

VESTRY PAPERS

To Encourage and Guide Those Called by God to Lead Episcopal Congregations



CORNERSTONE

IS A MINISTRY OF

THE EPISCOPAL CHURCH

FOUNDATION

Holy Care of Holy Places

by Annabelle Radcliffe-Trenner

Serving on a buildings and grounds committee is probably one of the most thankless tasks you will ever be asked to do for your church. There is little glamour in maintenance, and most of us live with unrealistically small budgets that result in crisis management care for our churches. Why do we struggle so with maintenance and why is it considered such an inferior responsibility? *If the truth be told, we are indeed the foundation stone which helps ensure a welcoming shelter to those who arrive at our door.*

For those who seek to find a systematic way to provide good, efficient maintenance, read on. For most congregations, maintenance is unplanned, although there is a direct cost relationship between proactive vs. reactive maintenance. *Planned maintenance can save money.* However, before you can plan, you

have to know what you are maintaining. For many of us, this is the first part of the journey to effective planned maintenance.

Begin with a church property register

My recent experience with a dreadful fire at a church in New Jersey has made me aware that parishes first need to know what they own. The Council for the Care of Churches in England provides its churches a property register form; I suggest the same idea for American parishes.

Such a register for your parish should include information on the buildings, their documents, and their contents. Much of this information, while it exists, is unorganized and found piecemeal in many of our parishes. An example: the preparation of

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We dedicate this issue to all who labor over parish maintenance, funding, and repairs — and whose churches emerge as strong, rugged, beautiful places that reflect the love of Christ.

LOCAL ETERNITY

God is in the Details

by Malcolm Young

A storm spinning thousands of miles over the Pacific Ocean drives ahead of it warm but powerful southerly winds and dark, foreboding skies. On this late Sunday afternoon most people have already retreated indoors. I can smell wood smoke in the air and damp earth.

I stand at the edge of the lower lawn where newcomers to this church make their first friends during our summer picnics. Some of us dream that the barbecue area on my right will one day be an outdoor labyrinth for walking and praying. Across from here lie the gates to the columbarium where many who led and loved this church are buried.

Two families chose this day to plant three Coast Redwood trees. As I rest on my shovel and our children play in the dirt, it suddenly occurs to me that for many this may be the holiest place on the church campus. The magnitude of what we are doing begins to sink in.

The trees we plant could die from neglect during a hot summer or they could be alive and exist longer than anything that we do, make or even touch. Biologists will not consider these trees mature until sometime between the year 2500 and 2600 A.D.

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*This Issue:
Buildings and
Grounds*



God is in the Details

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Some living redwood trees are older than the church. The oldest one lived for 2200 years. The world's tallest tree at 368 feet is a redwood. As we carry these trees up the hill for the glory of God we come close to eternity.

Every observable detail says something about our relationship to each other and to God.

One could say this about almost every place on the church campus. Every observable detail says something about our relationship to each other and to God. The immaculate chapel sacristy, the cluttered parish hall, the broken floor tiles in the Sunday School classrooms, our street signs (and no skate-boarding signs), the fraying carpet in the sanctuary and expansive grounds all say something about who we are and about our commitment to God.

Whether we intend to or not, our belief in God becomes incarnate in a thousand details that we may not even notice anymore. They say whether we are welcoming or self-satisfied, whether this is a place that people are passionate about right now or one whose glory days are long over. In the most practical sense they show that we care about

making God accessible to children and the disabled, or that we are only concerned about people like ourselves.

Last winter a family at our church contributed money to redo the floor and paint the fireside room. With the help of a vestry member, the family also installed a gas fireplace. This cozy place communicates volumes to the families now visiting us in order to learn about our new preschool. I believe that people participating in small groups there are now more likely to experience the love of Christ.

We do not cease to participate in making God's love known through the objects that surround us.

As the storm continues to gather force and the first rain drops fall, we finish planting our redwood trees — but we do not cease to participate in making God's love known through the objects that surround us.

The Rev. Dr. Malcolm Young is rector of Christ Episcopal Church in Los Altos, California. In September of 2004, he received his doctoral degree in theology from Harvard University where he wrote a dissertation on Henry David Thoreau.

