

The Medicine Lake Method

A fresh look at parish finance from a church musician's point of view



A depleted Medicine Lake awaits the Spring melt

It was back in 1931 that the fine Father Willis organ in our historic parish church underwent its last major rejuvenation. The organ has survived more than the proverbial three score years and ten without significant money spent on its upkeep, a minor miracle considering that pipe organs generally require a complete overhaul once every thirty years or so. But there is a price tag to this neglect. In 2009 the cost of the work on this instrument to make it fit for the next eighty years could be as much as a £1/4 million. It is a sum that causes the PCC to bury its

corporate head in the sand, especially coming soon after a not totally successful attempt to raise around £1/2 million for desirable upgrades and cosmetic improvements to the church fabric plus some essential repairs.

To emphasise that music comes last in the financial queue, the choir's scarlet robes were little more than a collection of rags, and the choir were forced to beg the PCC for the cost of replacements. The scores from which they sang were stained and musty smelling from age. The only occasions

when they performed contemporary repertoire were when the music was borrowed.

It is all too easy for music to be neglected in terms of a church's financial priorities. It is not there for all to see when entering the church, and if it sounds alright, how is it possible to inspire the congregation to raise money for it? When it comes to bricks and mortar the fundraisers and the donors can enter the church, look around, and with quiet satisfaction say to themselves 'I contributed to that'.

So, I tried to come up with a way of raising money for the music that would minimise the necessity for appeals or even PCC approval in the year-in year-out running of the church.

I knew the greatest music expense would be the periodic refurbishment of the organ. The organ builders told me this should be done every 30 years, at a cost of about £60,000 at today's prices. To this I added periodic replacement of choir robes, hymn books, maintenance and replacement of music instruments, purchase of new music. The bottom line was a straightforward £6000 or under per annum, hardly a bank-breaking sum; and a thirty year cycle.

Therein lies the problem. Our church treasurer did not like 'pots of gold', and would see a fund, which at its maximum would be buoyant enough to have £60,000 drawn from it as just that. Money in the bank is not money working for the church, a view with which I empathise.

At that point I more-or-less gave up, calculated how long the organ would keep going and equated it with my

retirement date, and thought how convenient it would be to leave the problem for someone else to sort out. Unfortunately the Father Willis had other ideas, and at a service involving church congregations from throughout the deanery on Good Friday the motor seized up, setting off the fire alarms in the sermon, and causing the church to be evacuated. Added to which I live in the knowledge that one of the brick piers on which the organ is built is slowly collapsing, and that one day I may walk in to discover that the instrument has literally keeled over.

Shortly after Easter I holidayed in the Canadian Rockies, and came across Medicine Lake in Alberta. This lake partly empties and refills every year. It has sumps along its bottom which drain it continually, and how much or how little depends on how full the lake is. But it never empties, because the seasonal snows that fall in the mountains around fill it again as they melt.

In a moment of realisation, it occurred to me that in the mechanism of this lake was the model for church finances I had been trying to find. Over a thirty year period there will be times of heavy and low expenses, and they can be planned by-and-large to fit the calendar of how full the financial 'lake' is. There would be no 'pots of gold' as such, but one financial reservoir for the whole church from which all predictable expenses would be drawn.

It begs the question of how the reservoir would be replenished, especially when the church is at a low ebb. The key word is 'predictable', knowing what is coming, like the change in seasons. When the lake is low, we

know it is going to refill, not because we see the water flowing in, but because it snows.

With the church, when we can see that a lean period is ahead, this is the time for mission, to inspire people out there that the church has something to offer. They are our snow, they are spiritually frozen, and their existence means that the church's appeals are not for money, we are pretty fatigued with those, but that the motivation is toward mission, looking outwards. Initially the thought that that new people would be brought into the church to increase its revenues did not sit easily with me. But in practice it does not work like that, at least not in our church. New members mean an increase in the diocesan quota payment long before they become committed in their giving, so there is a financial cost initially, not to mention the cost of mission, before those new people are spiritually fuelled to the extent that they wish to support the church financially. I find it difficult that a church which is successful in bringing fresh blood into the Christian fold should effectively be penalised by the diocese for doing so, and change is needed there. Added to which, in my experience there is a three-way direct equation between a church's fundraising, its spiritual vitality, and its mission. The church community's health goes awry when the equation no longer balances, if for example, sensational manifestations of the spirit become an end in themselves, or shekels are put before souls. So it is vital that nothing upsets the trim, as far as that is possible in a church that remains dynamic and contemporary; and initiatives when lean times are forecast should look first towards the people who might just be fresh snow,

rather than agonising about sources of revenue.

If our congregation is analysed by age band, there are some obvious holes, notably from teenage to retirement. Recently a couple from a local house church held their wedding in our church. As I looked down the nave at the faces of the congregation I saw one of our missing generations – row upon row of spiritually involved young people. It highlighted the value of working in symbiosis with the house churches that have the vision but not the architecture or the liturgy.

Local house churches have shamed us in another way too, in terms of overseas mission, and by what they have achieved person-to-person by going out into the developing world. But their efforts tend to be fires that flare up and then die, and again I feel that a symbiosis with the more substantial missionary organisations supported by the Anglican Church would let the flames burn both brighter and longer.

