



Keeping you informed of our mutual ministries

# EXTENSION

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BOARD OF CHURCH EXTENSION OF DISCIPLES OF CHRIST

## Tackling this Silent Injustice

*I*t is a silent injustice. One that means people with handicapping conditions simply stay away unless our congregations take the initiative!”

Jim Powell, president of Board of Church Extension, is emphatic about the need for all congregations to address accessibility issues, and “not just because we are told to by law but because we know it’s right.”

“It would surprise people what does prohibit others from participation in the life of their church. For instance, inability to hear a sermon; four or five steps that keep wheelchairs out of a classroom or fellowship hall; two or three steps that keep an otherwise able leader from leading in worship. Most prevalent are the steps!

“My parents,” Jim shares, “worship at Bethany Christian Church in Washington, DC. Mom is legally blind. When Bethany relocated in 1967 everything but the chancel was built on one level. Everyone assists Mom around in the building with ease because of **no steps.**”

Eugene Randall, II, corporate secretary for Board of Church Extension feels that many congregations realize they have a problem and adds, “One of the ways accessibility comes up in our consultation is an awareness that a congregation is aging. There is a concern about how the facility will be used by the growing number of older people. There is an awareness about the

Americans with Disabilities Act (ADA) and what happens in public buildings, but congregations are realizing that within the church there are care issues for members and visitors.”

### From an Architect's Viewpoint

At a recent gathering of Board of Church Extension special architectural consultants it was clear that accessibility is not just an issue for the elderly but for everyone. The architects shared that they felt all of us are called to deal with accessibility issues. Joe Gardner of Gardner, Spencer, Smith, Sarden and Partners, Atlanta, Georgia, shared,

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*A top priority for the congregation of First Christian Church, Corvallis, Oregon, was to make all three floors accessible for everyone.*

## Silent Injustice *(continued from page 1)*

“There is a perception from many congregations that they are exempt from ADA, but they forget about the fact that employees of the congregation can become handicapped overnight. It happened to our church!”

Often it seems that a congregation thinks there is little need to offer handicapped parking, provide a ramp or elevator, widen a doorway, or address accessibility for a restroom. In fact, it is not uncommon to hear, “we don’t have anyone in a wheelchair here.” But BCE consultants and special architectural consultants agree—we won’t have anyone in a wheelchair unless we address accessibility first.

### The High Costs of Removing Barriers

“There are a lot of churches that were built,” Eugene Randall, II, noted, “at a time when accessibility was not a concern and now those who are working to address accessibility issues are faced with high costs for renovation.” And renovation takes planning. Elevators are expensive. Remodeling takes time. The costs can be high.

### Corvallis Becomes Accessible

A top priority for the congregation of First Christian Church, Corvallis, Oregon, was for all three floors to be accessible to everyone.

“For many years we had a sign outside the church saying, ‘Everyone Welcome Here,’ but what does that mean if you can’t get around in the building. Phase I was very consciously a decision on the congregation’s part for people to get in and around the building and for it to be accessible for all people,” shared John Evans, First Christian Church, Corvallis, Oregon.

### Orlando Remodels Responsibly

Jim Hillery, active member of Central Christian Church, Orlando, Florida, shares what his church felt like from a wheelchair. “In February of 1994, I had an accident that crushed my heel and put me in a wheelchair. Central Christian Church in Orlando, Florida, where I worship, is all on one level but I found I could not get a drink of water from my wheelchair! The water fountains were too high to reach and the cupboards where the glasses were located were too high above the sink in the kitchen. This was at a time when our church was in a design phase of remodeling our restrooms, so I spoke up and like to think I helped to influence the location of our new water fountains. I thought we were fine before but learned we needed to go ‘one step further.’”



*Jim Hillery, member of Central Christian Church, Orlando, Florida, helped convince his congregation to lower the water fountains for better accessibility.*

### BCE’s Response

“I see as part of our response at BCE—to continue to raise the consciousness of our members of congregations so they will choose to address issues of accessibility,” states Jim Powell. “Likewise, BCE is prepared to help with the high costs of removing barriers through free consultations, inexpensive fund raising services, and soon a low-interest loan fund to deal with accessibility directly.”

