all discretionary expenses to the absolute minimum and/or obtaining additional income. It is not enough to balance expenses and income; expenses must be reduced so that they are less than income.

Second, build up an emergency reserve in a money market fund that will cover three to six months of living expenses, plus money for travel to job interviews.

Third, make a financial plan for the long-term. Honestly examine your future income needs and make a complete list of all your assets and liabilities. Review these every April when your tax returns are filed. Consider the compensation you could realistically expect if you continue in or change professions. Imagine what you could do if a change in your health or family situation suddenly imposed new challenges or opened up new possibilities.

Fourth, everybody needs a last will and testament, as well as a durable power of attorney and a living will or health care proxy. Avoiding these may impose a painful situation on loved ones and beneficiaries.

Lastly, we have to start talking to each other about money. Uncertainty often leads to fear which leads to denial which leads to isolation and depression. There may be no quick solutions to personal financial difficulties, but being honest about where we are and what we value can lead us into open dialogue and supportive comradeship.

We also have many new opportunities and ways to learn. Is this hard? Sure, but as religious people, we do hard quite well. Hard is what we do. ●

—Ralph Mero

Community Ministry

The Guidelines for the Affiliation of Community Clergy with UU Congregations, a project of the PCD Council on Community Ministry, is now in print. It covers information about the role and issues important to congregations and clergy in this relationship, as well as information about current community ministries and history. Copies are available from Unitarian Universalist Community Ministry Center, P.O. Box 2370, Berkeley, CA 94702. \$20/copy including mailing.

A survey gathering information on the educational experiences and needs of community clergy and students studying for community ministry has been sent out. If you have not received a survey and have information to share please e-mail Rev. Jody Shipley at joshiopley@aol.com so we can get one to you.

Starr King School for the Ministry is offering an on-line course, *New Horizons in Community Ministry*. The project for this course is the creation of a packet for someone seeking an affiliation with a congregation in community ministry. This work helps to clarify the many new aspects of this relationship and provides discussion on the issues that this growing aspect of our ministry raises. Contact Starr King for more information.

The Society for the Larger Ministry (SLM) is an organization founded in 1985 for UUs involved in community ministry. SLM has an on-line conversation for members. (Membership \$35/yr., Students \$15/yr.). For more information write to Jeanne Lloyd at 21 Rosewood Drive, Simsbury, CT 06070 or uujeanne@home.com. ●

SEMINAR FOR NEW MINISTERS

From CENTER, the UUMA's continuing education committee . . .

PITFALLS, PRATFALLS & POTHOLE:

Making Lemonade
Not Lemons of Your New Ministry.

Pre-GA, 9 to 5,
Tuesday, June 18, 2002

This daylong practicum is for ministers just entering the Unitarian Universalist Ministry (receiving their call by June 1, 2002). Topics to be covered include:

What to Do (and Not) First;
Time Management; Defining Roles and Coming to Clarity with Leadership; Negotiating Expectations; Organizing an Office; Record Keeping; Forming Collegial Relationships; Working Without a Supervisor; The Role of Your Mentor.

Participation is by invitation; however, if you have questions, please contact Jory Agate, CENTER, at: 617-876-7772 or RevAgate@aol.com.

ANNUAL NUUTS DINNER

All NUUTS (graduates of or students in a Non UU Theological School) are invited to attend the

ANNUAL NUUTS DINNER
Friday, June 21, 2002, 5:30-7:30 PM

Auberge Du Tresor,
20 rue Sainte-Anne, Quebec City,
Quebec G2R 3X2, 418-694-1876

\$30.00 per person. Send check payable to First Parish Church in Beverly by June 10th to The Rev. Sylvia Howe, Registrar; 225 Cabot Street; Beverly, MA 01915. Indicate your meal preference: Meat, fish, chicken, or vegetarian on your check.

Family Matters Task Force

KEITH KRON AND
PAT HOERTDOERFER

This year in Quebec, the Family Matters Task Force and the General Assembly Planning Committee are working to make parts of GA more intergenerational and family friendly. On opening night, there will be an intergenerational theme that will include a time for all ages facilitated by UUA president Bill Sinkford and local Quebec musician Tess LeBlanc (who gets people of all ages involved). There will also be stories of congregations doing good work across generations regarding social justice. On Saturday of GA, the entire day will be intergenerationally friendly. There will be a catered lunch where circus performers will be displaying their talents, a few workshops throughout the afternoon where people of all ages are welcome, and an early evening intergenerational dance with a dance caller who works with children, youth, and elder hostels. We need your help. We need those of you who are interested and willing to help spread the word and set the tone of goodwill around these events. It should be easy because the events will be fun. Letting people know that intergenerational means everyone, including them, means many voices spreading this message. Some of our folks will be looking at you for your reactions to this as a part of General Assembly. Your help in making these two parts of General Assembly successful is greatly appreciated! ●

The Campaign for Unitarian Universalism's Youth and Young Adult Sunday 2002

In the tradition of Ministry Sunday: Announced at this past General Assembly, Youth and Young Adult Sunday is a special Sunday Service raising funds for youth, campus, and young adult ministries. A part of the UUA's Campaign for Unitarian Universalism, this effort will provide members in participating congregations the opportunity to support the campaign and help us reach the \$4 million goal for these ministries.

