

**Next Steps Weekend Report  
for Eliot Unitarian Church in Kirkwood Missouri**

## RESEARCH & OBSERVATIONS

### I. Summary

Eliot Unitarian Chapel of Kirkwood Missouri engaged me, Rachel Maxwell, a Unitarian Universalist Stewardship Consultant and member of the Stewardship for Us team, to conduct a *Next Steps Weekend* to assess capacity for annual giving and provide recommendations for increasing generosity. This *Next Steps Weekend*, conducted from November 15 to 17, 2019, engaged me to provide an independent, professional opinion on recommended next steps with the goal of developing increased giving and generosity.

### II. Basic Data on the Congregation

Name and Mailing Address of Congregation	Eliot Unitarian Chapel 100 South Taylor Kirkwood, MO 63122 (314)821-0911
Website Address	<a href="http://www.eliotchapel.org/">http://www.eliotchapel.org/</a>
Minister	Rev. Barbara Gadon
Lay Leader Point of Contact	NA
Number of Members	500
Average Attendance	294 / 205 enrolled for RE (2019 data)
Annual Financial Commitments for 2019-20	\$638,619
Average Household Financial Commitment	\$2,225 from 287 households
Median Household Financial Commitment	\$1,200
Current Operating Budget	~\$860,00
Mortgage or other Debt	\$480,000 in two loans
Endowment	\$107,000
Most Recent Approach to Annual Budget Drive	Kickoff Sunday – announced from pulpit. Letter sent. Recognition reception for top givers. Follow up letter/email/calls.

#### Mission and Vision Statements:

*Mission: Bound by courageous love, growing in spirit, and inspiring compassionate action.*

*Vision: Creating a just world through vibrant beloved community.*

### **III. Objectives and Scope of the Next Steps Weekend**

The purpose of a Next Steps Weekend is to provide your congregation with an objective eye to identify strengths, opportunities, and areas needing improvement in light of the congregation's stated goal of building your annual giving and developing a culture of generosity.

Prior to the on-site visit, I received and reviewed substantial material, including information on:

- finances,
- membership,
- programs,
- annual giving,
- past capital campaigns,
- staffing,
- congregational history,
- by-laws,
- annual reports,
- newsletters, and
- your web site.

I also had email exchanges and/or telephone conversations in advance of the visit or after the visit with:

- Rev. Barbara Gadon, Lead Minister
- Camille Novak, Director of Finance and Operations
- Rev. Helen Carroll, Interim Minister
- Rev. Lisa Presley, MidAmerica Region Congregational Life Consultant and Past Primary contact for Eliot Chapel
- Rev. David Pyle, MidAmerica Region Congregational Life Consultant and Primary contact for Eliot Chapel

### **IV. Initial Impressions, Commendations and Observations**

Prior to my visit, through the information gathered through conversations and documentation, I was anticipating visiting one of our larger congregations going through a difficult set of transitions and struggling with congregational engagement.

While on site, I met with your Minister, Board of Trustees, Staff and various church groups to gather information in person about your congregation and its programs and to provide information about congregational giving and generosity. I met with 50 of your staff and leaders over the course of the weekend. (Schedule in Appendix A). On the Sunday after the second service, I delivered a presentation to the congregation. I have included the slide deck from the presentation with this report.

My findings are summarized in the following list of Blessings and Challenges and detailed observations and recommendations further below.

**A. Blessings**

- Historic beautiful church and sanctuary.
- A low debt service – only ~8% of your annual budget.
- A thriving RE program, youth group and young adult group.
- An active small group ministry including 18 covenant groups.
- A highly visible and respected racial and environmental justice ministry.
- Deep and committed lay leadership.
- Adults who grew up in this church.
- A congregation eager to be more connected to each other.
- An urban campus with an adjacent property and room to expand.
- A 500-acre wooded sanctuary.

**B. Challenges**

- High anxiety about finances.
- Deficit budgeting as the norm.
- Uncertainty about your now part-time loved senior minister.
- Sense of disconnect from leadership and confusion on organizational process.
- Anxiety about staff departures.
- Deferred maintenance issues in parts of your building.
- Lack of clarity about how to engage with your challenges.

