United States Congregational Financial Officer Handbook

By
The Presiding Bishopric

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Introduction

How to Use This Guide

This guide provides information and guidelines on the role, responsibilities, and duties of a congregational financial officer (CFO). Refer to this guide when you are unsure or have a question on any responsibility or duty.

There are two additional documents that serve as addenda to this guide. These two documents provide instructions for the CFO to process and account for contributions. The first addendum is for the CFO who is doing online processing of contributions using the Ministry Information System (MIS). The second addendum is for the CFO who is doing his/her processing using paper forms.

While this guide is written primarily for the CFO, it is also a tool for the mission center financial officer (MCFO).
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Profile of Congregational Financial Officer

Overview

Welcome

Congratulations! You have agreed to serve your congregation as financial officer. We in the Presiding Bishopric welcome you to your new role in the vital ministry of stewardship. As you serve your brothers and sisters in Christ, you will experience personal growth while helping your congregation with its mission in the world. This is a sacred calling, in which we are honored to stand with you.

The role of the financial officer is multifaceted, providing the opportunity to minister to members, friends, and the community in both formal and informal situations. The financial officer is called upon to maintain and report on the financial records of the congregation, see that the financial obligations of the congregation are met, and receive the contributions of the congregation, among other duties that are detailed in the following pages. This is a sacred trust, which we are honored to share with you.

Remember that you have been given a set of principles in A Disciple’s Generous Response to guide you in the ministry you provide as a financial officer. With this ministry comes the responsibility to be a disciple of Christ: to serve, to love, to teach, and to be compassionate with each person whose life you touch. We pray that you will be sensitive to each individual's needs and special circumstances, no matter how they come to you.

As a representative of the Presiding Bishopric and the mission center financial officer, the congregational financial officer is first a minister and second an officer of the church. You may also be a mentor to others who assist you in this role, so that the ministry and stewardship you provide will continue in the future.

Continued blessings as you provide ministry and service to the church.

The Presiding Bishopric
The Profile of a Congregational Financial Officer

Congregation financial officers (CFO) are appointed by the mission center financial officer (MCFO) in consultation with the mission center president and congregational pastor and are sustained by a congregational conference. The CFOs function on behalf of the Presiding Bishopric and are supervised by the MCFO. As such the MCFO must be a signatory on all congregational financial accounts. The CFO, as part of the congregational leadership team, supports the pastor and is accountable to the pastor and the congregation.

The specific duties of the CFO in the United States are summarized in the following profile. In nations where adjustments to this profile are required, it is the responsibility of the field apostle to work with the Presiding Bishopric in developing appropriate modifications.

Ministerial Activities

- Teaching and preaching of stewardship
- Teaching the principles of A Disciple’s Generous Response (financial stewardship aspects)
- Promotion of incorporating the principles of A Disciple’s Generous Response into members’ daily lives
- Promotion of church goals through preaching, teaching, and presence in the congregations
- Providing ministry through the use of the Oblation fund

Financial Management

- Responsible for congregational assets, to include:
  - Developing and monitoring of annual conference-approved budgets
  - Timely reporting of mission tithes contributions
  - Timely processing of contributor reports
  - Maintenance of contributors’ addresses
  - Collecting, receipting, and accounting for all congregational funds
  - Support of annual audits of the congregation’s financial records
  - Coordination of the offering envelope program
- Representing needs and use of world and local mission tithes

Competencies

- Competent ministerial skills in representing stewardship and A Disciple’s Generous Response
- Detailed knowledge of A Disciple’s Generous Response
- Financial management skills
- Basic computer skills for processing contributions online under the Ministry Information System (Shelby)
Additional Details on the Profile of the Congregational Financial Officer

The congregational financial officer is appointed to minister in all areas of stewardship. This is a call to render spiritual ministry to the members and to assist them in responding in practical ways to the ministry of Jesus Christ in their lives (Doctrine and Covenants 147:5a). The CFO administers congregational finances. The responsibilities of the CFO fall under several categories.

Administrative

- To chair the congregational stewardship or finance committee, if applicable.
- To serve as a member of the congregational building committee.
- To promote, collect, and account for all contributions to the church; to create and deliver official receipts to all contributors; and to make reports as needed to other jurisdictional leaders.
- To work with the pastor in budget preparation and development of financial policies and goals to support the intent of the budget. Budget should reflect the mission of the congregation. Management of the budget, including making disbursements, falls within these guidelines.
- To annually review insurance coverage on all church buildings and contents to ensure that coverage is adequate and current.
- To provide ministry to those experiencing difficult financial circumstances, by identifying their needs and disbursing Oblation aid to them within the appropriate guidelines. Individuals in the congregation trained in this area, perhaps a deacon, might assist in this important ministry.
- To be responsible for assisting the building supervisor and/or coordinating the maintenance of church properties, including the annual maintenance of the heating/cooling system and all fire extinguishers.
- To provide input on the sale and/or purchase of property as well as the construction, renovation, and improvement of buildings.
- To serve as a member of the Congregational Leadership Team, along with the pastor and other key members of the congregation.

Stewardship Education

- A consistent and well-conceived plan of year-round stewardship education falls in the area of responsibility of the CFO.
- Because of the basic concern for the spiritual welfare of the membership in the area of temporalities, the CFO is challenged to know the programs of...
ministry. The financial officer should be familiar with programs of ministry and resources available from the World Church and mission center.

- As financial officer, the CFO is aware of the financial goals and needs of their congregation, mission center, and World Church.
- The CFO understands and strives to incorporate the principles of A Disciple’s Generous Response into his/her life. Information and resources for A Disciple’s Generous Response are on the following Web page: http://www.CofChrist.org/bishop
- The CFO should understand the philosophy of stewardship and the elements of A Disciple’s Generous Response in order to teach these principles to members of the congregation.
- The CFO, in conjunction with the priesthood, encourages members to respond in all areas of stewardship and the principles of A Disciples Generous Response.
- The CFO promotes special World Hunger Emphasis Days included in the annual World Church calendar.
- The CFO also promotes other special offerings as designated for the Community of Christ membership.

**Record Keeping**

- Contributions are used for the purpose for which they are given. Therefore, it is important to maintain an accurate record keeping system. The system may be either electronic or paper based. The MIS system provided by the church is a good electronic record keeping system.
- The CFO or sustained assistant maintains a bank account in the name of the church.
- If online processing is not used, the CFO may order supplies as needed from Herald House. Also, the CFO may reproduce the forms found in the Appendix.
- Communicating with the membership is crucial in all avenues of church life. The financial officer and pastor will periodically report financial status to the congregation.
- The CFO will ensure that adult and child offering envelopes are provided for the congregation through the monthly mailer program.

**Line of Responsibility**

**Level 1**

Congregational Financial Officer (CFO)

**Level 2**

Mission Center Financial Officer (MCFO)

The mission center president and/or MCFO serve either in a dual role or as two individuals in their respective assignments. The MCFO is considered to be an extension of the Presiding Bishopric in the mission center to which he or she has been assigned.

CFOs are supervised by the MCFO but are accountable to the pastor and the congregational members they serve.
Selecting the Right Person for the Responsibility

Criteria/Qualifications

- Lead by example in personal stewardship response as seen in the principles of A Disciples Generous Response.
- Financially supports the church through local and World Mission Tithes.
- Be a person in whom people have absolute confidence.
- Be able to delegate responsibility and supervise the work of assistants.
- Has a vision of the total mission of the church and the role financial resources play in that mission.
- Has a positive testimony of the church and its mission as it relates to the world and their congregation.
- Be capable of public ministry with communication skills for reporting, corresponding, and motivating others.
- Be sensitive to the plight of those in need and knowledgeable about Oblation ministries available for members and friends of the church.
- Assist the congregation in developing ways to respond to community and/or national disasters.
- Safeguard the privacy of others.

Appointment Process

1. The presiding officer (pastor) makes a recommendation of the congregational financial officer to the mission center financial officer. It is expected that the MCFO and pastor will discuss selections when changes are necessary in order to assure acceptability. Once a candidate is selected, the MCFO makes personal contact with the individual and explains the CFO’s responsibilities. This will ensure that, before an individual accepts the appointment, there is an understanding of what is expected.

2. If the candidate is able and willing to accept the responsibilities of the CFO’s role, the MCFO makes the appointment by a letter to the new CFO and advises the pastor by a letter to the pastor/congregation relative to this appointment. It is the responsibility of the pastor to present this appointment for a sustaining vote to the annual congregational conference held for the purpose of election of officers. The CFO may choose qualified persons to perform certain tasks related to the various responsibilities of the financial officer. It is wise to consult with the pastor as these appointments are made. After congregational conference approval, the MCFO will process the appointment. The CFO is supervised by the MCFO but is primarily accountable to the pastor and congregation.

3. The MCFO is responsible for updating the Ministry Information System with the name of the new CFO. If the new CFO will be using the MIS system, the MCFO will see that the CFO gets appropriate access and training on the system. If the new CFO will be doing paper processing, the MCFO will send an e-mail request to Herald House to supply receipts, report forms, materials, and resources to the new CFO.

Resignation and Replacement Process

If it becomes necessary for a CFO to resign, contact should be made immediately with the MCFO and pastor.
The replacement procedure for CFOs is the same as outlined in the appointment procedure described above. If a replacement is necessary in an inter-conference period, the newly appointed CFO should be sustained as soon as possible at a congregational conference.

An outgoing CFO gives all funds, records, and supplies to his or her replacement upon authorization from the MCFO.

Within 30 days of the resignation, a complete cash audit should be made. The MCFO would make necessary changes in the Ministry Information System.

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### Getting Started

#### Building the Team

The CFO, in consultation with the pastor, selects and appoints assistants whenever it is beneficial to do so. A number of circumstances could exist to make this desirable. When a congregation has a number of persons who have gifts in one or more areas of stewardship ministries and financial affairs, it is appropriate to use and develop those gifts.

In larger congregations, it may be difficult for a single individual to minister alone in all of the areas of responsibility that make up the duties of the CFO. The CFO may appoint as many assistants as necessary, allowing the circumstances of the congregation and the efficient functioning of the congregation to be a guide.

#### Receiving Support

The MCFO is there to provide support to the CFO, who then supports the assistants. Both initial and ongoing support should be provided.

#### Initial Orientation and Ongoing Support

Whenever a new CFO is appointed, the MCFO should provide a thorough orientation. In addition, the new CFO is encouraged to consult regularly with the pastor. Because the volume of material presented to a new CFO may make it difficult to find information, even when it is within the material presented for study, it is always appropriate to ask questions. The MCFO should set up a mentor for the new CFO.

#### Supplies and Resources

Online resources are found on the following Web page: [www.CofChrist.org/cfo](http://www.CofChrist.org/cfo). Questions and assistance may be obtained by sending an email to mcfotraining@CofChrist.org.

Supplies and reference resources are found in the Herald House catalog, under the heading of Sharing/A Disciple’s Generous Response. Also, see order form #40 in the Appendix. The Herald House toll-free number is 1-800-767-8181. The e-mail address is: sales@HeraldHouse.org.
Ministries, Duties, and Responsibilities

Congregational Perspective

Visioning

Principles within A Disciple’s Generous Response are at the heart of the congregation’s efforts to provide ministry to all. They support and undergird the program of ministry embraced by the congregation. For this reason, the pastor and CFO should have a close working relationship in order to ensure that the ministries outlined in the Sharing goal are in harmony with the overarching goals of the congregation. All major financial decisions, including budgeting, should be prepared with a deep respect for the proper role of the pastor in congregational finances and presented to the body for approval. The elements outlined in A Disciple’s Generous Response and matters of fiscal responsibility are not only the concern of the financial officers, but should be an integral part of the leadership of the pastoral team and priesthood.

Funding the Mission

Regular Giving

Members and friends of the church should be encouraged to give generously to mission tithes, both to congregation and world ministries as well as to other worthy causes that they support on a regular basis. Methods of contribution include the following: (1) Offering envelopes; (2) Send contribution to World Church headquarters via the mail; (3) Complete the authorization to automatically withdraw funds for local and/or world contributions using the Pre-Authorized Transfer (PAT) form; or (4) Online contributions via the following Web link: http://www.CofChrist.org/worldministries/default.asp.

The principles of A Disciples Generous Response should be communicated on a regular basis so that the membership senses the ministries that can be provided through their continued financial support.

World Mission Tithes

Members provide meaningful financial support for outreach ministries, world ministries, field ministers, and the operation of the church through contributions to world mission tithes. Significant membership growth has occurred over the years in
countries throughout the world. This has resulted from the dedication of field ministers funded by the world church. Funds are also used for production and distribution of church school materials, worship resources, and support for congregational ministries. The program ministries at the Temple, ministries of Peace and Justice, maintenance of World Church facilities and properties, the function of various departments at headquarters, and other ministries from headquarters are all sustained and funded by world mission tithes.

It is important for church members and friends to find a balance in giving to world and local mission tithes. Although personal outreach and witness occur at the local level, financial contributions to world mission allow the gospel to be shared with others searching for God’s words of love and grace. Members are encouraged to give generously to world mission tithes.

**Local Mission Tithes**

As a general practice and over a period of time, regular giving to the congregational operating fund should approximate expenditures. It is also recommended, and highly desirable, that operating reserves should be created and maintained if not now in place. In any given year, it would be highly unusual for income to exactly equal expenses. If expenses exceeded income for any length of time, the congregation would soon be unable to continue to provide for ministries and necessary operation. Reserve funds, if available, would help to satisfy financial commitments in those years where income was down.

Conversely, if giving consistently exceeds program needs, it will likely be scaled back as contributors find other causes in which to contribute. When planning the congregational program for the upcoming year, care must be taken to ensure that the local program does not exceed the ability of the congregation to fund these ministries. If giving consistently falls short of expenses, cost-saving measures must be implemented to bring spending back in line with current giving. It is essential for congregational leadership to communicate the importance of the local program so that the ministries are fully funded.

Communicating financial needs should not be viewed as “begging” or in any way unseemly. The invitation to support the ministry of the congregation should be extended to everyone, especially when the need is urgent. Remind your membership that when a budget is adopted at a congregational conference, it carries with it an implicit promise to support the congregation to that level.

**Capital campaigns**

Capital campaigns are intensive efforts to commit a significant amount of money in a relatively short period of time in order to fund an extraordinary project. The most common type is a campaign to finance a new building or significant addition to the present facility, but other purposes can exist as well. Capital campaigns usually involve the following phases:

**Planning Phase**

- Select the committee and committee chair from a broad-based pool of respected persons in the congregation. Consider persons with building, decorating, and other experiences that relate to the building program to be members of the committee.
- Plan thoroughly all aspects of the campaign beforehand with the consensus of the MCFO and the building committee. Be sure and ask the question: “How does this project support our mission?”
Carefully estimate the total cost of the project and build a funding plan consisting of cash on hand, assets to be sold and pledges over a specific number of years. Total cost includes not only the initial cost of the program but future and on-going costs. If necessary, the balance would be borrowed over xx years. (The number of years [xx] to be determined through existing policies in the mission center or Legal Services at World Church headquarters, which administers the Houses of Worship Revolving Fund.) Carefully consider the impact that the debt repayment will have on future programming ministries.