According to Kirk Hadaway, director of research for the Episcopal Church, parochial reports show that the average age of Episcopal parishes is 105 years old. Where does yours fall? Is there a restoration project that would bring joy to your congregation, like the ringing of a frozen bell?

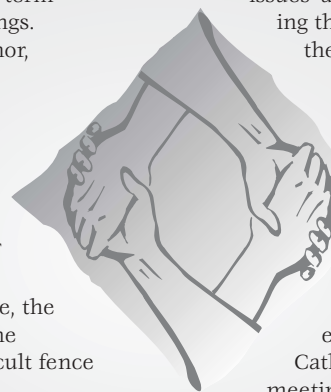
Teamwork, Patience and Humor

Vestry Papers asked wardens from the Consortium of Endowed Parishes their thoughts in planning for long-term maintenance of parish buildings. Teamwork, patience and humor, they said.

"Every vestry worries about roof leaks and building malfunctions, and it can become obsessed with the buildings the church owns," said Sylvia Temmer of Trinity Church in Princeton, New Jersey. "At the same time, the vestry needs to be aware of the mission of the church, a difficult fence to straddle.

"Involved in a major construction project several years ago, Trinity's vestry commissioned a task force to manage the project, made up of representatives from finance, program, and buildings and grounds

committees. Subject to vestry guidance and caps, the task force was able to cut through 'turf issues' and hear all points of view, thus moving the project forward and freeing the vestry."



At St. Andrew's Cathedral in Honolulu, patience is the keyword. "Begun in 1865 the gothic stone structure here was perceived exempt from maintenance issues," says Duane Leach. "So two years ago we came to grips with reality and achieved a top to bottom evaluation of all aspects of our facility: Cathedral, chapel, offices, theater, meeting hall and two kitchens.

"This is a long project. It will require a funding campaign, continued vision and great resolve over many years...but then we are the product of over 100 years of deferred maintenance!"

Editor's note: Making sure that buildings are properly insured often falls under the vestry's care. Acting as an undercover junior warden, I posed some insurance questions to Steve Follos of the Church Insurance Group.

AVOID UNHAPPY SURPRISES

Know Your Insurance Policies

I'm the new warden of St. William's in the Woods. The Deep Woods. I assume that building insurance covers everything, right? Or are there unhappy surprises awaiting me if something goes wrong?

Church property policies come with a deductible that needs to be satisfied with each claim before coverage begins. Most parishes carry a \$500 deductible. Larger parishes should consider higher deductibles in return for premium savings.

Property appraisals are an estimate of what an insurance carrier thinks it may cost to replace your damaged or lost property with new materials. *It is possible to be underinsured at time of loss.* The risk of being underinsured can be reduced by using a property blanket which combines the totals of all the properties you own.

Insurers appraise the building itself but use a percentage of that value to insure your

contents. You should have an inventory stored off premises to make sure all of your personal property is replaced following a loss. *Video inventories are popular because of the speed in which they can be done.* Another option is to have your youth group go to each section of your property and write down anything they see that is not a part of the building.

The main exclusion under property insurance is wear and tear. Insurance is different from a warranty. For example, a roof that is 100 years old and has never been worked on would not be covered if the loss was due solely to its age.

Flood and earthquake damage are also excluded from most policies; coverage can be purchased from your insurer for an additional premium. These coverages

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Hats off to Trinity Cathedral in Cleveland and the Diocese of Ohio! Through a major restoration project, the Cathedral and diocesan offices are all part of a vibrant center for liturgical, cultural and artistic events. A new geothermal heating and cooling system undergirds the physical plant, saving an estimated \$43,000 a year in heating costs. Italian-style piazzas connect the buildings, reinforcing an open, inviting, restful, and refreshing presence.

HOW DOES IT WORK?

Develop an "Owner's Manual"

by Leonard Freeman

How do your boilers work? Where do you go to turn on, or down, or whatever, the air conditioners?