**A. Recommendations**

Eliot Chapel has many blessings as outlined above. You even have assets and financial blessings. The story of Eliot Chapel can be seen as one of a wealth of blessings and abundance. And yet, the leadership, staff and members at Eliot are trapped in a negative cycle of scarcity—scarcity of funding, scarcity of staff time, scarcity of volunteer time, scarcity of leadership, scarcity of connection, and scarcity of engagement. Ouch!

**RECOMMENDATION #1**

**Tell yourselves and each other stories of the abundance of Eliot Chapel. Change your institutional money story from one of fear and scarcity to a story of Eliot's gifts.**

The cycle of scarcity is truly a trap. In some ways it can lead us to a place of complacency. We think, given how bad it is, “we must throw up our hands because our problems are too great.” I’ve included the representations of the cycles of scarcity and abundance below. The scarcity loop is a good visual reminder of what happens when we engage in scarcity thinking.

When feeling scarcity, we hold extra anxiety and fear, which can lead to poorly thought through decision making, which leads to negative outcomes, and then, that generates more fear and anxiety, and we head around the loop again. It’s hard to extract oneself from the scarcity loop and make the leap to the abundance loop. When we experience gratitude and peace of mind, we are much more likely to be thinking well about our options and make better decisions, which will lead to positive outcome for which we feel gratitude and around we go again – Yay!



I recommend a practice of gratitude for that which you have. Your blessings are deep and real! If you focus on them, and tell yourself a blessing story about Eliot Chapel, you will increase peace of mind. This does not deny the difficulties you are experiencing but it frames those difficulties in the reality of your wealth. While Eliot Chapel has serious budgeting issues, you are fortunate to have a variety of choices about how you might solve these issues.

**RECOMMENDATION #2**

**Create a financial plan for the remainder of this year, a balanced budget for next year, and a long term strategic financial plan for the following five years. Include anticipated capital needs in the plan (not in the annual budgets).**

You have an immediate need for financial planning. You must create a plan for the remainder of this fiscal year while you are working on your fundraising for next fiscal year. I recommend a small task force of budgeting-savvy trusted individuals to do this work quickly. The planning requires a careful look at your cash flows. You must determine the precise financial needs for the period, create a realistic estimate of the income expected during the period, and determine the size of any reserves you are able to use to meet those needs. After that cash available / expenditure estimation is created, the team should develop several possible cost-cutting scenarios if necessary.

Deficit budgets should be a rare practice. I recommend you prepare a balanced budget for next fiscal year. This involves recognizing the choices you *do* have and making clear decisions to bring your finances into balance. A balanced budget will involve the education and enlistment of the congregation. Your budget creation process is not clear. It will help to make the process visible and understood by all members. Inviting creative input from leaders into the process of determining the best ways to balance the budget may be helpful, not only in uncovering new possibilities, but also in developing engagement, trust and a sense of ownership.

A balanced budget for next year will necessarily be part of a longer-term strategic financial plan to meet the vision of the congregation in the years to come. I have attached a

spreadsheet sample five-year planning tool with this report. Making the plan includes anticipating numbers of members, average pledge size, staffing needs, and other changes in expenses due to changes in circumstances. You should necessarily include possible changes in revenues or expenditures for your two properties beyond the core facility.

During my weekend some members expressed their anxiety about the Bergfried property. Those who are attached to it seemed anxious that it would be sold. When it came up, most seemed unattached to the property, and not deeply interested in what it might offer. Despite your extensive process to determine what to do with the Bergfried property, I sensed that most people do not feel that a long-term decision has been made. I would posit that this ambiguity is because of a disconnect with the mission of the church. What was clear to me through my questioning and conversations is that Bergfried is not serving the overall mission and vision of the congregation in a way that is warranted by such an important asset. The property and the congregation deserve more. I found myself repeating to people, "You are not a land trust. You are a church with a deeply important mission and a powerful vision. Bergfried must serve that mission and vision."