Goal: \$2 million in support of youth, campus, and young adult ministries. Funds will support these ministries at the district, continental, and local level, with special emphasis on congregational grants.

Date: The target date for this effort is October of 2002. However, this is flexible. Congregations are encouraged to work with the Youth and Young Adult Sunday coordinators (Peter Bowden and Alison Miller, 617-948-6198) to determine the best date for your Sunday in the Fall of 2002 or Spring of 2003.

Approval: Our Association's congregations are diverse in their policies regarding special fundraising efforts. Your congregation's participation may require your approval, a vote of the board, and/or other committee input. As an advocate for ministry for all ages, it is our hope that you will work with your congregation to secure participation in the Campaign's Youth and Young Adult Sunday.

Timing: We would like to have a commitment from each of our participating congregations by the end of March. A letter from Diane Olson has been sent out to presidents of congregations asking for their support. All of our settled ministers received a letter regarding this effort before the new year, in addition to material in previous Ministry Packets, UU World Magazines, Interconnections, and the web.

Your Role: What do we need from you? We hope that you will:

- Work to secure your congregation's commitment to hold a Youth and Young Adult Sunday.
- Serve as an advocate for youth, campus, and young adult ministries in your community.
- Spread the word that Youth and Young Adult Sunday is an important part of the Campaign for Unitarian Universalism, our Association's Capital Campaign.
- Ask questions. If you have questions regarding your congregation's participation, please contact the Youth and Young Adult Sunday coordinators, Peter Bowden (pbowden@uua.org) and Alison Miller (amiller@uua.org) at 617-948-6198; www.uua.org/Sunday2002.

Extension Ministry Opportunity

The Unitarian Universalist Community of El Paso, TX, located in a multicultural urban environment with liberal elected public officials, seeks an Extension Minister to provide inspiration, supportive leadership, and assistance with membership growth and with reaching out to the wider community. A compensation package of \$53,900 is offered

for settlement beginning August 1, 2002. Bilingual (English/Spanish) is a plus. For more information see *Ministry Opportunities in Extension* at www.uua.org/cde/extension.html, or contact Susanna Whitman, Extension Ministry Administrator, UUA; 617-948-4270; Fax 617-367-4798; e-mail: swhitman@uua.org. After reading *Ministry Opportunities* contact Margaret L. Beard, Extension Ministry Director, UUA; 941-541-0298; Fax: 941-541-0299; e-mail mbeard@uua.org. ●

CLF and Small Congregations

The Church of the Larger Fellowship (CLF) can be a terrific resource for small congregations with a program called Church on Loan (COL) that includes:

- Access to the CLF library of books, RE curricula, videotapes, and audio tapes;
 - Month of Sundays: complete worship services for use in small groups, including opening words, readings, hymn suggestions, a children's story, sermons, and closing words;
 - *Quest*, CLF's monthly publication, with sermons by our best UU preachers, columns by CLF's minister, Jane Rzepka, and DRE, Betsy Hill Williams, and more;
 - RE support by DRE Betsy Hill Williams;
 - Up to 10 subscriptions to *uu&me!*, the magazine for UU kids (ages seven to twelve);
 - Ongoing support on the COL e-mail list; groups can chat with each other and share ideas; and
 - A resource packet when groups join the program, containing CLF publications *Handbook of Religious Services*, *Religious Education at Home*, *Cycle of Seasons*, *Let's Get Together*, Month of Sundays sample, the CLF Library Catalog, and more.
- Program fee: \$290.00 first year, \$265.00 additional years. For more information, contact CLF Administrator Lorraine Dennis at 617-948-6166 or ldennis@uaa.org. ●

The Journal of Liberal Religion

Call for Papers: The editors of *The Journal of Liberal Religion* seek papers for the Summer 2002 issue. We welcome submissions contributing to the study of liberal religion

from any area of religious and practical theological studies, including theology, history, ethics, congregational, and cultural studies.

For Summer 2002, we are especially interested in submissions addressing the theme "a contemporary assessment of Universalism." Deadline for the summer issue is April 15, 2002. Essays should be in Microsoft Word format with parenthetical notation and bibliography. Endnotes are preferred to footnotes. Direct all submissions and questions to Kenneth A. Olliff, Editor (kolliff@hds.harvard.edu).