The fire alarm has gone off in the middle of the night and someone from the alarm company is on the phone with you...because your church is between clergy, and someone put your name down as the contact "in the meantime." Do you know the alarm code? Is it just a wiring problem caused by the recent electrical outage? Or should the fire department be called?!?!?

Welcome to the world of church maintenance. And that's just for starters.

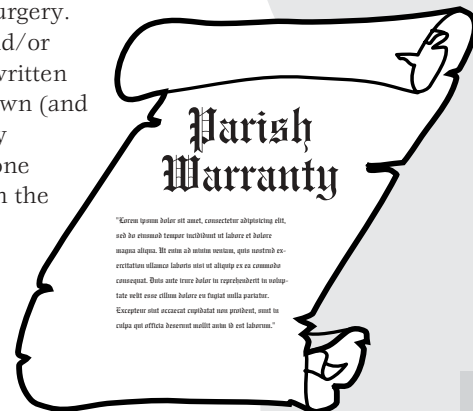
Most churches, big or small, have systems upon systems devised by nice, well-intentioned and even skilled people — staff and volunteer — who then moved on, died, or just forget what they did in the first place.

Whether it's a copy machine blinking at a stumped volunteer, or a caterer looking at some piece of parish kitchen equipment saying, "How the heck does THAT work?" someone once knew all the answers, and where to kick the machine. But now it's you...and you don't have a clue.

Put it all together

The answer is not brain surgery. It's a parish machinery and/or maintenance manual...a written record that gets passed down (and a copy or two tucked away somewhere in case someone accidentally walks off with the original). How to do it?

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“Owner’s Manual”

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- ✦ Start where you are with every warranty/instruction manual you can find in the office or in the sexton’s closet. Gather them all together and make some copies.
- ✦ Ask Old Joe and Sally. Get the former sextons and/or buildings and grounds people in and walk around with them. It’s amazing what comes up when you walk into a basement and they say “Oh, that switch over there? Doesn’t work...you push this here, and then turn that.”
- ✦ Ask the building committee about previous construction. Things are often different than what is on the plans. Some things were left off or altered in the actual doing, and somebody knows what and why.
- ✦ Ask the parish secretaries, current and former. They’ve probably been asked just about everything by someone along the way and had to figure it out, or who to call. Specific questions can be helpful here. “Where’s the XYZ?” or “Why doesn’t the dial seem to do anything?”
- ✦ Ask former clergy. On a hot July Saturday it was a rector or vicar the bride’s mother was hollering at about the air

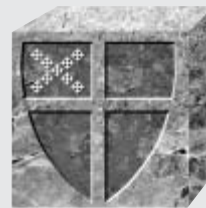
conditioning. Trust me, they know lots of little stuff – and they know who else to talk to.

- ✦ Look in the closets. Lurking in them will, no doubt, be lots of things you DON’T need (and should be thrown out, but that’s for another day). You just might find plans, ledgers, records, warranties and more.
- ✦ *And then...just write it down...whatever you can find.* Don’t worry about perfection. Something IS better than nothing. Alphabetize it by broad obvious titles so regular folks can hunt through it, and keep it handy, as in the office or sacristy.

***Don’t worry about perfection.
Something IS better than nothing.***

And don’t forget to throw the new material in as you go forward. Someone someday will be very appreciative.

A priest for thirty-five years, the Rev. Leonard Freeman has spent countless hours foraging in various church basements and closets for information not written down.



*Heaven is my throne
and earth my footstool.*

*What house will you
build for me, says
the Lord?*

Acts 7:49

*When a flood arose, the
river burst against that
house and could not
shake it, because it had
been well built.*

Luke 6:48

Check out these Resources!

Is it time for your planned giving campaign to start? Need help thinking through your stewardship campaign and coordinating it with a legacy drive? Want to encourage parishioners to consider writing a will? Contact the **Episcopal Church Foundation** at www.EpiscopalFoundation.org or call (800) 697-2858.