Ensure that the project scope is within the financial means of the membership.

Make the vision clear to the members: use artist’s drawings, brochures, information sheets, etc.

Provide adequate time between the presentation and commitment phase for questions and clarification. Do not rush the natural tendency of the membership to adopt the project.

Train those who will go on visits, and allow them to commit first so their visits take on a “testimonial” nature.

Allow for time to incorporate any breakthrough ideas or suggestions which come from these meetings.

Allow time for World Church representatives and MCFO to review the plan before it is presented to the congregation.

Commitment Phase

- Define the campaign time frame and stick to it.
- Be creative in your presentation and consensus building. Make sure that committing to this project “feels” different from a steward’s regular giving to the congregation.
- Visit key members of the congregation (pastorate, steering committee, those who will conduct the visits, and other key contributors) first.
- Make sure that every member is personally invited to commit to the project.
- Include children with their families.
- Celebrate your progress as the campaign unfolds.

Follow-up Phase

- Acknowledge every gift.
- Follow up regularly with the congregation to inform them of the progress of construction and contributions.
- Follow up with every member periodically regarding the status of their commitment.

Endowment Funds

An “endowment fund” is a permanent fund yielding income for the support of an institution. Many congregations desire to establish these funds to provide stability to the funding of their ongoing mission. The Presiding Bishopric has prepared a document, Jurisdictional Endowment v08192004, to guide jurisdictions in the establishment of endowment funds. This document may be found on the following Web page under the heading of Fiscal Services: www.CofChrist.org/cfo/#fiscal.
Those who desire to “endow” a fund of the church may contact the Estate and Financial Planning Office at headquarters to discuss such an arrangement.

**Fund-Raising Ideas**

Congregational fellowship activities that are scheduled throughout the year can also include a fund-raising element to supplement the support of a growing congregation.

- Concessions at sporting events
- Garage sales
- Annual bazaar
- Look for Web sites with possibilities.
- Serve in a booth at a community fair event.
- Invite a person or family of means to adopt a significant portion of a major funding project, e.g., a room or piece of equipment.
- Contact Funding for Mission for additional information, 1-800-825-2806 ext. 2276.

**CAUTION:** Check your state laws for annual fund-raising income limits. Sales tax may apply and licenses may be required. Sales tax returns may also need to be filed for these activities. Contact Legal Services before establishing fund-raising activities to determine the possible ramifications of these activities to the church.

**World Church Loans**

The World Church, through the Houses of Worship Revolving Fund (HWRF), is the only authorized lender for any congregation seeking a loan as part of a financing plan for a building program. Consultation with your MCFO should occur very early in the process of planning a building project. Specific details regarding current loan policies and limits can also be provided.

**HWRF Regular Loans**

Loans are made to congregations for the purchase, construction, expansion, or remodeling of their church facilities. Information about the project and the expected need should be communicated to Legal Services as soon as it appears likely that a loan will be requested.

Approval of each loan will be on an individual basis and subject to:

- Availability of Houses of Worship Revolving Funds.
- Demonstrated ability to repay the loan, including the completion of a capital campaign, if necessary
- Application of proceeds from the sale of existing property (where applicable) to the borrowing entity’s equity.
- Full disclosure of financial and growth performance and compliance with the procedures outlined above.
- Satisfaction of the World Church insurance and bonding requirements by all contractors involved in the project (for a copy call Risk Management Services).
• Placement and maintenance of the congregational insurance program within the World Church Insurance Program.

• Review of building plans by Real Estate Services.

The repayment period on new loans is for up to 5 years for loans less than $15,000; up to 10 years for loans between $15,000 and $60,000; and up to 15 years for loans more than $60,000.

Interest rates for regular loans are set by the Presiding Bishopric as of January 1 each year and are based on the average cost of funds in the previous 12 months. Interest rates on existing loans are adjusted annually with the new rate taking effect with the February payment. Notwithstanding this adjustment process, regular loans will have a maximum rate of 6% for the first five years, 7% for the second five years, and 8% for the final five years. The repayment of loans may occur at any time without penalty.

Interest on HWRF regular loan draws released during construction will accrue interest at the prevailing rate set by the Presiding Bishopric. The maximum rates referenced above will not apply until all draws are taken and a permanent promissory note is signed. Interest-only payments will be due 30 days after the first draw, and periodically thereafter until the final note is signed.

Once approved, a loan commitment shall be effective for one year. If construction or remodeling does not begin within that time frame, a loan commitment extension for an additional year must be requested by the jurisdiction involved. It is possible that financial conditions and/or administrative personnel may have changed and a new application will be required.

**HWRF “Special” Loans**

HWRF “Special” loans are made to:

• Campgrounds for the purchase, construction, expansion, and major remodeling costs.

• Congregations and mission centers for major maintenance costs that are beyond the ability of the jurisdiction to fund and are necessary to protect the capital investment of the church.

Interest rates for regular loans are set by the Presiding Bishopric as of January 1 each year and are based on the average cost of funds in the previous 12 months. Interest rates on existing loans are adjusted annually with the new rate taking effect with the February payment. Payments are calculated based upon an 8% interest rate. At times, where the set rate is above 8%, the payments will remain at 8% but the terms of the loan will be extended. The repayment of loans may occur at any time without penalty.

Interest on loan draws released during construction will accrue interest at the prevailing rate set by the Presiding Bishopric. Interest-only payments will be due 30 days after the first draw, and periodically thereafter until the final note is signed.

A formal application must be received before a loan will be considered. The application must include the following elements:

• Description of the project

• Preliminary building plans, including a site plan

• A financing plan showing the cost of the project and sources of funds equal to the total need

• A statement of estimated impact on the operating budget

• Legislative approval from all appropriate jurisdictions
• Administrative approval from the pastor and CFO, and the mission center president and financial officer. If you have any questions about these steps, contact Legal Services at 1-800-825-2806, ext. 2220.

Loans to Individuals
The congregation should never provide a loan to an individual. The church is not a licensed lending institution. Refer to the section on Oblation Ministry to consider the appropriateness of providing support of this kind.

Investing Congregational Funds
The CFO has the responsibility to properly invest the funds of the congregation.

• Request that the checking account either be interest bearing or free of service charges. Keep only what is needed for an adequate cash flow in this account.

• Additional funds should be invested through the World Church in the Affiliate Investment Pool (AIP). Contact Fiscal Services or the MCFO for details. Total cash and investments over $100,000 must be invested in the Affiliate Investment Pool. Other possibilities would include federally insured accounts such as certificates of deposit and money market accounts. See http://www.CofChrist.org/cfo/#fiscal (Fiscal Services – Investments section) for information and the investment policy statement, and Q&A on the AIP.

• All accounts must be in the name of the church, i.e. Community of Christ – Congregation Name. Signatures of the CFO, and the MCFO are required for each account. The pastor should not be a signatory on the account.

• Church funds should never be co-mingled in a personal account. This includes camps, reunions, retreats, Herald House book steward, etc. The insurance program of the church does not cover church money deposited in a personal account.

World Church and Local Congregation Contribution Purposes
In the Ministry Information System, the word “purposes” is used in place of funds for recording contributions. A “purpose” implies an intuitive description of giving; it identifies the purpose of one’s gift.

World Church (Primary Purposes)
The World Church has established purposes for the contribution of funds to programs funded from the World Church. The weekly envelope lists the most common World Church purposes: World Ministries, Oblation, and World Hunger. Some additional purposes to which contributions may be made include: Temple Endowment and General Operating Endowment.

Local Congregation (Primary Purposes)
The financial objectives of a congregation should be geared to adequately finance the educational, pastoral, evangelism, and other congregational mission goals identified by the leadership team. These goals are considered in conjunction with jurisdictional assessments/commitments and maintaining the physical facilities necessary for implementing these programs. Such programs are financed from the Operating budget. This would also include normal maintenance and upkeep of the building(s). Replacement of major items (e.g., furnace, roof, etc.) could be included in the operating budget so that funds would be available when the time comes.
Congregational financial objectives may also include funds for a new church building or major additions to the present structure(s). The building fund is established and maintained for these purposes.

Major purchases, such as pews, organ, carpet, parking lot, etc. may be financed from the building budget if there is an active building project. Otherwise these major purchases would be financed from the operating budget.

If a congregation has money in a building fund and does not currently have or plan to have a building program, then the congregation may transfer those funds to their operating fund. To transfer the funds from the building fund to the operating fund requires the creation of a resolution that is presented at a congregational conference. The resolution must be approved by a majority vote of a congregational conference.

All financial resources, whether of the World Church, congregation, youth, or organized classes, are under CFO supervision. This includes all funds regularly received at any meeting or resulting from any group activity.

The CFO may arrange for groups to withdraw working funds for specific projects. At the completion of the project, funds are returned to the CFO accompanied by an Income and Expense Report.

Payments (both principal and interest) for a loan from the World Church or the mission center should be budgeted in the operating or building fund budget.

**Reserve Accounts**

These accounts are created to gather funds that are earmarked for major future projects such as parking lots, roof replacement, a new organ, a new furnace/air conditioning unit, etc. The funding source is usually allocated out of each year’s annual budget.

**Congregational Agency Accounts**

Agency Accounts can be established for special ministries of the congregation simply by using additional purpose codes. Segregating funds in this way will help honor the intent of the donor and makes it easier to track progress as the congregation works toward its goals. Common reasons congregations establish agency accounts are:

- To participate in the Graceland University Matching Grant Program (for an application, contact Graceland University Financial Aid Department)
- To hold contributions for camperships
- To hold memorial funds until the ultimate use is decided.
- To hold funds raised by youth or other groups
- To serve as a receptacle for funds while the congregation saves money for special projects (such as hymnals or a new furnace)

**Guidelines for the Use of Agency Accounts**

Agency accounts are set up to report income and expense transactions for specially earmarked funding needs beyond the general operating and building funds. These guidelines will govern their use:

- The primary benefit is to encourage giving to a specific purpose and as a method to keep contributions matched with the corresponding expenses.
- For simplicity of maintenance and reporting, the use of agency accounts should be kept to a minimum.
- It is essential to monitor these accounts carefully, with a review at least annually. Often these accounts stay in existence for long periods with very low balances. This may indicate that the account is no longer a priority (and
should be closed), or that the needs are far greater than the resources available. In this case, other methods may be utilized to accomplish the objective.

- Each account should be established with a clear purpose. Make sure the project scope effectively matches the anticipated contributions and that there is a secondary-funding source if the primary one is not sufficient.
- The assumption is that the use of these agency accounts will not require using a separate bank account.
- When the account is initially setup, include guidelines on the dispersion of the money in the account when the purpose for account no longer exists.

**Handling Finances for Chartered Boy Scout Troops and Other Groups**

A separate bank account must be maintained for the finances of groups such as Boy Scout troops in order for their funds to be kept separate from congregational funds.

**Mission Center Funding**

The financing of each mission center will be different. Some assess congregations an amount to cover programs approved at conference or for campground operation through the local budget. Mission centers also may have special ministry programs to which individuals may contribute.

The MCFO and the CFO will keep their membership informed regarding any purpose to which donations may be made.

**Church-Affiliated Organizations**

Several corporations/associations have been formed to which members and friends of the church may contribute. However, a CFO does not receipt contributions to these entities. If the check is payable to the organization, please forward them to the appropriate corporation for receipting to the contributor. If the check is made payable to the local congregation, deposit the check and write a new check to the organization and include sufficient donor documentation. Examples of these organizations are:

- Restoration Trail Foundation, Inc.
  Community of Christ Headquarters
  1001 West Walnut
  Independence, MO 64050

- Outreach International
  129 West Lexington
  P.O. Box 210
  Independence, MO 64050

**MIS Purpose List**

The Ministry Information System maintains a list of several purposes to which members and friends may make contributions. Some are listed on the offering envelopes. There are several others. Excellent descriptions of the various purposes and the ministry each one supports are found in the pamphlet entitled *Tithing*. Order a supply and make the pamphlet accessible to members and visitors in your congregation. To order, contact Herald House. Help to inform people regarding the ministry they provide through their offerings.
Goal Setting

It is critically important for the CFO, the pastor, and other key congregational leaders to define as specifically as possible what the congregation wants to do programmatically. Only then will the planning for and managing of the financial, physical, and human resources be a meaningful and worthwhile exercise.

The other key challenge for the CFO is to encourage congregational members to set their own individual goals. The idea is to try to create as many overlaps as possible, where the goals of the congregation will intersect with the individual goals of the member.

Communication/Reporting

It is very important to put a communication plan in place to inform the congregation routinely about the essential financial issues. The plan should include (1) what, (2) how, and (3) how often.

For example:

- Income vs. Expense in the newsletter monthly
- Income vs. Budget in the bulletin, at least on a quarterly basis.
- Pastor's summary from the pulpit semi-annually
- Account balances on the bulletin boards quarterly
- Transaction detail on request, or at the annual congregational conference
- World Church giving in the newsletter quarterly
- Mission center giving in the newsletter quarterly

Additional Thoughts

- Be objective and honest; share good news along with those areas where there are opportunities for improvement.
- When asking people to give, provide a narrative summary explaining each purpose for their giving. People give when they can relate to the need. It is important to describe needs in a way that makes the need as tangible on a personal level as possible.
- Communicate the special opportunities for giving; e.g. Camp Angels, Graceland Matching Grant, food pantry, etc.
- Lift up the principles in A Disciple’s Generous Response at every opportunity. See your role as a dedicated minister in the congregation, modeling generosity and true discipleship.

Budgeting

The Congregational Budget

- The pastor, along with the CFO, has the responsibility to prepare a balanced budget proposal supportive of the congregational programs of ministry. This proposed budget is presented to the congregation for final approval at the congregational conference.
- The pastor is the coordinator of the entire congregational program. Therefore, the pastor consults with department heads to design the program
for the year. Programming must be within the limits of potential financing; therefore, program planning should be the first step in budget preparation. The budget should be based on the congregational mission statement.

- The budget may include line items for income and expense in both the Operating Fund and the Building Fund, as well as other funds, such as endowments, etc.

- Once approved, care must be taken to ensure that expenses are kept within the approved budget. This is the responsibility of both the pastor and the CFO. The budget should be disbursed only as funds become available. Fixed operating costs must be paid first.

- The approved congregational budget is sufficient authorization for the CFO to pay all regular obligations including such items as utilities, assessments, or loan payments.

- The budget may be amended as needed by the congregation at a duly called congregational conference. Change may be to an existing line item or approval of an additional expenditure, e.g., new organ, new roof, or new program of ministry.

- Include all loan payments as expense items in the congregational operating budget. Once a building project is completed, the payments on the loan are budgeted.

- Expenditures for items purchased through the book steward from Herald House should be budgeted in their respective line item in the congregational budget; e.g. church school materials, bulletin covers, etc. Obviously, purchases made by individuals should be accounted for by the book steward and should not be part of the congregation’s budget

**Congregational Conferences**

A congregational conference to discuss and approve an annual operating budget should be a time for celebration and worship. The priorities of the congregation are reflected in the budget; the highest aspirations of the group and the ministry they plan to provide are intertwined with budget preparation and deliberation. Use this time to highlight and celebrate various programs of ministry within the congregation.

