



# Ploughshare

## ***A Piece of Mike's Mind*** by Rev. Mike Morran

**Capacity:** *n* 1. The potential or suitability for holding, storing, or accommodating. 2. The maximum amount or number that can be contained or accommodated.

*Capacity is on my mind a great deal right now when I think about First Unitarian Denver. What is our current and future capacity for active membership? What is our current and future capacity for programming and social justice work? What is our current and future capacity for funding some of the wonderful, life-changing ministries we envision?*

*These questions are not on my mind because I want infinite and indefinite growth for the sake of growth, but because right now it feels to me that the congregation as an institution is operating close to, at, or possibly just beyond its current capacity. In other words, we're running about as fast as we can with the resources we have. I'm finding myself saying no to some very good ideas because I'm not seeing where the volunteers, the energy, or the additional paid human resources are going to come from at this moment in time.*

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## ***Growing Our Youth*** by Erin Kenworthy, DRE

Last December, our youth coordinator, Marcus Ryan, accepted a new job with a start up company and had to resign his position at First Unitarian. Marcus is an amazing presence in our community, beloved by the youth, and is active in our social justice initiatives. Though we miss him, we absolutely wish him well and hope to see him when he has the time to return to our Sunday morning gatherings. His work with both the middle school and high school youth was powerful, creative, and connective.

As we move forward in the spirit of his work, we've recently hired a powerful, creative, and connective individual as our newest youth coordinator. Please join me in welcoming Lena McCain to the First Unitarian Community. Lena is currently pursuing a master's degree in Transpersonal Counseling Psychology at Naropa University. Lena has a wealth of experience in facilitating interfaith relationships as a co-founder of Spiritual Playdate, an online interfaith education resource and curriculum. Mountain Integrative Academy, and has

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## *A Piece of Mike's Mind from page 1*

All in all, this is a very good problem to have. We continue to be nationally recognized for our work with Sanctuary. We've raised over 2.15 million dollars for the building renovation and construction will begin soon! Our staff and lay leadership are strong, healthy, get along wonderfully, and are dedicated to our vision and our values. Sunday attendance continues to slowly grow, and our membership has increased by over ten percent in just the past four months! Honestly, I don't know of a single other congregation of our relative size, anywhere, of any denomination, that is as healthy and engaged as we are. People are coming and joining because they want to be part of it.

Because of this, it is not a rhetorical question to ask, how much of a good thing can we stand?

The truth is that just as we have several times in the past fifteen years, in order to increase our capacity, we will have to make some changes. The building renovation is a big part of that to be sure, but we will also have to be forward-thinking and strategic about our internal governance and committee structure, our staffing, our finances, and more. Again, not to grow for the sake of growth but to live into our vision of "Growing souls in love and service."

Because that's what it's all about. Whomever you are at First Unitarian, I invite you to think back and remember the first time you came through the doors. Remember the urge, the calling, the need to connect with a community. Remember the trepidation or uncertainty. Remember the questions that were probably in your mind and heart that day. "What kind of community is this?" "Will I be made welcome here?" "Do these people really live what they say?"

I promise you those are the same questions our many guests, newcomers, and new members are asking themselves. This Sunday. Every Sunday. And every one of us has the capacity to help to show them the answers. Every day and every Sunday.

## *Growing from page 1*

She currently volunteers with the Rocky Mountain Integrative Academy, and has served as a Head Teen Sponsor with Unity Church in Chicago. Lena has a passion for working with children and teens as they explore their own spiritual identities, and comes to us excited about the social justice work in which our First Unitarian Society of Denver community is engaged. We are so glad that she is willing to share her experience, energy, and creativity with our growing program.

The coming year is full of opportunities to be creative. The renovation of our physical space will demand flexibility, teamwork, and love while we navigate the uncertainties of access and change to our spiritual home. The Religious Exploration staff and volunteers will continue to provide engaging programming throughout the transition, though it may look and feel different at times. We'll need your input, support, and grace moving forward. If you are able to share your time or talent with our children and youth over the summer, get ready. We are embarking on an adventure, one that will occasionally push our limits, challenge our expectations, and foster growth for all who choose to engage deeply in the process. Won't you please join us?



## The Tip O' Flame Challenge Fund is here!

by Mark Skrotzki, Chair, Capital Fund

EVERY DONATION WILL BE MATCHED!

We need **YOU** to finish the flame!