People also discussed the fact that nothing has been done yet with the Argonne property with anxiety, but that anxiety seemed laid to rest through understanding that, as an urban church, purchasing a contiguous property when it's available, is generally a good strategy, even if you don't have an immediate plan for it. I was concerned by a few people who suggested that the price paid for the Argonne property was too high by a significant margin. This kind of anxiety over a decision can be damaging to the spirits of a congregation and is divisive to the membership. I do not know anything about Kirkwood property values but I do know that this represents lack of trust in the leadership even if that is not explicit. The past contains stories from which we can learn and grow. When we focus on what we regret we have a hard time seeing the possibilities available to us.

It is important for the congregation to encourage a culture that looks forward with its mission and vision at the forefront, to reject the culture that looks at the past with regret and anxiety. Developing a strategic financial plan in a manner that engages congregational input and sharing it with the congregation will help build the positively focused, mission-centric congregation.

### **RECOMMENDATION #3**

#### **Share organizational information. Give updates on finances and properties.**

It is important for the congregation to be kept in the loop about finances in order to reduce anxiety. In many congregations this can be very simple to achieve. It can be done through information available on the website, in the office and/or during infrequent congregational meetings. However, when a congregation is in high anxiety about finances and/or in ministerial transition, it's important to go beyond the customary communications. And you are in both of those situations.

I recommend that the leadership find extra ways to communicate and engage with the congregation about finances, financial decisions, and the properties. Perhaps, as one congregant suggested, this can include posting a financial statement in Adams Hall. It could

include a brief financial update in your weekly email. You can achieve anxiety reduction by hosting information sessions and asking for input during the budgeting process. Perhaps hosting organizational information and listening sessions by board members after services on Sundays. This might help increase board visibility as well.

#### **RECOMMENDATION #4**

##### **Review what's working and what's not about your budgeting and organizational processes.**

Your congregation demonstrates, through the expressed concerns around the Argonne property decision, the lack of commitment to the decision made about the Bergfried property, the sense of disengagement from leadership and the ongoing issues with budgeting and fundraising, that there are organizational processes that need to be addressed.

When I met with the board, they expressed a concern about the lack of engagement in the congregation. When I had my meetings on Saturday with other members and leaders, they expressed concern about how to be more engaged. This disconnect suggests that members are not seeing paths to leadership or connection with the Board.

I believe this disconnect, at least in part, is fostered by the general culture of scarcity. I interpret it, in large part, as a result of the fact that the congregation perceives itself as "in trouble". (Some people literally thought the doors were going to have to close in six months). People, members, want to help get the congregation out of the trouble it's in but they don't know how.

Members don't want to simply be told, that if they just pledge and give more, they'll be "doing" something to help. In the past four years, your average pledge size increased from \$1,800 to \$2,200 and your median pledge went up from \$1,000 to \$1,200. Involved members have been increasing their pledges and pledge size, and, although there is certainly room to grow, your pledging is good. For congregations of your size across the nation, your average pledge size is above average, as is your pledging income. (see Eliot Chapel by the numbers slides in the presentation deck attached).

With this lens of abundance, I suggest you look at where your processes might be failing you in supporting the trust and engagement of those who deeply desire to bring the congregation out of it's financial woes so it can focus once again on missional work.

#### **RECOMMENDATION #5**

##### **Talk about money. Share your personal money stories with each other.**

Money is probably the most taboo subject in our society today. We talk about sex and politics and medical issues but not about money. I recommend you launch some small group ministry opportunities to share money stories. When we start sharing our personal money stories, we can begin to break out of our collective culture of secrecy, fear and anxiety around money and build paths to connection and possibility.

It's great to start with topics that are personal and help us understand our own and each other's' early experiences around money. Sometimes a prompt can be helpful such as, what was your first bank account? Can you remember a particularly important time when you saved money? Did your family talk about money? Was that a positive or negative

experience? Did you ever feel like you had too much money? Why? What was a memorable experience of giving money to someone?

Once we're talking about our personal money stories it's easier to discuss our congregational money stories. We each have our own stories in our heads about our congregations. What would happen if you asked members: What is the Eliot money story? What would they tell you? What do you wish they would tell you?

I've attached a sheet on sharing money stories developed by the UUA.