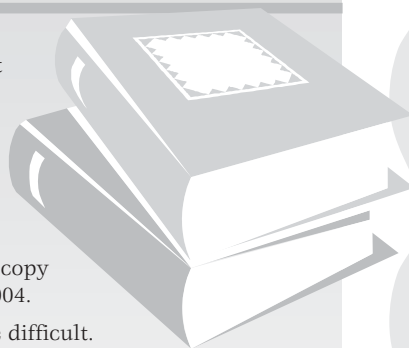
The **Episcopal Church Building Fund** offers printed materials, workshops, and expertise on the planning process for your church’s building project. You can even play an online game, testing your knowledge. Visit www.ecbf.org to purchase a copy of *A Congregational Planning Process* or call (800) 334-7626 ext. 6004.

Determining the best professional to bring in on a project can be difficult.

Partners for Sacred Places’ Professional Alliance helps congregations find reliable professionals, from architects to stained glass artists, who specialize in historic religious properties. **Partners** also sports an Information Clearinghouse for practical advice in fund raising, property maintenance, repair and community outreach. www.sacredplaces.org

Planning to embark upon a capital campaign in anticipation of a new church building? Contact **Holliman Associates**. www.hollimanassociates.com or call (800) 516-8322.

For environmental concerns associated with your construction or restoration project, visit **The Regeneration Project** – an interfaith group dedicated to making and strengthening the connection between faith and ecology. Congregations are invited to enter into a congregational covenant through the Interfaith Power and Light Program and learn ways in which they can use renewable energy and cost effective measures in their buildings. www.regenerationproject.org or call (415) 561-4892.



*Next Issue:
Your Spiritual Life*

Holy Care of Holy Places

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drawings for a church can cost between \$6,000 and \$20,000. Most churches have them, but they are often stored in a back room, easily lost to a fire or flood.

Maps, drawings, photographs, deed restrictions, lists of funds and benefactors should be kept in your register. Include as well a list of building contents: furnishings, stained glass, art and sculptures, bells, organs, textiles, books and sheet music.

Use your camera to make this process easier. Vestries also need to understand the historic significance of parish buildings, chronology of construction, building materials, and any deed restrictions.

Condition assessment

Once you have established what you have, you then need to know its condition. Inspection of religious properties is a critical part of putting the planned maintenance puzzle together and helping your parish to be a warm and welcoming space. Why is this step so important?

- ✦ It saves money.
- ✦ It allows good fiscal planning and budgeting.
- ✦ It anticipates major capital expenditures and encourages good building maintenance planning.

Quinquennial (every five years) inspections have been mandated by the Church of England since the '60s for all churches, and I recommend such a process for American churches as well (see right).

A quinquennial plan takes on the big picture and helps determine the most urgent priorities. Prepared by a professional, the quinquennial report should provide detailed photographic evidence of deteriorated conditions, along with a cost estimate of projected work. The other advantages of a quinquennial is that the work is sensibly phased and results in successful fund-raising.

Scheduled maintenance

You are now ready to move forward with a scheduled maintenance plan. Develop a realistic budget and checklist for each season, including:

- ✦ Gutters and downspouts must be cleaned frequently.
- ✦ Maintenance of machinery and equipment must be done regularly and the best prices for this type of work are

at the end of the season, e.g., have the furnace serviced in the spring *after* the heating season.

- ✦ Building materials must be repaired appropriately. Respect the value of older materials. Remember a one inch piece of wood on an old window frame has approximately twenty growth rings as opposed to four growth rings in a new piece of wood.
- ✦ Schedule repairs logically. For example, if scaffolding is required to change a light bulb, use the scaffolding to change *all* the light bulbs at the same time.
- ✦ Check your plants. When they are close to buildings, especially near sedimentary stones, they form an expensive problem because they encourage biological growth, often resulting in rapid deterioration of the stone mortar.
- ✦ Test the electrical systems and lightning protection systems every five years.
- ✦ Develop detailed schedules for cleaning each room and surface. This will help the sexton to plan and budget his cleaning maintenance work.
- ✦ Include the sexton in meetings because he usually knows more about the buildings than anyone else!

A maintenance manual

Tracking maintenance is best done by keeping a church maintenance manual and it should be the sole responsibility of one vestry member. A manual should include committee members, an emergency contact list, approved contractors, monthly maintenance schedules, inspection reports, maintenance budgets, long-range plans, meeting minutes, and technical information on repairs.