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# Your Investments Can Last Into the Future

**Pay on Death registration provides for immediate transfer of ownership at the time of death, it is not subject to the whims of probate court, which assures the donor's wishes will be followed.**

Out of a desire to support the continuing ministry of Board of Church Extension (BCE) in a lasting way, a number of investors have indicated an interest in making a gift of their Church Extension investments at the time of their death.

One way to make a gift of an investment note is to provide a specific bequest to Board of Church Extension in your will. Another simpler, and a less costly way, is to make Board of Church Extension the beneficiary from a "Pay on Death" arrangement. There are several advantages to this joint registration arrangement.

First, during one's lifetime, an investor retains full control of the investment, providing emergency resources for unexpected expenses. Only in the event of death would Church Extension have or assume any interest in the investment.

Second, joint registration allows for growth in the amount of the future gift where interest is left to compound.

Joint ownership also avoids having to change your will each time an investment decision is made. Bequests sometimes refer to a specific investment by number or description, which can change whenever a note matures and is reinvested.

Last, potential conflicts that can arise during the process of settling an

estate can often be eliminated, while retaining the gift value for estate tax purposes. Pay on Death registration provides for immediate transfer of ownership at the time of death, it is not subject to the whims of probate court, which assures the donor's wishes will be followed. At the same time, making an organization such as Board of Church Extension the owner at the time of death, provides a charitable gift that can reduce other estate taxes.

It's not the only way to make a charitable gift at the time of death. However, setting up an investment with Board of Church Extension as a "Pay on Death" beneficiary is an easy, effective way to accomplish an ultimate charitable gift.

There are several options for establishing funds to honor or memorialize someone. These options include a Memorial Fund at \$500, Named Fund at \$5,000, or Extenders Fund at \$25,000.

For more information contact: Ellen Mitchell or Elaine Barnett at Board of Church Extension 1-800-274-1883; or by E-mail:

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**Q & A**

**Q** When I establish a Named Fund at \$5,000 or an

Extenders Fund at \$25,000, may I add to it?

**A** Yes, you may add to it. Another family member or friend may also add to it. **And**, BCE will add to it as it is able. In fact, in 1998, net operating income and gains in securities allowed BCE to add 2% to the Named and Extenders Funds at year end!

# Building Highlights

**H**ighlights of some of the hundreds of building projects you and Church Extension are helping through your gifts and investments.



“We are truly building a facility designed for a new century of service to our community.” This is how Rev. Matthew Keith, minister of Kingman Christian Church, Kingman, Kansas, describes their current building program.



A \$35,000 Board of Church Extension loan will assist the congregation at Snow Hill Christian Church, Fort Deposit, Alabama. According to the pastor, Dale Braxton, a BCE loan will help finance a variety of projects. The kitchen and fellowship hall will be enlarged and the restrooms will be redesigned for better accessibility. The extra space will allow the congregation to expand their summer feeding program, after school and summer tutoring, vacation Bible school, and space for an evacuation shelter.

The congregation has always felt the need to reach out to the surrounding community. The extra space will allow them to facilitate a program called the Clothes Closet that will supply shoes and clothing for the needy.



The congregation at Cleveland Heights Christian Church, Cheektowaga, New York, recently completed a building expansion project financed partially through Board of Church Extension. A \$340,000 loan was provided to fund major renovations and a new addition.

An elevator and sloped entryway were added for members and visitors with mobility problems. Education and storage space were added in anticipation of a growing, expanding congregation. A new energy-efficient atrium was also added.

During a Church Extension-directed building fund campaign the congregation surpassed their goal by raising more than \$172,000 to help finance the project. Rev. Ken Neal,

*(continued on page 5)*

Board of Church Extension provided a \$500,000 loan to help fund a massive renovation project to their existing facility as well as the construction of a new multipurpose facility. Board of Church Extension also provided fund raising leadership for the project. The congregation surpassed

their campaign goal by raising more than \$276,000.