St. Lawrence Foundation Student Essay Contest: \$500 prize for the essay selected by the editorial board as the most significant submission by a Unitarian Universalist seminarian or doctoral candidate to the Summer 2002 issue. Direct all submissions to the editor with a brief recommendation by a professor or instructor. www.meadville.edu/jlr.html ●

Women's History Month

This March is the twenty-fifth celebration of Women's History Month and also the eleventh year of the Unitarian Universalist Women's Heritage Society. We've come a long way in past decades, but there is still work to do to integrate women's history into our understanding of who we are as Unitarian Universalists. Women's History Month is a convenient time to offer special programming that highlights amazing UU women of the past. If it is too late to plan special programming for this March, consider using these ideas at another time. For instance, August 26 is Women's Suffrage Day, and there is plenty of time to plan for next year!

For more information, contact the Unitarian Universalist Women's Heritage Society, 2 Elm Street, Malden, MA 02148; 781-321-3979; info@uuwhs.org; www.uuwhs.org. ●

The Human Quest

We are delighted to recommend a long-standing publication, *The Human Quest*. Designed to encourage social action and the ethical application of religion, it is the longest continually published religious magazine in the United States. Bishop John Shelby Spong is a former president of the board. The current president and moving force behind this magazine, John Swomley, has a long history of nonviolent activism, ranging from a key role in the racial integration of the US Army to offering advice leading to the nonviolent revolution in the Philippines. John and a host of other writers and activists are in each bi-monthly issue. Visit www.thehumanquest.org. Subscription cost is \$20 for one year, \$50 for three years. Send checks to The Human Quest, P.O. Box 681544, Kansas City, MO 64168. ●

—Jim Eller & William Shultz

Resources from Turnabout Consultants

23 Years of Your Congregation's Vital Statistics as Published in UUA Directories from 1961, \$15.

On-Site Intensive Institutional Health Assessment, Fee Negotiable.

Shortened Institutional Health Assessment—Self-Scoring, \$7.

Cluster Workshop on "Creating Healthy Congregations," Fee Negotiable.

Turnabout's Intensive Health Assessment Retreat Packet (without on-site visit), \$500.

"Turnabout Topics" Newsletter, \$12/ year.

Fine-Tuning Minister/Congregation Relations, \$600/day plus expenses.

For more information contact Charles Gaines, Turnabout Consultants, PMB 226, 100 Powdermill Rd., Acton, MA 01720; 978-263-1336; cgaines@net1plus.com. ●

Resources from Beacon Press

Beacon Press Discussion Guides

Download guides from the Beacon Press website or order free copies from the UUA Bookstore (www.uua.org/bookstore, 800-215-9076) with the purchase of corresponding books. This program was made possible by a grant from the Unitarian Universalist Veatch Program at Shelter Rock.

Guides are available for the following books (in paperback)

Geoffrey Canada, *Fist Stick Knife Gun: A Personal History of Violence in America*, \$12.

Daloz, Keen, Keen, Parks, *Common Fire: Leading Lives of Commitment in a Complex World*, \$15.

E.J. Graff, *What Is Marriage For: The Strange Social History of Our Most Intimate Institution*, \$15.

Carl H. Klaus, *Taking Retirement: A Beginner's Diary*, \$16.

Nancy Mairs, *Waist-High in the World: A Life Among the Nondisabled*, \$14.

Scott Russell Sanders, *The Force of Spirit*, \$15.

Theodore and Nancy Sizer, *The Students Are Watching: Schools and the Moral Contract*, \$12.

Guides are also available for

John Buehrens and Forrest Church, *A Chosen Faith: An Introduction to Unitarian Universalism*, \$14.

Forrest Church, *Lifecraft: The Art of Meaning in Everyday Life*, \$13.

Forrest Church, *Life Lines: Holding On (and Letting Go)*, \$14.

New Guides

Please note that we just released a new three-session discussion program on Octavia Butler's novel *Kindred*. We're particularly excited about this program for the depth of its examination of racism and the remnants of slavery present in American culture. Also, a guide for *Trans Liberation: Beyond Pink or Blue*, by Leslie Feinberg, will be released soon. Check the Beacon website for new guides.

Feedback Needed

In order for this program's funding to continue, we need your feedback. If you have used either guide with an adult religious education or discussion group, please return your completed leader evaluation form or write a letter evaluating the program's effectiveness.

The first 30 leader evaluations will be acknowledged with a free Beacon book! Choose from among the following new titles: *The Beacon Best of 2001: Great Writing by Women and Men of All Colors and Cultures*, Junot Diaz, guest editor; *A Troubled Guest: Life and Death Stories*, by Nancy Mairs; or *Proverbs of Ashes: Violence, Redemptive Suffering, and the Search for What Saves Us*, by Rita Nakashima Brock and Rebecca Ann Parker.

For further information, contact Wendy Bivens, outreach coordinator, at 617-948-6578 or wbivens@beacon.org, Beacon Press, 25 Beacon Street, Boston, MA 02108. Visit us at www.beacon.org.



The Religious Leader

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