It is a long road ahead for many of us, but with God's guidance we can pass on to future generations well maintained holy places.

A native of England and a member of Trinity Episcopal Church in Princeton, Annabelle Radcliffe-Trenner is a founding principal of Historic Building Architects, LLC, in Trenton, New Jersey. Named "Young Architect of the Year" in 2002, she is committed to helping those who care for buildings in the public realm, including historic churches.



To best assess what needs fixing and when, the Church of England requires quinquennial inspections — i.e., wear and tear assessments every five years. Repairs are then prioritized:

Urgent work requiring immediate attention.

Necessary work recommended to be carried out within the next five years.

Desirable work including future major capital investments anticipated within the next ten to fifteen years.



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Director, Cornerstone

The Rev. L. Ann Hallisey

AHallisey@EpiscopalFoundation.org

503 Fourth St., Suite C
P.O. Box 73944 (mail)
Davis, CA 95617

Editor

The Rev. Lindsay Hardin Freeman

VestryPapers@aol.com

Editorial Associate

Karen Greenfeld

Research Assistant

Susan P. Johnson

Circulation Assistant

Marilyn Bond

Design/Production

Monarch Communications

Mission

To inform, inspire and affirm
Episcopal vestries in their work.

Subscriptions

\$35 annually. Mailed in
packages of 15 copies per issue.
\$25 annually for electronic version.
Published in January, March, May,
July, September and November.

Call Cornerstone at (877) 644-9941
or subscribe online at
www.EpiscopalFoundation.org

Insurance Policies

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typically have a deductible that is a percentage of the building value versus a flat rate deductible. There are typically larger deductibles for hurricanes if you are in a coastal region.

What about the organ? Or that lovely antique picture in the altar guild room?

The organ is considered a part of the building and covered under your building values. It is always a good idea to have your organ appraised to be certain it is included in the building value at the proper limit.

Basic church policies come with a limit on the amount of coverage for fine arts. Parishes should determine if they have adequate limits to cover these valuable items. A vestry should have its parish's fine arts appraised and scheduled on the insurance policy.

Our treasurer's third brother-in-law has a small insurance company who says that "Allied Mutual Wonderful Insurance" can cover us at 40% less than our current coverage. Budgets are tight so that sounds attractive...but how do we know that we won't be making a mistake?

It is always a good idea for a vestry to have insurance company representatives make a presentation before making a change.

There are usually coverage differences that account for premium differences. The vestry may decide that the risk is worth the premium savings but should understand and decide how conservative or aggressive it wants to be in taking on risk. Most parishes would rather pay a little more premium than have the responsibility paying for a large uncovered claim.

Vestries should ask their insurance agent to look at proposals from other companies and compare the differences in the programs.

Part of our roof blew off, but the insurance adjuster says it's not really his problem and has come in with a settlement that will cover only half of the expected replacement. Is that it? Are we just out of luck?

Most policies are written as replacement cost coverage. This means property is covered for the cost of new materials of like kind or quality. After your deductible, you should receive a check to cover the cost of replacement.

You may have actual cash value coverage. This type of coverage accounts for the depreciation of property. So instead of getting a check to replace the damaged property, you receive a check for what it is worth at time of loss.

If you have replacement costs and are being asked to settle for an amount that is half of what it will cost to have the work done, you should go directly to the carrier who is covering the loss. Support your claim by providing bids for the work that are higher than the offer to settle.

If you still feel you are not receiving a fair settlement, you may seek legal counsel or the help of a public adjuster.

A resident of Skippack, Pennsylvania, Steve Follis is a vice president of the Church Insurance Agency Corporation, which is overseen by the Church Pension Group. Church Insurance insures approximately 75% of Episcopal parishes and 82% of Episcopal dioceses.

You are not alone

Find out how others solve challenges in their parish.

Vestry Papers is starting a new, online discussion

group open to all subscribers, both laity

and clergy. Join the group at

www.EpiscopalFoundation.org