A congregational conference budget meeting should be held at a time that is likely to attract a large portion of the congregation. It is recommended that the congregation be given at least two weeks notice before a scheduled congregational conference. Provide a comfortable and worshipful environment. The congregational conference is not just a time to talk about money. It is a time for the congregation to discuss and define the mission of the congregation and the ministries that each pastoral unit feels uniquely called to provide. Of course, all congregational conference budget meetings should be planned to include participation and activity by the youth and children of the congregation. Congregational conferences require that those allowed to vote be members of the church.

**Deacon Ministry**

- The ministries of the CFO and some aspects of the ministry of the deacon are closely related.

- The CFO should be aware of the functions of the deacon to coordinate efforts in their separate ministries.

- The primary focus of the deacon’s ministry is a concern with the physical and spiritual welfare of church members and their families. If his/her
interests and skills match, ministries could also include the care,
maintenance, and appearance of the properties of the church.

- The deacon is an advocate of the poor, the sick, the helpless, and those in
  need and presents these needs to financial officers when financial
  assistance is required.

- Among the possible coordinated ministries of the CFO and the deacon are:
  - Serve as member or chair of the church building committee
  - Serve as member or chair of the finance or stewardship committee,
    if applicable
  - Assist priests and teachers in home ministry
  - Teach classes in stewardship and A Disciple’s Generous Response
    giving in church school or other setting
  - Teach financial management to families and the congregation
  - Visit the homes of membership with special concern for those in
    physical or financial need


Financial Activity

Receipting and Reporting of Contributions

The church has identified two methods for maintenance of contribution and financial
activity within the congregation. Provided below is an overview of these two
processes. The Addenda to this handbook will describe, in detail, the steps needed
to record and report the contributions of the congregation.

The Ministry Information System is an integrated database that will enable users to
conduct the business of a local congregation or mission center completely within the
software. This is described in the addendum titled Electronic Processing.

Paper Processing is used where a computer system is not available or practical. In
this instance, the church provides all the required forms to accomplish the CFO
function. Records of contributions maintained in this fashion are forwarded to World
Church Fiscal Services (or in some cases the mission center office) for entry into the
Ministry Information System as a part of the overall World Church information
system. This procedure is described in the addendum titled Paper Processing.

Note: For Electronic Processing, see Addendum I. For Paper
Processing, see Addendum II. These resources are available on the World
Church Web site at www.CofChrist.org/cfo, under the heading of CFO. Printed
copies of these documents may be obtained from your MCFO.

Listed below is a Quick Reference Checklist comparing these two methods of record
keeping.
## Quick Reference Checklist

### Ministry Information System

#### Weekly
1. Record offerings
2. N/A
3. Deposit offering in the bank
4. Electronic Funds Transfer (EFT)
5. Pay bills
6. N/A

#### Monthly
1. N/A
2. N/A
3. N/A

4. Reconcile bank statement
5. Print Budget Financial Statement

#### End of Quarter
1. Print contributor statement
2. Distribute to contributors

#### Year-End
1. Enter budget figures approved
2. Print year-end Financial Statements (Balance Sheet, Income and Expense Statement)
3. N/A
4. Contact Book Steward to prepare their records for the audit
5. Gather records for the financial audit. (see Audit section for details)
6. Set up for the new year
7. Start new audit file

### Paper Processing

#### Weekly
1. Record Offerings
2. Post totals in the CFRB*
3. Deposit offering in the bank
4. Notify World Church for transfer of World Mission Tithes
5. Pay bills
6. Post entries in the CFRB

*Congregational Financial Record Book (formerly Stewardship Commissioner’s Record Book)

#### Monthly
1. Total CFRB monthly page
2. Verify totals by cross-checking
3. Transfer totals to CFRB pages 38 & 39 (fund balances and income/expense summary) and calculate YTD
4. Reconcile bank statement
5. Prepare Budget Financial Statement

#### End of Quarter
1. Prepare contributor statement
2. Distribute to contributors

#### Year-End
1. Enter budget figures in CFRB when and on the Financial Statement
2. Prepare year-end Financial Statements (Balance Sheet, Income and Expense Statement)
3. Post ending balances in new year’s CFRB
4. Contact Book Steward to prepare their records for the audit
5. Gather records for the financial audit (see Audit section for details)
6. Perform year-end process Carry ending balances forward to new CRFB
7. Start new audit file
Bank Accounts

Establishment of an Account

- The CFO will establish and maintain one bank checking account in the name of the church to handle the church funds for which they are responsible. It is important to select a dependable federally insured banking institution to handle these funds. The account should be opened using the full name of the church (example – Community of Christ - <your> Congregation).

⚠️ Note: The insurance program of the church does not cover church money deposited in a personal account.

- Even though checks drawn on the account require only one signature, the signing officers will include the CFO, one other person from the congregational stewardship ministries team (not the pastor), and the MCFO. The appointment of an assistant to the CFO for the purpose of signing checks is subject to a sustaining vote by the congregation.

- When opening the account, complete the following steps:
  - Request a statement cut-off of the last day of each month, for easier reconciliation.
  - Request the bank to return cancelled checks, if there is no additional charge.
  - The CFO, CFO assistant, and MCFO are required to be signatories on the account. Check with your bank on the procedure necessary to give all individuals signing authority.
  - Sign all of the signature cards as CFO, CFO assistant, and MCFO.
  - Keep a copy of the signature card(s) for your files.
  - Use the Federal Employer Identification Number (EIN) of your congregation or the mission center. To apply for a Federal EIN, go to www.irs.gov. Do not use personal social security numbers.
  - The bank may require an authorization letter provided by your pastor or MCFO and/or minutes from a congregational conference authorizing all individuals listed on the signature card.

For samples, contact Fiscal Services.

- When ordering checks at the bank, the following information should be printed on the checks:
  <Local church name, or city> Community of Christ
  Street address of the church
  City, State, and Zip code

  It is not necessary to include the CFO's name.

Offering Envelopes

Offering envelopes are available through the World Church and are mailed monthly to members and friends. This is done through the listing of members and friends in the Ministry Information System. It is highly recommended that all congregations use this system for receiving offerings to the church.

The offering envelope is used to receive both Local and World Mission Tithes; the left side is local and the right side is World Church.
Obtaining Envelopes

- Envelopes are mailed every month directly from the supplier/printer based on information provided in the Ministry Information System.

- If you have questions about ordering, do not contact the supplier. All support will be provided from your MCFO or World Church Fiscal Services Department.

- Both adult (#0000-5999 number sequence) and children (#7000-8999) envelopes are available when the “diskette” flag is checked in the Membership module; tab 2, Individual Info, of the Ministry Information System. The envelope number must also be included in the proper location. The same envelope number can be used from year to year for a contributor.

- Envelopes will be sent to the main/home address unless the temporary address is activated.

- Headquarters transmits a file on the 20th of each month for envelopes that will be received before the end of the next month for use during the next month following that.

- Generic “pew” envelopes should be used for the intervening Sundays before the envelope packet is received or for visitors making contributions. These can be ordered from Herald House.

- Mailings can be stopped or forwarded when a contributor is temporarily out of town. (Contact your MCFO for proper instructions).

The Envelope Packet

- Includes one (1) envelope for each Sunday of that month.

- Includes a pre-addressed envelope to the CFO so persons can mail contributions when they are not going to be in church. It is very important that the congregational financial officer’s name and address be kept current in the ministry information system.

- Changes to the local funds can be made with a 60-day notice. Any changes will apply to all congregations in the mission center.

- The same envelope number can be used in different congregations but not within a congregation.

- The offering envelope includes the printing of the congregation name on the flap.

- Envelopes must only be used in the congregation from which they were issued.

- Envelopes can be used to receive any Local or World Mission Tithes.

Cost

The local congregation will be billed each year in November or December for an annual amount, based on the current number of envelopes being produced. Contact the MCFO for estimated costs for your envelopes.

Processing Issues

- U.S. Postal regulations require verification of the location of each congregation. When a new congregation enrolls in the envelope program, it is necessary to submit a sample of the weekly worship bulletin to Fiscal Services to process and be in compliance to this requirement.
• Undeliverable envelope packets will be returned to the mission center office. Delivery of envelope packets to that contributor should be discontinued by "clearing" the flag in MIS, before the fifth of the month if possible.

Other Issues

• Envelopes are for use in the home congregation only. Occasionally visitors will inadvertently use their envelope in another congregation. If this occurs, forward the envelope to your MCFO for processing.

Receiving and Handling of Funds

The following information will guide the proper handling of church funds:

• The security and accurate recording of all sources of income requires the careful handling of all money.

• Offering:
  ▪ The CFO should establish the procedure that best meets the needs of the congregation. Forms are available in the Appendix to facilitate the proper receipt and recording of contributions.

• Other contributions and sources:
  ▪ Other income received from contributors, such as loose cash, fundraisers, and group offerings should be handled in a manner established by the CFO.

• The security of the congregation's cash resources depends on the timely deposit of all funds received into the congregation's bank account. Proper documentation through deposit slips and deposit receipts should be maintained.

• The financial records of expenses should be supported by the use of receipts, vouchers, and checks.

• Reimbursement of expenses should always be done by writing a check rather than by cash. All requests for reimbursement should be supported by a voucher or receipt.

PAT (Pre-Authorized Transfer) -- Moving Individual Funds

Individuals can arrange to have regular scheduled contributions made by having funds transferred directly from their personal bank account to the congregational bank account. This is done through a Pre-Authorized Transfer (PAT). Detailed information is found in resource # 140 PAT brochure and by use of form #141 PAT Authorization form, available from Herald House. Contact Fiscal Services or your MCFO for more information.
EFT (Electronic Funds Transfer) – Moving Congregational Funds

Please Note – The EFT process is presented from the perspective of jurisdictions within the United States. Those areas representing countries other than the U.S. should contact their field offices for national specific procedures, if EFT is available

The electronic funds transfer system is used to transmit World Church offerings from the congregational bank account to the World Church bank account.

The following information describes the process and procedures for handling EFTs from the congregational account:

- Deposit contributions in congregational bank account in a timely manner!
- Generally, the EFT process initiated by World Church offices will withdraw the funds from the designated bank account on a weekly basis after they have been entered into the Ministry Information System at the local congregation level.
- If the CFO is using the paper processing method, the transfer will occur once Fiscal Services has entered the information into the Ministry Information System. (In some cases, this may be done at the mission center level.)
- If the CFO is using MIS for entry of contributions, then contributions entered by Monday morning will be processed and the EFT process will be complete two (2) banking days from the date that contributions are processed by Fiscal Services. Any entries made after Monday morning will be processed the following week. If the financial officer has an e-mail address, they will receive an e-mail message with the amount and date when the transfer is scheduled to occur.
- To establish this transfer, complete the Authorization for Automatic Withdrawal form (#152) for the congregational checking account. Attach a voided check for that account and mail the form to:
  Community of Christ
  Fiscal Services
  1001 West Walnut
  Independence, MO  64050-3562

Receipting

Receipting Cash Contributions

- Cash contributions are receipted by the jurisdiction receiving them. (Some mission centers may print contribution statements for CFOs.)
- All contributors should be provided a timely receipt (statement) for their contributions that can be used for tax purposes.
- Further details are provided in the Ministry Information System sections.
Receipting Non-Cash Contributions

Before accepting any of the following gifts, contact Fiscal Services or Estate and Financial Planning Ministries at 1-800-884-7526.

- Life Insurance - There are statutory requirements for donors transferring insurance policies to charities and taking a tax deduction.
- Stock and Bonds
- Mutual Funds
- Real Property
- Personal Property (including automobiles)
- Business Interest
- Life Income Plan
- Retirement Plan

Non-receipted Payments and Contributions

Fees for Reunions/Retreats/Camps

These fees cover the cost of lodging, meals, etc. Goods and services are provided in direct return for the fee.

If, however, a person makes a donation above the fee, a receipt may be provided for the excess amount. Retain a copy of the check for easy tracking. Note the details on a form #120 or similar receipt.

Example:
The reunion charge per person is $100. An individual gives $500. The business manager writes a contribution receipt (form #120) for $400. Because the donation must be traceable, the business manager retains a copy of the check or offering envelope or a detailed form #120 or similar receipt.

Personal Service

A financial receipt should not be used for time or services donated.

Cash in Offering Plate

A receipt cannot be issued when a contribution is made as loose cash in the offering plate (not in offering envelopes).

Store Receipts

An individual who makes a necessary purchase for the congregation should give the store receipt to the CFO for reimbursement. This results in a better record of church expenses.

The CFO should reimburse the expenses by check, not by cash. The individual may choose to contribute that amount as an offering after the reimbursement.

Check Exchanged for Cash from the Plate Offering

This is not appropriate because a check written to the church and exchanged for cash could be used inappropriately as a tax deduction.
Returning a Church Check

- An individual, given a check from the church for work done or as guest ministry, may not return the check and receive a receipt for it.
- The individual may cash the check and, if desired, make an equivalent offering for which a receipt would be written.
- If the check is refused, void the check and make the necessary journal adjustments.

Statement of Acceptance of Non-cash Contribution of Personal or Real Property:

- Form SC-165 (Statement of Acceptance) is not a receipt. Do not include these non-cash contributions on a routine contribution receipt.
- The purpose is to provide appropriate documentation to contributors of personal or real property.

Note: Do not place a value on the property donated. It is the contributor's responsibility to value the gift. The CFO responsibility is to provide documentation by only describing the property and showing the date of the contribution.

- Donations of real property need to be approved by the Church. Please call Estate and Financial Planning Ministries for assistance at 1-800-884-7526.
- For forms, call Fiscal Services. The order form for this resource is on the Fiscal Services Web page (http://www.CofChrist.org/bishop/fiscal.asp) and the form can be found under the heading of “Financial Officers Supplies/Resources.” A sample can be found in the Appendix.

Contributions Sent Directly to Headquarters

Local Purposes
Contributions received at World Church for local purposes will be forwarded to the local jurisdiction with supporting documentation. The CFO should then process the contribution as usual.

World Church Purposes
Fiscal Services will process any contributions received for World Church purposes. A quarterly contribution statement (same form as used in the congregations) will be produced by Fiscal Services and mailed to the contributor.

“Summary Only” reports will be available to the jurisdictions that will include these direct contributions. The detail of each contribution will be maintained only at World Church.

Directed Giving to Individuals
Occasionally individuals will ask to make contributions to the church with the designation that they be given to another specific individual or family. One reason for doing this could be to create a tax benefit for the contributor that would not exist if the gift were given directly. Another reason could be to allow the recipient to accept the assistance without feeling indebted to the contributor. Desirable as these outcomes might be, the rule is that if a financial transaction is to be receipted as a tax-deductible contribution, the contributor may not control the distribution of the funds.
As a rule, assistance to families or individuals who are in financial need should be handled through the World Church Oblation Fund, following the normal Oblation guidelines.