Under our present financial system, missionary giving comes way down the list. As a member of the congregation, I am weary of appeals for money for building-associated causes, especially when my heart tells me that money should be going into both mission and worship. But this is where my Medicine Lake model falls down. At least two of our church's recent appeals for building-related work would be giant chambers opening up under the lake, draining vast quantities of its water, threatening all that lives within it and delaying its capacity to refill. Could they be replenished by Government grants, lottery money, funding from Trusts? In my experience those are all about as

predictable and likely as snowstorms in the Sahara. Added to which there are no free lunches – they come with strings attached. Ancient buildings are not a problem for house churches, who rent a school hall for their meetings, but it is crippling for the established church which has inherited valuable buildings, and which feels a responsibility to preserve them for the appreciation of present and future generations.

I have served on two PCCs. The first dedicated time to prayer, and the thrust of its agenda was God's people. The second rarely has time for extended prayer, and tends towards a 'thing' oriented agenda. The first church flourished, the second hovers near deficit. I suggest that a PCC agenda should only ever have three items: - 1. God, 2. His People, 3. Everything else.

In our church we are living with the long term consequences of the whims of some very wealthy vicars in Victorian times who rebuilt and extravagantly embellished large sections of the edifice at their own expense. Today their work is the subject of preservation, and to update their vision would arouse fierce controversy. Yet when those vicars tore down and altered large sections of the ancient building, did those responsible think for a moment that there might be a future age of contraction and uncertainty, when the wealth poured into the structure might, through its maintenance and repair, cripple the church's ministry? In many cases we are spending a fortune to preserve a Victorian pastiche of the ancient original, which was financed by personal wealth and ambition rather than that of the parish.

Why should the church not move on and be housed more adaptably, in buildings that represent contemporary artistic expression, and which are responsible in their consumption of environmental resources? When our church authorities bailed out of their £1/2 million project before it was completed they left the next generation with the cost of scaffolding the whole of the interior of the church all over again, and for the second time in a decade they were forced to sell property assets. What is more, they had replaced a low maintenance low energy lighting system with one that consumed more energy and was less reliable, although partly more effective, all with the approval of the DAC. Less than a decade later it has had to be replaced, along with an equally unsatisfactory sound reinforcement system. It is a perfect illustration of why such things should be left to professionals with a national perspective and experience. In any case, our diocese already refers enquiries for advice on routine building matters to a national resource. Let the beautiful buildings of the past be preserved by those who are professionally equipped to put their aesthetic beauty in perspective with contemporary local needs and who have the requisite finance to do a proper job, and thereby free DACs and PCCs of the huge financial and aesthetic responsibilities they are not always competent to maintain.

A vicar friend in the North of England was bold enough to abandon his church building. His 'Waterloo' church was a prohibitively expensive liability, yet the authorities would neither finance its repair nor allow its redevelopment in order to free money for a new church, so the congregation decamped and now

meet in a school, just like a house church. Without the burden of bricks and mortar, the revenue the church generates is primarily for the benefit of its people.

But that church still has to pay a hefty parish quota to their diocese. It, like my church, has to slot into the hierarchy of the Church of England. Why do we need to pay a Diocesan Admin. Department to pay our vicar, when we could, as with some free churches, pay him directly? How much of this hierarchy is really necessary? I suggest the only professional staff a diocese needs full time are a Mission officer, a Pastoral officer, and an Admin. officer. In a diocese where a priest can expect to have pastoral responsibility for up to six parishes, the financial resources are being spread very thinly at the end where it counts. Since a dedicated priest is likely to work just as hard as a Bishop and to endure at least as high levels of stress, why do higher members of the church hierarchy need higher salaries? Surely if a minister is Christ-centred in his work, the honour of serving at a higher level in the hierarchy should be enough.

What is obvious is that for my Medicine Lake model to work, individual parishes need to be free of the huge financial burdens that come with both a cumbersome hierarchy and ancient buildings. What encourages me about my model is that it has faith in the future, and I find that good in an age so pre-occupied in the preservation of the past. The present has been feared as being too radical for too long. It is time we moved forward, put more faith in our people, and shed the millstones.

Our church treasurers have probably been more skilled than most. Not only do the accounts balance, but we are able to see month upon month how we are doing financially. Their buzz-word is 'prudent' – not a word that endears itself to me as a musician who knows that prudence rarely created anything inspiring. (You won't find it on anyone's lips in the New Testament either.) But the main thrust of the accounting is annual and that is the next problem of my Medicine Lake model, because what one treasurer does now has to hold good for another treasurer in thirty years time. As for the calculation of emptying and replenishing over an extended period, it would require a guide that would allow the PCC to predict and plan long-term, something more complex than a simple balance sheet. It would have to be a model which users could have much more confidence in than a financial or weather forecast! Like the builders of the ancient cathedrals, it would need faith from those at the beginning of construction that those at the end would continue to follow the plans. Looking at some of the cathedrals, that might be difficult. Every parish would have to be a financial Salisbury.

A recent idea from the Archbishop of Canterbury has given me hope that something might be possible, namely that of Credit Unions. By their nature these have to continue medium to long term, and ownership lies with the church, the community, the parish. Their *raison d'être* is people-centred, but they could provide the financial reservoir to see churches through times of financial crisis when housekeeping expenses become overwhelming.

Medicine Lake has resisted attempts at intervention by man. It remains as created in a wilderness place, millions of years before man, let alone the Christian church, appeared on the scene. Man has now learned to preserve and wonder at this natural phenomenon that God has given us and not to intervene. The wilderness does not get a good press in the Bible, but maybe in Medicine Lake it has a lesson for us which will allow our churches to 'blossom as the rose.'

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