#### **RECOMMENDATION #6**

##### **Engage with Rev. Helen in your stewardship activities.**

You have a new blessing, Rev. Helen Carroll, who has been hired as Interim Minister to assist your ministers, Rev. Barbara and Rev. Jim, with various responsibilities of the ministry of Eliot Chapel including the annual pledge campaign.

Reverend Helen was engaged because Rev. Barbara realizes she is not able to commit to full-time ministry and you are in a period of discernment around what your ministry will become given this new information.

In her first week among you at the beginning of November, Rev. Helen met with a group of approximately 20 people to design your next annual pledging campaign. The team's goal is to engage 100 people in the work of the stewardship in this campaign. And the plans sound like fun. I encourage you to engage with Rev. Helen in this work over the course of her time with you. She is a wise teacher with much experience and has a great deal to offer you in this work and beyond.

So my message to every person who is reading this report: you should be sure to participate in the campaign and engage fully with the work Rev. Helen is doing with you. You will be rewarded!

#### **RECOMMENDATION #7**

##### **Take good care of yourselves and each other as you pass through this time of transition.**

This is a difficult time of transition. Even if you were not having budget and cash flow difficulties, you would be experiencing some anxiety around your much loved Lead Minister, Rev. Barbara. Although her lung transplant was a success, and although she is much recovered, unexpectedly, she is not able to serve as a full-time minister. That comes as a shock to you and to Rev. Barbara, which you are just now coming to terms with. You did not plan for it and it's not what you wanted to happen. So this is time to take particularly good care of each other.

Be kind and loving. Hug each other. Sing together. Remember that the world could not possibly need you more!

## **IV. RECOMMENDATIONS IN SUMMARY**

1. Tell yourselves and each other stories of the abundance of Eliot Chapel. Change your institutional money story from one of fear and scarcity to a story of Eliot's gifts.

2. Create a financial plan for the remainder of this year, a balanced budget for next year and a long term strategic financial plan. Include anticipated capital needs in the plan (not in the annual budgets).
3. Share organizational information. Give updates on finances and properties.
4. Review what's working and what's not about your budgeting and governing processes and adjust your processes as necessary.
5. Share your personal money stories with each other.
6. Engage with Rev. Helen in your stewardship activities.
7. Take good care of yourselves and each other as you travel through this time of transition.

Transforming your culture away from scarcity and into the land of being and having enough is a great adventure. You will have road bumps and difficulties as you navigate the way. There will be moments of epiphany and elation. I know you will be able to do it. You are a remarkable people making St. Louis a more just and loving place. You side with love and that is a blessing. Thank you.

Please let me know if you have questions about anything in this report. It was a pleasure to be among you! I am grateful for the chance to help by providing my reflections and recommendations on your challenges and opportunities for you are beautiful! Please let me know if there is any way I can help you along the road.

With gratitude for all you do.

Kind regards,



Rachel Maxwell

Stewardship Consultant, Stewardship for Us  
425.231.8313  
[www.stewardshipforus.com](http://www.stewardshipforus.com)

attachments:

Strategic Financial Plan Template for Congregations S4Us  
Your Money Story Worksheet  
NSW Presentation Eliot Chapel

cc: Rev. Barbara Hadon , Lead Minister  
Rev. Helen Carroll, Interim Minister  
Brian Krippner, Board Chair  
Rev. Lisa Presley, UUA MidAmerica Region, Congregational Life, past primary contact  
Rev. David Pyle, UUA MidAmerica Region, Lead, and current primary contact