Assistance to families or individuals with educational or camp costs (scholarship or "campership" funds) may be made through specially designated congregational funds. Distribution of these funds needs to be controlled by a congregationally approved committee with proper care that no conflict of interest exists. Guidelines to administer such a fund must be established when the fund is created and periodically reviewed and updated as needed.

In the rare event that money is collected with the designation that it is for a specific individual or family, it should not be processed through the church’s accounts. In this case, checks should be made payable to the individual, not the church. No receipt should be given and the contributor should not claim it as a tax deduction.

**Directed Giving Guidelines**

- An individual cannot give to a specific line item in the budget.
- An individual cannot give to Oblation with the purpose of directly benefiting a certain individual/family.
- An individual cannot give to the operating fund and benefit directly, other than receiving a receipt (statement) for the contribution.
- Remember: A receipted contribution must be a gift with no strings attached.
- The gift should be cash or property.
- The receipt must be for the calendar year in which the gift was received.
- One specific example: Graceland University has available a limited number of matching grants of up to $1,000 per academic year. Graceland University will match the award of any congregation to their Graceland student. The award must be an amount authorized by the congregation in their annual budget. The family of the student may be among the contributors but will not be the major contributor. For information call Graceland University at 1-515-784-5140.

**The Revenue Reconciliation Act of 1993**

For jurisdictions in the United States, the Revenue Reconciliation Act of 1993 contains two provisions that impose disclosure requirements for charitable contributions.

- The first provision requires that contributors have a receipt for any contribution of $250 or more for which they claim an income tax deduction. A cancelled check is no longer sufficient. The contributor must have received this receipt before they file their income tax return. In addition, any receipt of $250 or more must state whether the contributor received any goods or services in exchange for the contribution. If they did, the receipt must also contain a description of the goods or services and an estimate of their value.

- The second provision deals with *quid pro quo* contributions more than $75. A *quid pro quo* contribution is one that is partly a donation and partly an exchange for goods or services received. One example: selling tickets for a fund-raising dinner. For these contributions information must be provided that informs the contributor that the tax-deductible amount of the contribution is limited to the excess of contribution (donation) over the value of the goods or services received.
More information on this topic can be found by calling Fiscal Services, 1-800-825-2806.

**Business Managers for Camps/Reunions/Retreats**

A CFO may serve as the business manager at a camp, reunion or retreat. The mission center may have unique procedures or guidelines that will need to be followed. Below are procedures and suggestions that should be helpful:

- The activity director in consultation with the MCFO appoints a business manager for a camp, reunion, or retreat. A letter of appointment should be provided along with necessary banking directions.
- If requested, a CFO may share form #120 (receipt) and form #130 (expense voucher) with the business manager.
- Contributors may be receipted for contributions over the actual charge/fee for the activity. The business manager should contact the MCFO to determine the specific procedure to use.
- The business manager is responsible for providing necessary information to the campground caretaker/manager for proper invoicing at the close of an activity. A copy should be provided for the activity director and also kept in the activity file.
- The business manager should file a complete financial report to the activity director and MCFO within 30 days of the close of the activity. Staff members having valid expenditures should be encouraged to submit their requests for reimbursement, along with receipts or documentation to the business manager, before the close of the activity.
- The activity director should review the financial report carefully. A financial audit of the activity could also be done by an impartial third party.

**Herald House Book Stewards**

- The pastor appoints the Herald House book steward. This person is the liaison between the congregation and Herald House. The book steward is sustained by the congregation at the annual congregational conference.
- Herald House provides the book steward with a manual which defines and explains the responsibility and procedures of the book steward role.
- The book steward should follow procedures outlined by Herald House relative to financial and accounting procedures.
- The CFO, as the individual directly responsible for and informed of the financial accounting guidelines of the church, can be of assistance to the book steward in developing a record keeping system that will prepare for an annual audit.
- The pastor and CFO, in cooperation with the book steward, will decide how the congregation’s annual rebate will be used.
- The CFO is responsible for the congregation’s portion of the Herald House bills received by the book steward.
- The CFO can assist a new book steward to become successful in this valuable ministry.
- The book steward program works best if the book steward works with the congregational financial officer (CFO).
- The CFO should deposit payments from members of the congregation into the congregation’s bank account and then write one check to Herald House.

**Herald In Every Home (HIEH)**

- Herald House extends a discounted rate to congregations that participate in this program.
- The HIEH program is a participatory program. Many congregations believe that they have to budget and fund the HIEH without asking for those who receive it to help defray the cost. All who participate in the program should have the opportunity to pay for their subscription. There may also be those who would like to sponsor an outreach copy for someone who cannot afford to subscribe.
- The program runs quarterly with one payment sent to Herald House for all participants.
- The benefit to Herald House is that there is a single point of contact in the congregation, this person being the HIEH coordinator.
- The benefit to the congregation is the discount afforded to each participant.
- The HIEH coordinator needs to work with the CFO to handle the payment of the quarterly invoice for the HIEH subscriptions.
- To make the program easier to manage and maintain, many congregations include the HIEH program as part of their annual congregational budget.

**Records Management**

The following paragraph is the Policy Statement of Community of Christ relative to records management. Details of this policy can be found under the heading of Records Management on the following web page: [www.CofChrist.org/cfo/#records](http://www.CofChrist.org/cfo/#records). Questions regarding records management and the retention of records need to be discussed with your congregation’s records coordinator, mission center records coordinator, or MCFO.

The records of the Community of Christ are valuable assets that contain information pertaining to the church’s mission, initiatives, activities, operations, heritage, and legacy. Stewardship of information assets is an important responsibility of all World Church employees, mission center officers, and congregation officers. Records with lasting legal or operational value or those that document the church’s history and accomplishments must be identified and preserved.

**Records Retention**

Records should be kept at home or at church in a locked cabinet. They should be passed on to the successor CFO. It is always important to safeguard the congregational records kept by the CFO. Some records must be referred to long after they were created and even after the obvious uses for the records have passed. For this reason, the Retention Schedule found in the Appendix was created to address retention requirements. The Retention Schedule may also be found under the heading of Records Management on the following Web page: [www.CofChrist.org/cfo/#records](http://www.CofChrist.org/cfo/#records).
Archival Review

Records that are designated for archival review following their total retention period should be forwarded to the Church Archives with a cover letter and a copy of the Records Transfer Form. The Records Transfer Form and Instructions for Records Transfer Form are found under the heading of Records Management on the following Web page: www.CofChrist.org/cfo/#records.

Audits

A very important part of the accounting procedures is the audit of the accounts. It is the responsibility of the administrative officer (the pastor) to ensure that an audit is performed. Additionally, the MCFO may be contacting the pastor to request that an audit is conducted. The audit is a search into the financial transactions and not a cursory check of the Annual Report. The purpose of the search is three-fold:

- Check to determine the accuracy of the transactions and final balances against the beginning balances.
- Assist the CFO by recommending ways to facilitate the accounting procedure.
- To provide protection for both the financial officer and the jurisdiction.

As soon as possible after the year-end reports are completed, the auditor(s) and the CFO should arrange to complete the audit of the financial records. It is recommended that this be done before the first of April.

If there is a large volume of entries-- in the case, perhaps, of a large congregation--the auditor(s) may want to make interim auditing checks to facilitate the final audit. This provides opportunity for the auditor to become more familiar with the accounting system before making the year-end audit.

Auditing involves considerably more than a mere totaling and balancing of the financial records. Auditing entails inquiring into the financial practices of the jurisdiction to determine that proper care has been exercised in the classification of receipts and disbursements. The audit should also attest that assets have been safeguarded and are available and funds have been disbursed in accordance with the approved budget.

Gathering Information

The following information will be helpful and essential to the auditor(s) in preparation for the audit:

1. Year End Balance Sheet, Income and Expense Statement, and Budgeted Financial Statement
2. Minutes of congregational conferences, current and prior year
3. Copies of monthly financial statements
4. Minutes of conferences approving quotas and allocations
5. List of congregational officers
6. Copies of newsletters and other correspondence
7. Chart of accounts (line items of the budget) and copy of the approved budget
8. Record book or computer print-out
9. Offering envelopes, receipts, deposit slips, invoices, vouchers, monthly CFO reports, cancelled checks, etc.
10. All bankbooks, certificates of deposit, savings account records, etc.
11. All bank statements and their reconciliation for the audit year, plus the prior December and the succeeding January (and February, if necessary)
12. Copies of all bank account signature cards if available
13. Copies of any outstanding loan agreement(s) if available
14. Copies of any contracts

Conducting the Audit

1. If a petty cash account is maintained, then count any petty cash on hand. Check entries in petty cash ledger for proper documentation.
2. Bank statement reconciliation
   a. Is written bank reconciliation prepared on a timely basis?
   b. Test the reconciliation for the last month in the year the audit covers.
   c. Are there checks that have been outstanding for more than three months? If so, do any need to be written off?
   d. Obtain the last bank statement and perform the reconciliation.
3. Trace checks and deposits from bank statement to the CFO's books.
4. Check to see that disbursements are supported by proper invoices.
5. Match EFT withdrawals for contributions to e-mails received (if CFO is receiving e-mails).
6. Compare actual income and expenses with the approved budget.
7. Verify that contributor statements are produced and distributed in a timely manner.
   a. Select one month of offerings and trace amounts from envelopes to either form #112 (contributor's monthly statement) or printout from Shelby and compare to bank statement.
8. Compare any loan balance on books with statements.
9. Verify any investment balances with statements. Make sure all earnings have been posted to the books.
10. Review journal entries for appropriate documentation.
11. Review congregational conference minutes for the period since the last audit noting items related to finances.

It is not necessary to check every single entry in the books, but the auditor should test enough of the transactions to be satisfied as to the reasonable correctness of the accounts.

A sampling of the transactions would include:
1. Trace every disbursement greater than $250.
2. Select two months and trace every receipt and disbursement.
3. For the other ten months select random receipts and verify disbursements.

Miscellaneous

1. Make sure all checking, savings, and other investment accounts are in the church name. The accounts should be opened using the full name of the church (example – Community of Christ - <your> Congregation).
2. Check to see if tax exemptions are allowed the church, e.g., real estate and sales tax.
3. Other assets such as investments in certificates of deposit, etc., should be verified by examination of the asset or by direct communication with the depository.
4. Examine the minutes of the congregational conferences to see that all expenditures were made in accordance with an approved budget.

5. The audit report should be made to the pastor for presentation and approval by the congregation at a scheduled congregational conference. The pastor then sends a copy of the audit to the MCFO.

Resources

An annual audit checklist/worksheet and a more comprehensive and detailed audit procedure is found under Fiscal Services – Audits on the following Web page: http://www.CofChrist.org/cfo/#fiscal, or by calling your MCFO.

Social Ministries

Community of Christ has three possible social ministries where individuals and congregations may actively participate. These ministries are Oblation, Tangible Love, and World Hunger. This section will first provide detailed information on the ministry of Oblation and then a basic introduction to the other two ministries, Tangible Love and World Hunger.

Oblation

Philosophy

- The testimony of Jesus Christ is that God loves the poor and wishes to alleviate their suffering. The church, if it is to serve faithfully, must also have an abiding concern for the poor. In Doctrine and Covenants 52:9c we are counseled to “remember in all things, the poor and the needy.”
- A major objective in remembering the poor and needy is to alleviate poverty and lift people from the misery of hunger, poor health, and inadequate shelter—the basic survival needs.
- The hope of Oblation ministry is to help people gain self-respect and personal worth by changing their condition of dependence to a life of productivity. Prolonged participation in a welfare situation is demeaning and self-destructive.

History

The decision to receive Oblation offerings was provided for by Conference action in 1917. To help the church be faithful to its commission given in Doctrine and Covenants 42:8b, “And, behold, thou wilt remember the poor, and consecrate of thy properties for their support....” The law and practice of the church since the action of the 1917 Conference has been to receive funds during all Communion services for the express purpose of the care of those in need. MCFOs and CFOs are commissioned to receive, report, and transmit these funds to the Presiding Bishopric, through Fiscal Services.

Key Elements of Oblation Ministry

When you are involved in Oblation ministry, you are ministering to those who have the least. They are often hungry, sick, or have no place to live. They may be
families of people in prison, or their prisons may be their inability to manage their money or to make (what we call) good decisions. It takes genuine caring concern, patience, time, study, and prayer on their behalf, and sensitivity to their needs.

The Minister

- Preventive ministry is knowing the people who attend your congregation and the people in your community and looking around for those people you have never noticed. Fellowship with them; be friendly with them.
- When working with people in need, the CFO keeps in mind that all information is kept in strict confidence.
- The CFO, or others enlisted to aid in this ministry, assists people as they strive to view their situation realistically and do what is necessary to overcome the cause of their need.
- Ministry involves helping them where you find them in their stewardship. They may require assistance in developing a lifestyle of stewardship, which includes help in preparing a budget, keeping adequate records, exercising good money management; all directed toward a more abundant lifestyle.
- Oblation ministry may not be for everyone. It may be a time factor or a type of ministry you are just not comfortable with at this time. An ideal person to provide this type of ministry is someone who has a positive testimony of the life-changing effects of Oblation aid. Let the Spirit guide you and you will find someone.

Criteria

- Usually the need for Oblation assistance is short-term in nature, meeting an emergency or one time situation. However, extended assistance is occasionally needed.
- Oblation is considered a resource to supplement available income to help people meet their basic living needs.
- Basic living needs are food, clothing, medical care, shelter and essential transportation expenses. Limited Oblation resources make it necessary to meet only basic needs.
- The policy of the church has been to avoid the use of Oblation Funds to pay an individual’s debt. However, in unusual circumstances, the fund may be used to ease a person’s debt load. Refer the person to a community consumer credit counseling service for help in the present situation and to avoid a recurrence.
- Oblation ministry provides money for people who have need for basic living support. To consider aid as a loan is in opposition to this policy.

Resources and Other Support

- The wise CFO will maintain a file with referral information. Gather the names and telephone numbers of agencies available in your community. Possible resources for this information are the telephone book, County Clerk’s office, Family Independence Agency, Public Health Department, United Way, and local community programs.
- There may be long-term (nonfinancial) circumstances that can be addressed by others. Consult the pastor or priesthood to assist in this ministry.
Providing Assistance

Offering Aid

Background Information

- Who qualifies?
  - Members and friends who have a significant link with the Community of Christ qualify for assistance. Church attendance is encouraged and may be the deciding factor. Check with the congregational recorder to verify membership or use MIS to verify membership status.
  - Oblation aid may include a spouse who is not a member and their children.
  - It may also be extended to assist persons with whom the church or its members are involved in ministry, i.e. friends of the church.

- Previous aid: Before extending Oblation aid determine if aid was previously given and the amount by calling Fiscal Services at 1-800-825-2806.

Oblation Forms

- **OB-100**: Oblation Aid Form (For a supply, call the Herald House order desk or obtain the supply order form on the following Web page: [http://www.CofChrist.org/cfo/#Oblation](http://www.CofChrist.org/cfo/#Oblation))
  - Fill out in detail for every Oblation aid disbursement.
  - Send the Presiding Bishopric copy with your report.
  - Retain your copy in a confidential file for one year. (A permanent copy is retained at World Church.)