According to Rev. Keith, “This project will take an eighty-five-year-old structure that has served our congregation well throughout its life and place it in prime condition for efficient and effective future use as well as adding new physical spaces. This will allow the congregation to expand its ministry with persons of all ages and in all life situations. The facility will allow for continuing and expanded participation for older members and for those with disabilities for whom the structure presented formidable barriers to access.”



*Members of Kingman Christian Church, Kingman, Kansas, break ground on their new addition. The facility will allow older members and those with disabilities better accessibility throughout the building.*

# Going to General Assembly in Cincinnati? Come to the BCE Dinner

Planning is underway for the BCE General Assembly Dinner to be held on Friday, October 8 in Cincinnati, Ohio, immediately prior to the General Assembly opening session.



The evening program will honor winners of the 1999 Board of Church Extension Presidents' Award for Architectural Excellence. The church architectural recognition, formerly known as the Wickes Award, will honor congregations and other organizations of the Christian Church (Disciples of Christ) and their design professionals for quality architecture in recent building programs.

The BCE program will also highlight special donors and investors, accessibility needs, and New Congregation Establishment.

Ticket information will be provided at a later time, but for now, put October 8 on your calendar and join us for the BCE General Assembly dinner.

## Building Highlights

*(continued from page 4)*

minister of Cleveland Heights stated, "The fund raising effort went very well. Our congregation was amazed at how much we could accomplish in six weeks. It's nothing short of a miracle."

Rev. Neal added, "We had three consultants from Board of Church Extension who provided leadership. We found that the left hand always knew what the right hand was doing and everything was coordinated."



*The building expansion project at Cleveland Heights Christian Church, Cheektowaga, New York, included an elevator and sloped entryway for members and visitors with disabilities.*

## News You Can Use!

Did you know that BCE can help you with your retirement resources through:

- An **IRA** that offers you a good interest rate as you plan your retirement investment program, whether involving a Flexible Demand Note or Term Investment Note placed at a minimum of \$500.\*
- A **Charitable Gift Annuity** that allows for the transfer of assets to receive fixed payments for life, possible tax benefits, and ultimately a gift to the ministry of BCE. Rates vary depending on age but, for example, a 70-year-old with a \$20,000 Gift Annuity receives 7.5% or \$1,500 annually for life.
- **Investments** that range from a Demand Plus offering to Term Notes of 12 months to 30 months, and rates of 3%–5½%.\*

*\* Arrangements can also be made for BCE to be listed as beneficiary.*

For more information, call Board of Church Extension at 1-800-274-1883.

## Silent Injustice *(continued from page 2)*

“We are in high hopes we will have the \$500,000 in that fund to be able to meet the need for low-interest loans up to \$25,000 each. Of course, additional borrowings can be made if needed through Board of Church Extension’s normal process.”

Currently, the Accessibility Loan Fund has \$183,638. Gifts can be made in a variety of ways—from \$25 to \$25,000 and beyond.

Powell summarized, “We are counting on the generosity of people joining us in the conviction that we must address accessibility. What a great way to exercise our faith through support of the Accessibility Loan Fund and removal of barriers. Together we can tackle this silent injustice!”

### Editor’s Note

*The staff of BCE strongly believes in the need for our congregations to be accessible. We hope you will join us in supporting The Accessibility Loan Fund.*

*In addition, in an article appearing in the last issue of “BCExtension” we made an error in the story about Lloyd Christensen.*

*As an interim minister we stated that he served at Harvard Avenue Christian Church in Tulsa, Oklahoma. He served at Yale Avenue Christian Church.*

*We apologize for this error.*

—Ellen Mitchell, Editor

### Does Your Church Need an Emphasis on Wills?

- BCE can help!
- We have a one-hour Seminar provided with no fee.
- We emphasize the needs of establishing or updating a will as well as how to include charitable bequests. Interested?

Contact

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