APPENDIX A

**Next Steps Weekend Schedule  
for Eliot Unitarian Chapel, Kirkwood MO**

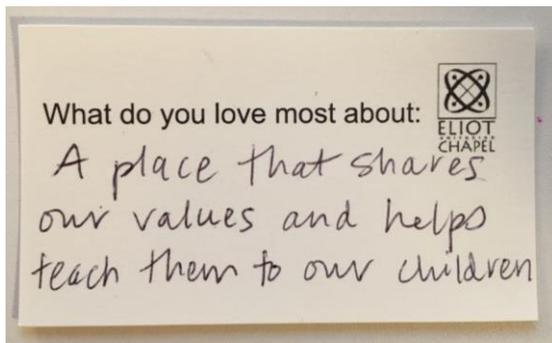
**November 15 to 17, 2019**

<b>FRIDAY</b>	
<b>5:00 PM</b>	Individual meeting with Rev. Barbara Gadon
<b>6:00 PM</b>	Dinner meeting with Board of Trustees & Minister
<b>SATURDAY</b>	
<b>8:30 AM</b>	Buildings and Grounds Tour with Rev. Barbara
<b>9:00 AM</b>	Worship crew – choir and ushers
<b>10:00 AM</b>	RE Families
<b>11:00 AM</b>	Meeting with Staff
<b>12:00 PM</b>	Social Justice
<b>1:00 PM</b>	Covenant groups, membership, adult RE, pastoral care
<b>2:00 PM</b>	Lunch (during memorial service)
<b>3:00-5:00 PM</b>	Stewardship and finance
<b>SUNDAY</b>	
<b>9:30 &amp; 11:00</b>	Brief introduction during services
<b>1:00 PM</b>	Congregational Presentation -- Open to all

APPENDIX B

**Results of Brief Survey**

Fifty (50) small surveys were distributed to those who attended meetings on Friday and Saturday. People were given a small card with the question: What do you love most about Eliot Chapel? Forty-eight (48) people responded and returned the card.



**What do you love most about Eliot Chapel?**

I love most that Eliot provides a framework for people to be inspired to do good in the world.
People + Righteousness
Youth Staff Colleagues
A place that shares our values and helps teach them to our children
The spiritual feeling I get when I sit in that beautiful sanctuary + the fellowship of individuals who want to stand on the side of love
Willingness to work on difficult social issues
Inclusive, intentionally welcoming community! RE
Community support, Social Justice, Welcoming feeling
The people and our mission to put our faith in action - social justice
Thoughtful, passionate people. Noble Mission
Meeting and knowing like-minded people and working together
It makes me ask more questions instead of giving me answers. My service stimulates me to be a better person
many different opportunities to participate
Familiar faces Feels like home!
The chance to sing beautiful music that makes me think about the Big Questions in life, the people I sing with most of all!
Barbara's courage + dedication, community, shared spirituality, tolerance, strength
A sense of community of kind + caring individuals with shared values.
warmth, compassion and support of the people, + the fearless freedom to take my own spiritual journey

Next Steps Weekend Report for Eliot Unitarian Chapel  
Kirkwood MO November 2019

Freedom of thought, religious, spiritual, political
Being able to be myself
The people + the ways I have been involved in the community because of Eliot
The people, social justice, covenant groups
The people
The people
Community
The heart they have -- courage, risk, caring, warmth.
Belonging to a community. Caring for others + being taken care of...
The feeling that it is my extended family supporting me in my spiritual, emotional + personal growth. Someone is always there for me.
Support of UU Principles and history/community as long-term member
Social justice programs, music, Sunday sermons
The universal welcome of a variety of paths, covenant groups, close connection - spiritual sharing
The people/community, music & worship, Rev. Barbara + Rev. Jim, Social justice, community involvement/outreach
Community -- the opportunity to give and receive care and support that feels to me like extended family.
Feeling of community
Covenant groups
Eliot's strong social justice teams and efforts, Barbara's sermons + the music program
Welcoming to all spirits (& the music)
The people, the music, meaningful sermons, celebrations (Bread service, Christmas, + others) Madrigal, convenient location (for me)
The music program, the acceptance of differences among us, meaningful services in which the parts tie in together, the care available to those who need it
Community, music, Bergfried, activities, appreciate pastoral team
Community, music, sermon-generated insights, Bergfried, Social justice actions
Feeling of belonging, Heritage (youth - now) Acceptance, music, invites/demands growth and service
Music/singing, Bergfried + hanging out at the Bergfried table in Adams Hall, Performing in Madrigal, community
Music, people, values, fun gatherings
RE program, music, sermons, mission
Emphasis on Social Justice
People/community, music, Rev. Barbara, Rev. Jim, Staff, Communications, Social Justice, Worship/sanctuary, Location