- **OB-101**: Oblation Aid Worksheet Form (For a supply, contact Herald House or obtain the supply order form on the following Web page: [http://www.CofChrist.org/cfo/#Oblation](http://www.CofChrist.org/cfo/#Oblation))
  - Use the form to gather information for any Oblation aid request.
  - Fill out the form in detail for each extended Oblation aid request.
  - The form provides the CFO and MCFO with an orderly and systematic procedure to gather the necessary information before aid is extended.
  - Gathered information assists in the decision-making process locally and with the MCFO or World Church.
  - The form should be filled out in the context of ministry.
  - Never give the OB-101 form to the recipient to fill out.
  - In cases of extended aid, send a copy to:
    
    Community of Christ
    Fiscal Services
    1001 West Walnut
    Independence, MO 64050-3562

  - Retain a copy in a confidential file for one year. (World Church retains a permanent copy.)

- **OB-102**: Oblation Reimbursement Form
  (For a supply, contact Herald House or obtain the supply order form on the following Web page: [http://www.CofChrist.org/cfo/#Oblation](http://www.CofChrist.org/cfo/#Oblation))
  This form is completed by the financial officer that writes the check and completes the OB-100 form.
  - A copy of the OB-100 form is sent to Fiscal Services along with the OB-102 form to request reimbursement.
• For every expenditure from Oblation, fill out an OB-100 in detail.
• Use the reimbursement form (OB-102) in the appendix for reimbursement of Oblation paid and attach the OB-100 form. Do not deduct the amount for Oblation out of the offering.
• The OB-102 can be submitted at any time. They do not have to be held until the end of the month or linked with any other reporting procedure.

### Oblation Aid Limits

<table>
<thead>
<tr>
<th>Approved by</th>
<th>Per Family Per Occurrence</th>
<th>Per Family Per 12 Months</th>
</tr>
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<tr>
<td>CFO</td>
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<td>$1200</td>
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<td>$4200</td>
</tr>
<tr>
<td>Fiscal Services</td>
<td>&gt; $1400</td>
<td>&gt; $4200</td>
</tr>
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</table>

### Disbursing the Aid

One-time need within CFO’s limit

Write the check for Oblation aid to a landlord, a utility company, a store name, or a doctor, to pay for shelter, food, clothing, or medical expenses. Cash or checks should not be given directly to the recipient, except for low-cost miscellaneous items. If purchases need to be made from stores, then go with the person to the store so you may make payment for the purchases with a check.

### Extended Period of Assistance

• Send the OB-101 with recommendation to the MCFO immediately.
• If concurrence is reached with the CFO’s recommendation, the MCFO will send a copy of the worksheet to Fiscal Services.
• If approved, either the MCFO, or Fiscal Services, depending on authorized limits, will send extended aid with one check or monthly checks. Extended aid is generally limited to three months.
• It is the responsibility of the CFO to review the case during the third month and send any further recommendations to the MCFO.
• Extended periods of aid beyond the three-month period may be granted with approval of the Fiscal Services.

### Returned Aid

• Many people wish to return the assistance they receive when they are able and do so through their offering envelope. This is done as a contribution to the Oblation fund.
• Returned aid is a donation and provides money for others in need. It is not the repayment of an obligation to the church.
Resources from the Community

There are many local, state, and federal agencies available to give assistance in situations of extended need. Consult the state government pages in your phone book to find state family agencies or other social services.

The CFO identifies community and governmental assistance programs relevant to the physical needs of the poor among the membership and friends of the church. They can then assist in assuring that those in need are referred to the proper agency. See the Appendix for a partial list of those resources.

Oblation Resources

Many of the resources for Oblation aid can be found on the following Web page: [http://www.CofChrist.org/cfo/#Oblation](http://www.CofChrist.org/cfo/#Oblation). These same resources may be ordered by calling Fiscal Services. The following list represents the resources available to financial officers:

- **Oblation Aid – USA – guidelines**
- **Oblation Aid – Canada – guidelines**
- **Oblation Aid Worksheet – OB-101**
- **Oblation Aid Report – OB-100**
- **Oblation Aid Reimbursement – OB-102**
- **Financial officer Supplies/Resource – order form #40**

Tangible Love

- The Tangible Love program, funded through an allocation from the Oblation Fund of the World Church, is designed to serve the basic human needs of the poor and others in need. This is done by providing financial support on a shared basis for social programs/services, which may be:
  - developed and carried out in the congregation,
  - developed and carried out by community agencies (with local church involvement), or
  - within the context of release and liberation, recognizing the dignity and worth of the individual.
- Project proposals are to be submitted to the chair of the Tangible Love committee for consideration before April 1 or November 1. Information regarding this program and guidelines for submitting proposals can be obtained by calling the Tangible Love office at 1-800-825-2006 or sending an e-mail to tlove@CofChrist.org. Helpful information (guidelines, checklist, and application form) is also available on the World Church Web site: Go to [http://www.CofChrist.org/cfo/#love](http://www.CofChrist.org/cfo/#love) and refer to the Tangible Love section.

World Hunger

The World Hunger Fund was established by World Conference action in 1978 (GCR 1148). The resolution provides, in part, for the establishment of “a program which will facilitate opportunities for those interested and motivated to participate in additional ways, beyond the fasting discipline and to add these to the support of ministries directed toward problems of world hunger and excessive population.”
As a church, we have been collecting and distributing contributions for world hunger since 1980. We can be proud of our efforts. Millions of dollars have been received and have funded worthy projects around the world. As additional resources come into the World Hunger section of the Oblation Fund, the World Hunger Committee will continue in its task of reviewing projects and disaster relief requests, and making recommendations to the Mission Support Fund Committee.

To support this ministry, you should encourage the members of your congregation to:

- contribute regularly to help alleviate world hunger,
- be a responsible citizen in influencing public policies relating to hunger,
- develop a simpler lifestyle that reflects the repression of unnecessary wants,
- focus on hunger issues in worship, and
- be prayerful for those in need.

From the World Hunger office (1-800-825-2806) you may order brochures that highlight and explain this ministry (World Hunger--Sharing the Abundance). Application packets to request funding for congregation-supported hunger projects are available from Stewardship Ministries Office. See [http://www.CofChrist.org/hunger](http://www.CofChrist.org/hunger), or e-mail: worldhunger@CofChrist.org. Application forms and information are available: [http://www.CofChrist.org/cfo/#hunger](http://www.CofChrist.org/cfo/#hunger).

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**Worship**

**Offertories**

This is a wonderful opportunity during each worship service to help each participant in the service to focus on his or her response as a steward and the grace of giving. In various ways over time, every person ought to be coming with a sense of preparation and expectation.

- Worship Ministries office has many helpful resources to help enhance this segment of worship.
- The focus should always include more than financial contributions.
- Be sensitive to needs in a personal way.
- Remember: It is an offering that is received—not a collection that is taken.

**Oblation Sundays**

On the first Sunday of each month or for any other Communion services, except as designated, record the loose coin, currency, and undesignated checks received in the offering as Oblation. On remaining weeks, the loose coin, currency, and undesignated checks received in the offering are recorded under the appropriate fund designated by the pastor and CFO. This is typically Congregational Ministries. (Exception: see World Hunger Sundays.)

**World Hunger Sundays**

The offertory portion of the worship service, on the first Sunday of March and September, should be focused on World Hunger issues.
All undesignated offerings (loose change) should go to World Hunger.

The bulletin covers ordered from Herald House will be printed with a special message on the backside.

Brochures are available – see SC-40 Order Form

See the World Hunger Ministries web site http://www.CofChrist.org/hunger

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There are five exclusive rights owned by a copyright owner in a work. These are the rights of reproduction, adaptation, publication, performance, and display. It is unlawful for anyone to violate any of the exclusive rights of a copyright owner.

It is important to avoid copyright violations in your congregation. The following points are an informational guide:

- Obtain permission before copying music, cartoons, literature, illustrations, etc.
- Some hymns in *Hymns of the Saints*, as well as other hymnbooks published by the church, may not be legally copied. See the front pages of the hymnals for copyright information. If in doubt, call Worship Ministries.
- Recording and distributing copyrighted materials is prohibited.
- Most commercial videotapes or DVDs are for private use only. Do not show copyrighted videos in public settings without permission.
- Information on copyright rules, regulations and laws can be obtained from the following Web page under Legal Services—Copyright: http://www.CofChrist.org/cfo/#legal.

Videotapes available from public libraries may be used for viewing in a public setting. Check with the librarian to be sure.

To find more information on this subject please go to the following Web page: http://www.CofChrist.org/worship - see “Other Links of Interest – Christian Copyright Licensing International-CCLI and Christian Video Licensing International-CVLI.”

Education

It is important to provide educational opportunities for your congregation to learn and develop stewardship skills. Families need to learn about our unique theology of stewardship, and practical ideas relating to the planning, management, and accounting of their time, talent, and treasure. Christian education classes are an important tool, as well as workshops on specific topics.

This resource, *Congregational Financial Officer Handbook*, is your primary tool for understanding the scope and role of your responsibility. For answers to specific questions, use the Table of Contents to find passages relating to your needs.

Temple School

Several Temple School courses will help sharpen your skills as a stewardship minister. Please consider especially the following:

TE 231  *Stewardship: An Old Path Made New*
DS 372  

Personal Financial Management
This is taught by the staff of Estate and Financial Planning, 1-800-825-2806 ext. 2276.

In addition, the following office-centered class provides a good foundation for stewardship ministries, especially PA 231, Bishops: Ministers of Generosity.

Other Educational Resources
As disciples of Jesus Christ, we accept responsibility for sharing generously with others. Our sharing is in response to the gift of God's love for every person. We share our witness of Jesus Christ and our resources. Sharing with others acknowledges that all we have and are is a gift from God to us. Sharing our witness tells others what Jesus Christ and the church mean to us.

Here is a list of available Community of Christ resources:
- Becoming a Generous Disciple (book)
- A Disciple's Generous Response (tract)
- A Disciple's Generous Response (PowerPoint slide show)
- Tithe (tract)
- World Mission Tithes (tract)

Information on ordering the book or tracts can be found by calling Herald House or by going to the following Web page:
http://www.CofChrist.org/bishop/resources.asp#worldmission The slide resource can be downloaded from the same Web page.

A list of additional resources may be found by going to the following Web page:

PROPERTY MANAGEMENT AND INSURANCE

Risk Management Services (Property/Casualty Insurance)

It is the goal of Risk Management Services to protect the members, visitors, employees, and properties of the church by using a variety of risk management techniques. These techniques may encompass insurance coverage, safety or loss control measures, risk transfer (contractual), or avoidance of a particular risk. The World Church master insurance program provides excellent insurance coverage for all properties and risks of the church and its congregations and entities.

All property is held in the name of the Presiding Bishopric. Risk Management Services is responsible for the purchase of all property/casualty insurance for the church. Premiums are allocated to the mission centers, congregations, or affiliation and need to be included in the jurisdiction's approved operating budget.

Risk Management Services produces a manual that may be downloaded from the following Web page: http://www.CofChrist.org/cfo/#risk. Some risk management information is listed below. This information may also be obtained through the Risk
Management Services office. Phone: 1-800-825-2806, or e-mail: riskmanagement@CofChrist.org.

Note: The insurance program of the church does not cover church money deposited in a personal account.

Nursery/Preschool

- A nursery/preschool organized under a corporation may rent the church facility. These organizations must provide their own directors and officers insurance, liability insurance (including sexual abuse coverage), and workers’ compensation insurance. These nursery/preschools are subject to other state and federal regulations.
- A usage contract must be in place. For insurance requirements, call Risk Management Services.
- A congregation may not operate a nursery, preschool, or day-care center.

Building/Property Damage Guidelines

Various guidelines have been established to assist CFOs, pastors, MCFOs, mission center presidents, bishops, and the local building committee in handling building/property damage to church facilities. Refer to the manual published by Risk Management Services for detailed information.

Insurance and Bonding Requirements

The manual provides the general insurance and bonding requirements to be utilized for service providers, contractors and subcontractors who perform services for the church and the local entity.

Procedures for Bodily Injury and Automobile Claims

The manual provides instructions for reporting bodily injury and automobile accidents and claims.

Accident and Sickness Proof of Loss Form

This form, found in the manual, is to be utilized in the reporting of bodily injury claims.

Insurance Requirements for Other Groups

Outside (non-Community of Christ) Entities Utilizing Church Facilities and Grounds

The manual provides insurance requirements for outside (non-Community of Christ) entities or groups that use our church facilities for their functions.

Blanket Excess Accident Insurance Program for Volunteer Workers

Blanket excess accident insurance coverage is provided for volunteer workers in activities sponsored and supervised by the church. The manual outlines the benefits and the hazards that are covered in the policy.
Reporting Sexual Misconduct Allegations

The manual outlines the procedures to be taken in reporting a sexual misconduct allegation.

Tax Issues

The tax consequences resulting from various activities are extremely dependent on the individual facts and circumstances; please contract Legal Services to complete an analysis as to potential tax consequences of specific activities.

Property Tax

Usually a church facility is exempt from property tax. There are some circumstances when a congregation will receive a tax bill:

- A special assessment to pay for sidewalks or other improvements.
- The congregation owns property that is not used for religious purposes. For example, a house that provides income to the congregation is subject to property tax.
- Renting or leasing a church facility to a for-profit entity.

Unrelated Business Income Tax (UBIT)—IRS Form 990T

When a church engages in income-producing activities which are unrelated to the tax-exempt purpose, the income from such activities may be subject to unrelated business income tax (UBIT). If a church generates UBIT, it must file a Form 990-T (Exempt Organization Business Income Tax Return). There are exceptions to taxation of unrelated income which are extremely dependent on the individual facts and circumstances; please contract Legal Services to complete an analysis as to potential legal consequences of specific activities.

Application for Sales/Use Tax Exemption

Contact Legal Services for an application and assistance in providing any required attached documentation.

Building Issues

Many existing church properties were built years ago when building codes were much different than they are today. Even though these buildings may be covered under grandfather clauses in regard to current city building codes, it would still be wise, and good stewardship, to contact the city building department to determine if various aspects of the properties should be brought into code compliance.

Americans with Disabilities Act (ADA) of 1992

- ADA protects persons with disabilities from employment discrimination and guarantees them access to public accommodations.
- Employers cannot ask applicants if they have a disability or use questionnaires or tests that screen out applicants with disabilities.
- Health examinations may only be required after a job offer is made and only if all entering employees are subject to physical examinations.
- Employers must make “reasonable accommodations” for those with disabilities by making facilities accessible, restructuring nonessential aspects of a position, and acquiring or modifying work equipment for their use. These adjustments are required if they do not impose an undue hardship on the employer’s business.
- Please refer to Legal Services for specifics.

**Proceeds from Sale of Property**

The use of net proceeds from the sale of capital assets is explained in the following document: Using Net Proceeds from the Sale of Capital Assets. Contact Fiscal Services for a copy. This document may be found on the following Web page: [http://www.CofChrist.org/CFO/#legal](http://www.CofChrist.org/CFO/#legal).

**Maintenance of Building and Equipment**

Maintaining the buildings and equipment properly will extend their life and free up dollars for program needs. Taking the time to inspect for problems and correcting them while they are manageable will save many hours of time and energy, either from volunteer efforts or through purchased labor. It is often advantageous for the congregation to have a building supervisor to assist the CFO in looking after the maintenance and upkeep of the building and grounds.

**Security**

To help everyone using the facilities feel safe, consider lighting the exterior of the building, especially around entrances. Make sure that all locks are in good order. Care should be taken when issuing keys. Keep a log of who has a key, and verify periodically that none have been lost. To keep track of church equipment, tag or label all church-owned property. It is easy to borrow an item and forget where it came from. Label everything so it will be much easier to make sure it finds its way back. You might consider implementing a loan or checkout policy for all church equipment. Consider videotaping the interior of your building, with emphasis on items that could possibly be stolen or damaged. Such a record will help you if it ever becomes necessary to make an insurance claim.

**Inspections**

Develop a habit of walking around the building often, especially after hard rains, heavy snows, or high winds. Look for things that are out of place, missing, or damaged. Start at the top and work down the list:

- **Roof:**
  - Condition of shingles or other roof covering
  - Sagging rafters or ridge rafter
  - Condition of valleys
  - Inspect the chimney and flashing

- **Eaves and Gutters:**
  - Peeling paint
  - Clogged gutters and downspouts
  - Small access hole indicating encroachment by squirrels, birds, etc.

- **Walls:**
  - Check the condition of the walls, including paint

- **Parking Lot and Site:**
  - Look for cracks in pavement and sidewalks
  - Check for holes in sod
  - Keep the lawn and landscaping neatly trimmed
• Church Sign:
  Is it up to date? (Schedule, message, etc.)
  Physical condition
  Is the overall appearance inviting?

• Approach to the Building:
  Is the entrance clearly marked?
  Would a visitor know where to enter the building?
  Is the overall appearance attractive?
  Are the locks and/or deadbolts showing wear?

• Interior:
  Check walls and ceiling for cracks
  Condition of paint, doors, and floor coverings
  Are windows in all doors to children's classrooms?
  Control the clutter—have a place for everything
  Check kitchen and bath areas for pests
  Check the baptismal font periodically for condition and leaks

**Equipment maintenance**

The building's systems (electrical, computers, plumbing, HVAC, etc.) and equipment such as kitchen appliances, sound systems and furniture need periodic care. Consider service contracts for maintenance and repair of items such as HVAC system, elevator, and copier. Vendors can also be used to take care of items such as lawn care, snow removal, pest control, and trash pickup.

**Electrical System**

Keep a close watch for any sudden changes in the lighting or wiring system, especially if it is older. Dimming lights, tripped breakers, and blown fuses can signal problems. If you suspect any problems, contact a qualified electrician to make an inspection immediately.

**Plumbing**

Monitor the plumbing system so that any leaks or clogged pipes can be quickly repaired. Inspect the hot water heater regularly.

**HVAC**

Inspect your heating, ventilation, and air-conditioning (HVAC) system annually. As with all appliances, keep track of purchase dates and service dates. It is often helpful to maintain a log attached to the appliance. Some even use indelible ink to record purchase and major service dates on the appliance itself.

**Kitchen Appliances**

Inspect all kitchen equipment from time to time. Because church kitchens are often unused for long periods, so it is important to check them between uses.

**Musical Instruments**

Pianos, organs, and other instruments will last much longer and perform better if kept properly maintained and kept in a climate controlled room. Establish a regular schedule for tuning and inspection.

**Energy Conservation**

These simple steps will help many congregations see immediate energy savings. Ask each user of the building to be responsible for energy use.
Heating and Cooling:
- Install programmable thermostats.
- When the facility is not in use, set thermostat to 55 degrees in winter and 80 degrees in summer.
- Inspect and tune up the furnace or boilers each fall.
- Change your furnace filters every other month, if applicable.
- Caulk and weather-strip inside and outside all windows and doors.
- Close shades at night in the winter and during the day in the summer.
- Install storm windows or cover windows with plastic.
- Insulate wherever possible.

Hot water:
- Turn the hot water heater down to 110-120 degrees.
- Install an insulating blanket on each hot water heater.
- Insulate all hot water pipes and 10 feet of the cold water intake.
- Repair all leaking faucets and toilets.
- Install a timer on electric hot water heaters.
- Consider tank-less hot water heaters.

Refrigerators:
- Consolidate contents and unplug unnecessary refrigerators. If unplugged then lock or remove the doors.
- Move the refrigerator at least 3 inches from the wall.
- Unplug all water coolers.
- Clean the refrigerator coils twice a year.
- If a dollar bill easily slips out of the closed door, replace the gasket.

Lighting Replacement:
- Replace incandescent exit sign bulbs with compact fluorescent or LED-type bulbs.
- Replace T12 fluorescent fixtures and magnetic ballast with T8’s and electronic ballast.
- Install motion sensors on bathroom lights, especially those with an automatic exhaust fan.
- Replace outside fixtures with high-pressure sodium fixtures and timers.
- Replace all incandescent bulbs used more than 10 hours per week with compact fluorescent bulbs.

Custodial
- If the congregation employs a custodian or janitor, the CFO will participate in developing and implementing an agreement between the individual and the congregation. A cleaning checklist should be created so there is a clear understanding of the job requirements.
- The CFO will issue checks for services rendered and be responsible for all governmental forms and withholding taxes.
- The CFO will work with others to ensure that proper cleaning supplies are on hand.

Rental/Usage
The legal consequences resulting from various activities engaged in by congregations, campgrounds, and other church entities are extremely dependant on the individual facts and circumstances; please contract Legal Services to complete an analysis as to potential legal consequences of specific activities.
Tax Issues
Renting or leasing a church facility may have adverse tax consequences; see section on Tax Issues, or contact Legal Services for more information.

Usage Statements
- Organizations, such as the Red Cross, are often in need of facilities for use in times of disaster. A congregation may choose to make their building available. Contact the Red Cross in your community to make arrangements.
- Some congregations have developed usage plans for those times when individuals or groups may wish to use the church facilities for either a scheduled event, such as a shower or wedding, or for an unscheduled need, such as a funeral.

These statements serve to outline an agreement between the inquirer and the congregation to avoid misunderstandings regarding what is available and expected from each side.

Acquire examples of usage statements/agreements from Legal Services.

Building Reservation/Usage
It is highly recommended that the congregation develop guidelines and policies for the use of the church facilities. This would include fee structure, reservation procedures, clean up after use, person(s) responsible, contracts/agreements, and insurance issues. Contact Legal Services for contract/agreement templates. Contact Risk Management Services for insurance requirements. Other matters to consider:
- Payment requirements before the event
- Handling of deposits, if by check, to ensure that the funds are good
- A refundable deposit amount should be included. If there are no losses or damages, the deposit can be returned after the event.

Building Committee Strategy
This committee usually consists of five to eight individuals who are selected either because of their congregational role and responsibility or because of their knowledge and skills with buildings and equipment. Committee members should be elected and/or sustained at the annual congregational conference of election of officers. The chair could be the pastor or CFO.

A committee member should be selected to serve as the coordinator of projects and tasks to ensure timely and effective completion.
- The committee should meet on a regular basis, at least quarterly, to cover items of importance. Always have a prioritized list of projects.
- Know your people and assign persons to tasks to be done on their own time as possible.
- Schedule two or three workdays per year:
  - Have someone in charge.
  - Announce a task list in advance.
  - Recruit in advance.
  - Have food and/or refreshments.
Employment

Employee/Contractor

When the congregation employs an individual to perform a job, it may be necessary to pay certain state and/or federal taxes.

In order to know when to withhold taxes, it is necessary to know the nature of the performed job.

Determine Status of Job

It is critical to determine if the job is employee or contractor status.

An Employee:

• Receives a paycheck and has taxes withheld.
• Uses tools supplied by the employer.
• Works when and where employer directs.
• Follows employer directions regarding the work done.

A Contractor:

• Receives a vendor check for the job versus an hourly or weekly wage.
• Provides own tools/equipment; bears breakdown expense.
• Receives a 1099 Misc.

For further information, refer to IRS brochures:

Circular E, Employer’s Tax Guide
Publication 15
Employer’s Supplemental Tax Guide
Publication 15-A

These documents provide withholding information and deposit requirements. For further reference to the subject, contact Legal Services.

Forms Required

Contact Fiscal Services for details in processing the paperwork.

Workers’ Compensation Insurance

Apply for Workers’ Compensation Insurance coverage if worker is classified as an employee through the World Church Risk Management Office. 1-800-825-2806.

1099—Misc.

Contact Fiscal Services for details.

Legal

Legal Liability for a Minister

Ministers are increasingly being sued in their professional capacity. Some theories of legal liability include negligence, defamation, undue influence, invasion of privacy,
clergy malpractice, contract liability, securities law violations, failure to report child abuse, diversion of church funds, unauthorized practice of psychology, and seduction of counselees and church members. If you have questions or concerns related to any of these areas, please feel free to contact Legal Services for further discussion or clarification.

What to Do When a Lawsuit Is Filed

Generally, when a lawsuit is filed naming the church as a defendant, notice of the suit is served to a church representative at headquarters. If, however, a local jurisdiction is named as a defendant, the local pastor or administrator could be served the petition. The following information should provide some background for appropriate handling of the papers.

- Do not sign anything other than a simple messenger’s receipt that acknowledges your receipt of court papers.
- Keep the envelope or wrappers that the papers arrived in.
- Make a written notation of the date and time the documents were received and the method by which they were received (hand delivery by a court official; mail; other—be specific).
- Call Legal Services immediately for instructions and forward a copy of the papers to Legal.
- Determine, with Legal Services, which other leaders to notify.
- Sit down immediately with Legal Services, Risk Management, and a small group of leaders (the group will vary depending on the nature of the lawsuit and decide key strategy issues).

IRS Audit

If notice is received, contact Legal Services at World Church headquarters for further information and instructions. Phone: 1-800-825-2806 or e-mail: legalservices@CofChrist.org.

Contact Information

Legal Services has a Web page that has additional information. The address for this site is http://www.CofChrist.org/legal/. Legal Services may be contacted at 1-800-825-2806 ext. 2220.

Estate and Financial Planning

Estate Planning

The Estate and Financial Planning Ministries (EFPM) personnel of the World Church are available to provide financial and estate planning services for your congregational members. The church makes available trained financial consultants who will visit local jurisdictions to offer classes and workshops on financial management, investments, taxes, planning for retirement, and estate planning. There is no charge for these services. However, there may be a charge for the notebooks used in the workshops.

In addition to a group setting, confidential personal conferences provide answers to specific questions and allow discussion of an individual’s needs and goals. There is no obligation in connection with such visits. Because many estate plans or charitable
Bequests and other Charitable Gifts

A bequest is a gift made through a will or other estate-planning tool, designed to provide a gift after death. People can designate that a fixed sum, a percentage of their estate, or even a residual bequest be given to the local congregation upon their death. Both the World Church and the local congregation can receive bequests.

There are many other types of charitable gift plans that provide a variety of benefits to the donor during life as well. Many of these result in income for the donor, income tax benefits, and estate tax benefits. Furthermore, sometimes church members wish to donate stock, real estate, or other assets to the church (either local or World Church). Be sure and contact EFPM for guidance and direction in handling bequests and charitable gifts.

Part of your congregation's stewardship education efforts should include information communicated to the membership concerning the advantages of and procedures for including the church in their estate plans. A low-key information-based campaign can encourage your membership to consider including a bequest or other charitable gift in their estate plan, and communicate the necessary information they will need to do so. For more complete information on the above giving strategies and assistance in sharing this information, contact EFPM at: (1) 1001 West Walnut, Independence, MO 64050-3562; (2) call them at 1-800-884-PLAN; or (3) e-mail them at efpm@CofChrist.org.

Memorial Gifts

Memorial gifts are made by living people to honor deceased friends or relatives. Such gifts serve to bring the memory of the loved one to the remembrance of others. The memorial funding typically consists of many small cash gifts, often made instead of flowers sent to the funeral service, which are directed by the family to a specific institution. While each gift by itself is small, the aggregate can be sufficient to provide a means to remember the deceased person.

It is advisable to consult with the family of the deceased or others that might be familiar with their specific interests. This is to determine how the funds can be used in a way to truly memorialize the life and ministry of the one being honored.

Local

Memorial gifts, when directed to the local congregation, are usually gathered into a reserve fund established for this purpose and identified appropriately. The project selected should have some relationship to the amount collected so that the project can be reasonably identified with the deceased. After sufficient time, the project can be completed and again acknowledgement sent to the family.

- Memorial contributions to local funds by members of your congregation: Receipt as you would any other contribution with the appropriate purpose.
code (e.g., XXX for Memorial Funds, 100 for local operating, 101 for local building fund).

- Memorial contributions to local funds by a person who is not in the Ministry Information System (MIS) for that congregation: Receipt as you do loose-change offerings with the appropriate purpose code and send a “thank you” note to acknowledge the gift. The donor’s check is their legal receipt. There is no need to assign envelope numbers except for contributions that exceed $250.

- Acknowledgments to donors: The congregation should send an acknowledgment to each identified donor.

- Acknowledgment to family of the deceased: The congregation should send an acknowledgment to the family of the deceased. The acknowledgment should include only the names and addresses of the donors. Total contribution amounts could be made available upon request.

These procedures are dictated as much by the IRS as by the World Church. If other procedures have been used, please make the appropriate adjustments for future memorial contributions.

**World Church**

Families often wish to designate a purpose of the World Church for friends to contribute in memory of a loved one. The following guidelines are provided for your information:

- Name of person the gifts are in memory of.
- Which purpose has been selected?
- Name and address of person to receive acknowledgements sent by Stewardship Ministries.
- Checks should be made payable to the “Presiding Bishopric.
- Memorial gifts envelopes to receive contributions are available on request.

**Send Information and Checks to:**

- Fiscal Services
  Community of Christ
  1001 West Walnut
  Independence, MO  64050-03562
Contact Information

Presiding Bishopric
Phone: 1-800-825-2806 ext. 2216
E-mail: prebish1@CofChrist.org

Fiscal Services
Phone: 1-800-825-2806
E-mail: fiscalservices@CofChrist.org

Legal Services
Phone: 1-800-825-2806 ext. 2220
E-mail: legalservices@CofChrist.org

Estate and Financial Planning
Phone: 1-800-884-7526
E-mail: efpm@CofChrist.org

Risk Management Services
Phone: 1-800-825-2806 ext. 3057
E-mail: riskmanagement@CofChrist.org
Emergency Phone: 1-816-853-0012

Records Management
Phone: 1-800-825-2806
E-mail: recordsmgmt@CofChrist.org

Membership Records
Phone: 1-800-825-2806 ext. 1442
E-mail: memrec@CofChrist.org
Mission Center and Congregation Funding
Phone: 1-800-884-7526
E-mail: funding@CofChrist.org

Oblation
Phone: 1-800-825-2806 ext. 1420
E-mail: Oblation@CofChrist.org

Tangible Love
Phone: 1-800-825-2806
E-mail: tlove@CofChrist.org

World Hunger
Phone: 1-800-825-2806
E-mail: worldhunger@CofChrist.org

Temple School
Phone: 1-800-825-2806 ext. 2332

Worship Ministries
Phone: 1-800-825-2806 ext. 1434

Herald Publishing House
Phone: 1-800-767-8181 (toll free) or 816-521-3015
E-mail: sales@HeraldHouse.org
Web site: www.HeraldHouse.org
Appendix

Copy Ready Forms

- Loose Offering Breakdown Form – With Envelopes
- Loose Offering Breakdown Form
- Offering Tally Form

Forms Available by Ordering from Herald House**

- CFO Supply/Resource Order Form (#40)
- Batch Header (#110)
- Contributor’s Monthly Statement (#112)
- Financial Officer Receipt (#120)
- Expense Voucher (#130)
- PAT (Pre-Authorized Transfer) Authorization Form (#141)
- EFT (Electronic Funds Transfer) Authorization Request (#152)
- Statement of Acceptance of Non-Cash Contribution (#165)
- Oblation Aid Report (OB-100)
- Oblation Aid Worksheet (OB-101)
- Oblation Aid Reimbursement Form (OB-102)

**Some of the forms are available by downloading from the World Church Web page – Financial Officer Resources at [www.cofchrist.org/cfo](http://www.cofchrist.org/cfo). Those forms found on the Web page may be reproduced as needed. Contact your MCFO if you need assistance in obtaining these forms.

Other Information

- Contributor’s Quarterly Statement
- Introduction: Mission Center and Congregation Retention Schedule
- Mission Center and Congregation Retention Schedule
- Partial List of Resources for Assistance
# Loose-Offering Breakdown Form – With Envelopes

Community of Christ, ________________________
(Location)

<table>
<thead>
<tr>
<th>Date Contributed:</th>
<th>________________</th>
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</thead>
<tbody>
<tr>
<td>Loose Currency:</td>
<td>$________</td>
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<tr>
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<td>Loose Checks:</td>
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Total: $________

Individuals Accounting for Contributions
Signed ________________  ________________
# Loose-Offering Breakdown Form

<table>
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<th>Activity</th>
<th>Location</th>
<th>Date</th>
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<td>$ 100’s</td>
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Sub Total Currency $__________

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Sub Total Coins $__________

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<tbody>
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</tbody>
</table>

Sub Total Checks $__________

GRAND TOTAL $__________

Signed: __________________________________________

Note: Please deliver in secure money bag or container to congregational financial officer or business manager.
Offering Tally Form

Date___________ Location_________________ Envelope Count_____________

Plate Offering $ ___________ (Use of Loose-Offering Breakdown Form optional)
Church School $ ___________

Other: $ ___________
$ ___________
$ ___________

Signed:____________________               ________________________

Date___________ Location_________________ Envelope Count_____________

Plate Offering $ ___________ (Use of Loose-Offering Breakdown Form optional)
Church School $ ___________

Other: $ ___________
$ ___________
$ ___________

Signed:____________________               ________________________

Date___________ Location_________________ Envelope Count_____________

Plate Offering $ ___________ (Use of Loose-Offering Breakdown Form optional)
Church School $ ___________

Other: $ ___________
$ ___________
$ ___________

Signed:____________________               ________________________

Date___________ Location_________________ Envelope Count_____________

Plate Offering $ ___________ (Use of Loose-Offering Breakdown Form optional)
Church School $ ___________

Other: $ ___________
$ ___________
$ ___________

Signed:____________________               ________________________
### Congregational Financial Officer Supply/Resource Order Form

*(US use only)*

<table>
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<tr>
<th>#</th>
<th>Description</th>
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<tr>
<td>__</td>
<td>110 Batch Header (H)</td>
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<tr>
<td>112</td>
<td>Contributor’s Monthly Statement (H)</td>
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</tr>
<tr>
<td></td>
<td># of single copies OR</td>
<td></td>
</tr>
<tr>
<td></td>
<td># of packages (100 per pkg.)</td>
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</tr>
<tr>
<td>__</td>
<td>120 Receipt Book</td>
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<td>__</td>
<td>123 Congregational Financial Record Book</td>
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<tr>
<td>__</td>
<td>130 Expense Voucher</td>
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<td>__</td>
<td>140 PAT Brochure (Pre-Authorized Transfer)</td>
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<td>141 PAT Auth. Form (Pre-Authorized Transfer)</td>
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<td>152 Authorization for Automatic Withdrawals</td>
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<tr>
<td>__</td>
<td>165 Statement of Acceptance</td>
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<td>__</td>
<td>16 10 x 13 White Envelopes (6 only) (H)</td>
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<tr>
<td>__</td>
<td>18A 4 3/4 x 11 Brown Envelopes (6 only) (H)</td>
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</tr>
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</table>

*On the return address please print or use an address label.*

---

**CFO NAME______________________________**

**STREET______________________________**

**CITY______________________________**

**STATE________ ZIP**

**DAYTIME PHONE # ____________________________**

---

**PLEASE RETURN THIS FORM TO:**

Community of Christ  
FISCAL SERVICES  
c/o KERRY SANDS  
1001 W Walnut  
Independence, MO 64050-3562  
Phone: 800/825-2806 ext. 1381  
FAX: 816/521-3094  
E-mail: finoff@CofChrist.org

---

Updated (11/29/2005)
Batch Header
Community of Christ
MISSION TITHES
BATCH HEADER
for the
CONTRIBUTOR'S MONTHLY STATEMENT
(PLEASE PRINT LEGIBLY)

<table>
<thead>
<tr>
<th>Mission Center</th>
<th>Congregation Name</th>
<th>Jurisdiction Number</th>
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<tbody>
<tr>
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</tbody>
</table>

Financial Officer Name: ___________________________
Daytime Phone Number: (____)____-____

---

**TOTALS**

- LOCAL SUBTOTAL: $____
- WORLD SUBTOTAL: $____

\[ \text{TOTALS:} \quad \text{LOCAL SUBTOTAL} + \text{WORLD SUBTOTAL} = \text{GRAND TOTAL} \]

\[ \text{TOTALS:} \quad \text{LOCAL SUBTOTAL} + \text{WORLD SUBTOTAL} = \text{GRAND TOTAL} \]
Contributor's Monthly Statement

Community of Christ

MISSION TITHES
CONTRIBUTOR'S MONTHLY STATEMENT

<table>
<thead>
<tr>
<th>ENVELOPE NO.</th>
<th>CONGREGATION NAME</th>
<th>CONG. #</th>
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</thead>
</table>

(PLEASE PRINT CLEARLY)

CONTRIBUTOR NAME
STREET ADDRESS
CITY STATE ZIP

FINANCIAL OFFICER NAME

No goods or services were received in exchange for any contribution of $250.00 or more on this statement except for intangible religious benefits.

PLEASE SAVE THIS STATEMENT. It will be the only valid document for tax purposes that you will receive.

LOCAL CONTRIBUTIONS

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<thead>
<tr>
<th>SUNDAY</th>
<th>CONG. MINISTRIES</th>
<th>CONG. BUILDING</th>
<th>LOCAL OTHER</th>
<th>LOCAL OTHER MEMO</th>
<th>LOCAL SUBTOTAL</th>
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</table>

LOCAL SUBTOTAL

WORLD CONTRIBUTIONS

<table>
<thead>
<tr>
<th>SUNDAY</th>
<th>WORLD MINISTRIES</th>
<th>OBLATION</th>
<th>WORLD HUNGER</th>
<th>SPEC. PROJ. (A)</th>
<th>SPEC. PROJ. (B)</th>
<th>SPEC. PROJ. (C)</th>
<th>SPEC. PROJ. (D)</th>
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<tr>
<td>4TH</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>5TH</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

WORLD SUBTOTAL

INTERNATIONAL

<table>
<thead>
<tr>
<th>MONTHLY</th>
<th>INTERNATIONAL CAPITAL</th>
<th>INTERNATIONAL EDUCATION</th>
<th>DELEGATE TRAVEL</th>
<th>WORLD MIN. ENDOW.</th>
<th>TEMPLE ENDOW.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$912</td>
<td>$941</td>
<td>$942</td>
<td>$980</td>
<td>$990</td>
<td></td>
</tr>
</tbody>
</table>

GRAND TOTAL

112 (9/04)
## Financial Officer Receipt

**Congregational Financial Officer Receipt**

**Community of Christ**

**No. 13950**

<table>
<thead>
<tr>
<th>ACCOUNT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPERATING</td>
</tr>
<tr>
<td>BUILDING</td>
</tr>
</tbody>
</table>

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Thank You</td>
</tr>
<tr>
<td>TOTAL</td>
</tr>
</tbody>
</table>

### RECEIVED FROM

### STREET ADDRESS

### CITY

### STATE | ZIP

**DATE**

---

*This receipt not to be used for tax purposes*

---

*Scanned by [Signature]*

---
## Congregation Expense Voucher

**CONGREGATION EXPENSE VOUCHER**

<table>
<thead>
<tr>
<th>ACCOUNT NO.</th>
<th>ACCOUNT NAME</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL PAID**

Authorised by ________________________________

---

SC-130 88/88
**PAT (Pre-Authorized Transfer) Authorization Form**

**Community of Christ**

Authorization to Automatically Withdraw Funds for

**Local and/or World Contributions**

*Forms received at HQ by the 1st will affect the withdrawal on the 15th.*

<table>
<thead>
<tr>
<th>LOCAL</th>
<th>WORLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME</td>
<td>CODE</td>
</tr>
<tr>
<td>Cong. Ministries (100)</td>
<td>World Ministries (900)</td>
</tr>
<tr>
<td>Building (101)</td>
<td>Oblation (970)</td>
</tr>
<tr>
<td>Street</td>
<td>World Hunger (971)</td>
</tr>
<tr>
<td>City</td>
<td>Temple Endow (990)</td>
</tr>
<tr>
<td>State &amp; Zip</td>
<td>World Min. Endow (980)</td>
</tr>
<tr>
<td>Daytime Phone</td>
<td></td>
</tr>
<tr>
<td>E Mail Address</td>
<td></td>
</tr>
</tbody>
</table>

*(Please attach a voided blank check)*

Please withdraw a TOTAL of $_________ on the 15th of each month.

Mark here to authorize withdrawal only until __________ Date

(Unless specified, this authorization will remain in effect until a “cancel” request is received or membership is transferred.)

<table>
<thead>
<tr>
<th>Mission Center</th>
<th>Congregation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I authorize Community of Christ to process debit entries to my account. I have attached a voided check. This authority will remain in effect until I give reasonable notification to terminate this authorization.*</td>
<td></td>
</tr>
<tr>
<td>Contributor Signature (1)</td>
<td>Date</td>
</tr>
<tr>
<td>Contributor Signature (2)</td>
<td>Date</td>
</tr>
</tbody>
</table>

**Instructions:**

- **Contributor** will retain bottom copy and send top copy to:
  - **Community of Christ – Fiscal Services**
  - 1001 West Walnut
  - Independence, MO 64050-3562

- Fiscal Services will send a written confirmation to the CFO, Mission Center Office and Contributor.

**For HQ use:**

<table>
<thead>
<tr>
<th>Month to Begin</th>
<th>Received by</th>
<th>Entered in MIS by</th>
<th>Confirmation sent by</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC.141 (10/02)</td>
<td>Date</td>
<td>Date</td>
<td>Date</td>
</tr>
</tbody>
</table>

Congregational Financial Officer Handbook
Authorization for Automatic Withdrawals from and Deposits to

Your Bank Account (EFT)

The undersigned hereby authorizes the Community of Christ (World Headquarters) to make withdrawals or deposits at __________________________________________________________(the Bank) and authorizes the Bank to accept such transactions and make any necessary adjustments. It is agreed that these transactions will be made electronically and under the Rules of the National Automated Clearing House Association. This authorization will remain in effect until written notice of termination is delivered to the World Headquarters in a timely manner so as to afford the World Headquarters an opportunity to act thereon. In no event shall such termination be effective as to entries processed prior to receipt of such notice.

Bank ______________________________________________

City & State __________________________________________

Type of Account: _____ Checking _____ Savings

Account Name: __________________________________________

Mission Center or Congregation Name ______________________ Jurisdiction Number ______________________

Signature of Financial Officer ______________________________

Name of Financial Officer _________________________________

Phone number/e-mail address ______________________________

Date ___________________________

Return form to: Accounting Administration, Community of Christ World Headquarters, 1001 W. Walnut, Independence, MO 64050-3562

Attach voided check drawn on account to receive withdrawals transactions.

SC-152 (03/04)
Statement of Acceptance of Non-Cash Contribution of Personal or Real Property

STATEMENT OF ACCEPTANCE OF NON-CASH CONTRIBUTION
OF PERSONAL OR REAL PROPERTY

Contributor's Name ________________________________

Contributor's Address ________________________________

Description of non-cash contribution ________________________________

__________________________ fund.

Check one:

☐ The contributor received no goods or services in consideration for this gift except for intangible religious benefits.

☐ The contributor received the following goods or services in consideration for the gift:

Description of goods or services received by contributor

__________________________

Estimated value of goods or services received by contributor $ ________________

Jurisdiction ________________________________

(Congregation - Mission Center)

CFO or MCFO (signed) ________________________________ Date of contribution ________________________________

INSTRUCTIONS

CFO or MCFO:

1. You should not place a value on the contribution. You must estimate the value of goods or services received by the contributor (if applicable).

2. You should not include this contribution on any receipt.

3. The contributor should not need this form for the single non-cash contribution if less than $250.00.

CONTRIBUTOR:

1. This statement is provided to enable you to document your contribution for a tax deduction.

2. It is your responsibility to value the contribution.

3. We believe this statement meets the requirements of Internal Revenue Code Section 170(f) and recommend it be presented to your tax preparer.

Community of Christ

1001 W Walnut • Independence, MO 64050-3562

CONTRIBUTOR'S COPY
Oblation Aid Report

Community of Christ

Oblation Aid Report

STATISTICAL INFORMATION

<table>
<thead>
<tr>
<th>LAST</th>
<th>FIRST</th>
<th>M.I.</th>
<th>RAPHEANAL REGISTER #</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NAME: ___________________________________________ DATE _____________

SPOUSE: ____________________________________________

ADDITIONAL NUMBER OF DEPENDENTS ________ (List names / ages / relationships):

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________

ADDRESS: ______________________________________ PHONE (____) __________

____________________________________________________________________

HOME CONGREGATION: __________________________ MISSION CENTER:__

CASE REPORT

CAUSE OF NEED: __________________________________________

Funds Used For:  

- SHELTER: ___________________________ AMOUNT: $ ___________  
- FOOD: ___________________________ AMOUNT: $ ___________  
- CLOTHING: ___________________________ AMOUNT: $ ___________  
- MEDICAL: ___________________________ AMOUNT: $ ___________  
- TRANSPORTATION: ___________________________ AMOUNT: $ ___________  

TOTAL AMOUNT OF AID GIVEN THIS REPORT $ ___________

HAS PERSON (FAMILY) RECEIVED AID IN THE PAST? ☐ YES ☐ NO

(IF IN DOUBT CALL FISCAL SERVICES: 1-800-825-2806 EXT. 1420)

IF YES, DESCRIBE BRIEFLY: __________________________________________

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________

COMMENTS

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________

TRANSIENT INFORMATION (Complete only if person is transient)

DESTINATION: ___________________________ REASON FOR TRIP: _____________

IMPORTANT INSTRUCTIONS

1. Secure all information for this report before extending aid.
2. Make sure that the amount of aid you are approving is within your authorized limit.
3. Check with Supervising Bishop for aid history before extending aid.
4. Sign report.
5. Remove appropriate copy for file, then forward remaining copies.
6. Attach original to a Request for Oblation Aid Reimbursement (CB-102)

REPORTED BY: ___________________________ (Bishop / Financial Officer)

JURISDICTION: ___________________________ (Mission Ct. / Congregation)

FISCAL SERVICES

Congregational Financial Officer Handbook  Appendix • 65
### Current Information

**Current Structure:**
- Name:
- Phone:
- Address:
- Email:

**Current Involvement:**
- Role:
- Commitment:

**Past Involvement:**
- Role:
- Commitment:

**Future Involvement:**
- Role:
- Commitment:

### Financial Information

**Annual Income:**
- $________

**Annual Expenses:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$________</td>
</tr>
<tr>
<td>Transportation</td>
<td>$________</td>
</tr>
<tr>
<td>Utilities</td>
<td>$________</td>
</tr>
<tr>
<td>Food</td>
<td>$________</td>
</tr>
<tr>
<td>Personal</td>
<td>$________</td>
</tr>
</tbody>
</table>

**Net Income:** $________

**Net Worth:** $________

**Liabilities:**

<table>
<thead>
<tr>
<th>Liability</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage</td>
<td>$________</td>
</tr>
<tr>
<td>Car</td>
<td>$________</td>
</tr>
<tr>
<td>Credit Card</td>
<td>$________</td>
</tr>
</tbody>
</table>

**Net Worth After Liabilities:** $________

---

**Notes:**

- Any other comments or notes:

---

**Date:**

---
<table>
<thead>
<tr>
<th>Category</th>
<th>Income (A)</th>
<th>Expense (B)</th>
<th>Net (A - B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other Income</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total Income</td>
<td>$</td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

**Notes:**
- Support suggested from State & Federal agencies.
- Support suggested from family & friends.

**Exempted Living Expenses**

<table>
<thead>
<tr>
<th>Category</th>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room and Board</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

**Recognized Obligations/Alternatives**

<table>
<thead>
<tr>
<th>Category</th>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room and Board</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>
Oblation Aid Reimbursement

Community of Christ

REQUEST FOR
OBLATION AID REIMBURSEMENT
(OB100 Reports must be attached)

Name of Jurisdiction to be Reimbursed: ____________________________

FO Name: ____________________________
Street Address: ____________________________
City/State: ____________________________
Zip Code: ____________________________
Daytime Phone Number: (____) ____________________________

<table>
<thead>
<tr>
<th>Name of Person(s) Receiving Oblation – (30 Characters)</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>

Total to be coded to account # 42-35860-7596

Prepared by: ____________________________ Approved by: ____________________________ Date: ______

Jurisdiction Role
- Complete an OB-100 report for each time aid is given.
- Complete one “Request for Oblation Aid Reimbursement” form that equals the total of all aid reports.
- Itemize each obligation aid given by name and amount.
- A reimbursement check will be mailed to you.
- Send this form with all OB-100 reports attached as soon as it is completed to:
  Fiscal Services: By fax (816-521-3094), or by mail (1001 W. Walnut, Independence, MO 64050-3562 USA)
- This expense cannot be netted against amounts due to World Church.

Fiscal Services Role
- A check request will be prepared and submitted to Accounts Payable Desk.
- Checks are only processed on Thursday each week.
- The reimbursement check should be mailed out the following Friday or Monday.

OB-102 (12/2004)
Contributor's Quarterly Statement

Community of Christ

CONTRIBUTOR'S QUARTERLY STATEMENT

Mission Tithes made to the:

Anywhere MO Cong
2550 Discovery Dr
Anywhere MO 64011-3124

James Smith, FINANCIAL OFFICER

Betty Jane Flintstone
13754 Old Mill Dr
Anywhere MO 64011-3124
USA

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Prev. Qtr.</th>
<th>This Qtr.</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congregation Ministries</td>
<td>467.00</td>
<td>185.00</td>
<td>662.00</td>
</tr>
<tr>
<td>Mission Center Operating Fund</td>
<td>10.00</td>
<td>.00</td>
<td>10.00</td>
</tr>
<tr>
<td>Outreach International</td>
<td>50.00</td>
<td>10.00</td>
<td>60.00</td>
</tr>
<tr>
<td>WC-Oblation</td>
<td>50.00</td>
<td>.00</td>
<td>50.00</td>
</tr>
<tr>
<td>WC-Oblation World Hunger</td>
<td>25.00</td>
<td>20.00</td>
<td>45.00</td>
</tr>
<tr>
<td>World Conference Offering</td>
<td>40.00</td>
<td>.00</td>
<td>40.00</td>
</tr>
<tr>
<td>World Ministries</td>
<td>380.00</td>
<td>275.00</td>
<td>655.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>1,052.00</strong></td>
<td><strong>470.00</strong></td>
<td><strong>1,522.00</strong></td>
</tr>
</tbody>
</table>

Mission Tithes received through: Sep 30, 2004

No goods or services were received in exchange for any contribution of $250.00 or more on this statement except for intangible religious benefits. Your future contributions will continue to support our mission for Christ—Thank you.

Print Date Sep 30, 2004
Introduction: Mission Center and Congregation Retention Schedule

The schedule is formatted as multi-page tables. Record series are listed alphabetically in successive rows within functional groups and categories, which are identified by headings.

Each page is formatted into seven columns.

- The first column is the records series number.
- The second column is the record series title.
- The third column is the records series description. It describes the business purpose and most important characteristics of the record series. Where applicable, the description provides examples of the types of records included in the series.
- The fourth column gives the active and total retention periods; the total being the time after which the records are eligible for destruction. Depending on the record series, the retention period may be given as the number of years from the date the records were created and received; or as the number of years in addition to the current year; or as the number of years following a specified event, such as termination of employment, end of a project, or discontinuation of a product. In a few cases, records are marked for permanent retention.
- The fifth column gives the final disposition; this provides special disposition instructions that are designed to clarify the retention periods for the reader.
- The sixth column applies to electronic records only. It lists the database or other computer application that is used to create and maintain the records. In some cases, multiple applications are listed for a given record series.
- The seventh column designates Vital Records. Vital records are defined as those church records that are so mission-critical that the church cannot or should not take a risk of losing them. In addition to vital business records, it also designates some of the church’s archival records as vital, because of their unique value to the institutional history of our organization.
# Community of Christ - Records Retention Schedule

<table>
<thead>
<tr>
<th>Department / Subdepartment</th>
<th>Record Series Number</th>
<th>Record Series Title</th>
<th>Record Series Description</th>
<th>Active Retention</th>
<th>Final Disposition</th>
<th>Media</th>
<th>Production Application Name</th>
<th>Vital Record</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mission Centers and Congregations</td>
<td>MSC.0001</td>
<td>Received Offerings Envelopes</td>
<td>Envelopes used for offerings (if processed by mid-level)</td>
<td>Current Year + 1</td>
<td>Destroy</td>
<td>Paper</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>MSC.0002</td>
<td>Attendance Records</td>
<td>Attendance records used to record church and Sunday school attendance</td>
<td>Current Year</td>
<td>Destroy</td>
<td>Paper/Electronic</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>MSC.0003</td>
<td>Audit Reports</td>
<td>Audit reports for Mission Centers</td>
<td>Current Year</td>
<td>Destroy</td>
<td>Paper/Electronic</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>MSC.0004</td>
<td>Bank Statements</td>
<td>Statements from banks showing transactions against each account, plus reconciliations used to ascertain the accuracy of the account by statement period. Includes cancelled checks drawn on the accounts, and other supporting</td>
<td>Current Year</td>
<td>Destroy</td>
<td>Paper/Electronic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Record Series Number</td>
<td>Record Series Title</td>
<td>Record Series Description</td>
<td>Active Retention</td>
<td>Final Disposition</td>
<td>Media</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------</td>
<td>---------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------</td>
<td>------------------</td>
<td>-------------------</td>
<td>--------------------------------------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MSC.0005</td>
<td>Camp Medical Forms</td>
<td>Forms filled out by attendees of camps listing all of their medical problems and information</td>
<td>Current Year</td>
<td>Destroy</td>
<td>Paper / Electronic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Current Year + 4</td>
<td></td>
<td>Revision Date:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Interviewees: Bruce Bailey, Pat Baugh, Paula Brown, Jared Sloan</td>
<td>Notes:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MSC.0006</td>
<td>Cancelled Checks</td>
<td>Images or copies of checks that have been processed by banks</td>
<td>Current Year</td>
<td>Destroy</td>
<td>Paper / Electronic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Current Year + 5</td>
<td></td>
<td>Revision Date:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Interviewees:</td>
<td>Notes:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Check Stubs and Registers</td>
<td>Check stubs or registers used to validate and reconcile expenses</td>
<td>Current Year</td>
<td>Destroy</td>
<td>Paper / Electronic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Current Year + 10</td>
<td></td>
<td>Revision Date:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Interviewees:</td>
<td>Notes:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Confidential Membership and Priesthood Actions</td>
<td>Correspondence and files for disciplinary actions (as soon as action is complete forward to the World Church Secretary care of Office of the First Presidency at Headquarters)</td>
<td>Action Complete</td>
<td>World Church Secretary</td>
<td>Paper / Electronic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Action Complete</td>
<td></td>
<td>Revision Date:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Interviewees: Restricted File</td>
<td>Notes:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MSC.0009</td>
<td>Congregational Records</td>
<td>Includes correspondence, issues and resolutions, insurance, remodeling records, etc.</td>
<td>Current Year</td>
<td>Archival Review</td>
<td>Paper / Electronic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Current Year + 15</td>
<td></td>
<td>Revision Date:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td>Communication records of an administrative and financial nature in the form of letters, e-mails, inter-office memos, etc. Administrative and financial e-mail correspondence should be printed and filed</td>
<td>Current Year</td>
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<td>Jurisdictional Historical Files</td>
<td>Records, reports, scrapbooks, photographs, news clippings, histories, and centennials relating to jurisdictions</td>
<td>Church Historian</td>
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<td>Membership Data Changes</td>
<td>Paper copy at jurisdictional level, information entered into Shelby</td>
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<td>Current Year</td>
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<td>Mission Center Conferences</td>
<td>Records include minutes and brochures</td>
<td>Current Year + 5</td>
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<td>Monthly Receipt Reports / Quarterly Contribution Statements</td>
<td>Monthly or quarterly statement, paper only if processed by mid-level jurisdiction office.</td>
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<td>OB 100 Form</td>
<td>Summary report sent to mission accounting and to the World Church requesting reimbursements</td>
<td>Current Year + 1</td>
<td>Destroy</td>
<td>Paper / Electronic</td>
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<td>Obligation Records</td>
<td>Records of church members requesting financial assistance; includes personal and financial information, intake form, case notes, invoices</td>
<td>Current Year + 1</td>
<td>Destroy</td>
<td>Paper</td>
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<td>Wills, Estates and Trusts Records</td>
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<td>Financial Statements - Year End</td>
<td>Statements showing the financial condition of the organization at various intervals</td>
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Partial List of Resources for Assistance

United States Organizations

ALCOHOLICS ANONYMOUS: A fellowship of men and women to help each other overcome alcoholism. There is no membership fee.

ALATEEN is a similar program for teenage alcoholics.

ALANON is a program for the families of alcoholics to learn ways to help the alcoholic and provides strength and support.

RED CROSS: Located in all metropolitan areas with help available for:
- Disaster assistance
- Military families and veterans
- Emergency communications
- Family Counseling
- Securing Government benefits
- Handicapped
- Financial aid
- Transportation

CONSUMER CREDIT COUNSELING: (Local credit bureau can give reference). A free service for people with debt problems, they can help set up a payment schedule to repay debts.

LEGAL AID: Provides legal representation and services. Financial guidelines must be met to qualify. Does not include libel or compensatory suits.

SALVATION ARMY: A Christian social service agency that may provide: free or low-cost housing, food, clothing, and furniture. Emergency shelters provide free room and board for one to five days. Alcoholic rehabilitation programs.

COMMUNITY CENTERS: (Call to see what is available in your community.) They provide a wide variety of programs to youth and senior citizens.

AID TO THE BLIND: (Canada: National Institute for the Blind) Services: Income maintenance and vocational rehabilitation programs.

DRUG ABUSE PROGRAMS: Designed to prevent, control and test drug abuse. Services include counseling, job placement and special services to youth, women, and handicapped persons.

EMPLOYMENT SERVICE: (Canada: Employment Center) Employment Service provide employers and workers with: Employment Counseling, Job Placement, Special Services to youth, women and handicapped persons.

FAMILY INDEPENDENCE AGENCY (Canada: General Welfare Assistance): Provides a wide variety of services to families, giving short-term financial assistance.

HEALTH DEPARTMENT: Provides free clinic services including: prenatal care, checkups for infants, family planning services, counseling, hearing and vision tests, and sexually transmitted disease treatment.

MENTAL HEALTH PROGRAMS: Programs for the prevention, control and treatment of mental and emotional illness. Services include: low-cost counseling, outpatient services, 24-hour crisis-intervention counseling.

HOUSING ASSISTANCE: (Canada: Housing Authority) Programs that supplement rent and provide inexpensive housing.

VOCATIONAL REHABILITATION: An employment training program for the disabled, mentally incapacitated, mentally retarded, and rehabilitated alcoholics. Evaluates each person’s abilities and trains them for employment.

AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDS OR ADC): An income-maintenance program to ensure that children have continued support.
FOOD STAMP PROGRAMS: Provides food coupons for low-income families to enable them to buy more food, or greater variety, to improve their diets.

MEDICAID: A health-care financing program, which provides hospital and supplementary medical insurance.

MEDICARE: A health care financing program for those receiving Social Security.

SOCIAL SECURITY: Supplemental income for those 62 and over, disabled workers and their dependents, and survivors of the family provider. Only those who paid into Social Security, while working, are eligible.


WOMEN, INFANTS, AND CHILDREN (WIC): A program to help low-income women who are pregnant, postpartum, or breast-feeding and children under age five, to receive adequate nutrition.

WORK INCENTIVE (WIN): Encourages and assists unemployed individuals to obtain employment. Required for all AFDC recipients.