I'm sure you share my joy and appreciation to know that we have secured \$2,150,000 toward our Capital Campaign! We are upbeat about our chances to be awarded \$180,000 from the State Historic Fund for the building exterior. This leaves \$270,000 to be raised, and we are reaching out to many persons connected with First Unitarian, including new and former members, to help us reach our goal of \$2,600,000.

From the beginning, we knew this goal was ambitious. But, we are encouraged that 83% of that amount has been received to date from 221 members and friends, several fundraisers, and a \$10,000 grant from the National Trust for Historic Preservation. Now, in this final and critical phase we must "pull out all the stops" to ensure everyone joins in the chorus to support our future.

Several donors to the campaign have committed an additional amount to establish the **Tip O' Flame Challenge Fund**. Every new commitment to the campaign in April and May will be matched **DOLLAR-FOR-DOLLAR!**

You may pay your commitment over three years!! Every donation counts. Make yours, today, at [fusdcapitalproject.org](http://fusdcapitalproject.org) or by stopping by the table in the community room.

To the future!

### Breaking it down...

Three-year Commitment	Frequency of Payments			
	Annually	Quarterly	Monthly	Weekly
\$3,000	\$1,000	\$250	\$83.33	\$19.23
\$2,000	\$667	\$167	\$55.55	\$12.82
\$1,000	\$333	\$83	\$27.77	\$6.41
\$600	\$200	\$50	\$16.67	\$3.85
\$300	\$100	\$25	\$8.33	\$1.92
\$100	\$33.33	\$8.33	\$2.78	\$.64

### Adding it up...

	Three-year Commitment
\$1/day	\$1,095
\$50/month	\$1,800
\$100/month	\$3,600

## ***Do You Need Money for Higher Education?***

The First Unitarian Society of Denver manages the Caroline Utter Fund, which is an endowment for the purpose of loaning money for higher educational needs. The fund can loan up to \$5,000 per person for study at an accredited institution of high learning of any type. The loan is interest free while the person is in school. For details and paperwork, go to the FUSD website ([fusden.org](http://fusden.org)) and look under Children & Families, Higher Education Loans – Caroline Utter Fund. You can also contact Caroline Utter Fund Board members: Deanna Kaskie at [deannakaskie@yhoo.com](mailto:deannakaskie@yhoo.com) or Jan Devor at [jwdevor@gmail.com](mailto:jwdevor@gmail.com). First loans will be given out after the June 15, 2017 application deadline date.

### **History**

The Caroline Utter Fund (**CUF**) was established in 1924 in memory of Caroline Utter, the wife of First Unitarian Society of Denver's Reverend David Utter, by her friends shortly after her death. The Fund was established to assist in the completion of academic work. It was originally administered by the Women's Alliance but was transferred to the supervision of the FUSD Board of Trustees in 1966.

### **Student Loan Information:**

#### **Eligibility for Loans**

- Applicants can be from any Denver-area Unitarian Universalist Church. However, preference will be given to members or children of members of FUSD.
- Applicants must attend an accredited post high school education.
- Applicants must be enrolled at least half time for the entire school year.
- Applicants should only use loans for tuition and class expenses, such as books.

#### **Application Process**

- Complete the loan application, including yearly cost estimates and planned loan use.
- Submit application to address listed below by June 15th or November 15th.
- Provide a co-cosigner. All loans are unsecured, so they must be co-signed.
- Provide credit report for applicant and co-signer(s).

#### **Selection Criteria for Loan Awards**

The CUF Board will take into account the following:

- The number of years the applicant's family has had FUSD membership.
- Applicant's participation in a Unitarian Universalist Religious Education Program.
- Applicant's ability to repay loan based on information provided in the application.
- Applicant's personal interview with a CUF Board member(s).
- Selection is solely at the discretion of the CUF Board.

#### **Number of Loans**

- Generally, the CUF Board plans on awarding 2-3 loans a year; however, availability and number of loans each year is solely at the discretion of the CUF Board.

#### **Loan Amounts**

- Loans amounts may be between \$1,000 and \$5,000.
- Maximum of \$5,000 may be applied for in any one school year.
- Any FAMILY may apply for a lifetime maximum of \$10,000.

#### **Loan Terms**

- Interest rate for a loan will be fixed for the life of the loan.
- No interest accrues until the loan repayment begins after the "Interest Accrual Date".
- Loan interest rate is set once a year on July 1st (or the first business day after July 1st) for all loans issued in the year from July 1st to the following June 30th.
- Loan interest rate will equal to the interest rate on the July 1st 10-year US Government Treasury Note, plus a Fixed Margin of 1.5%. The Fixed Margin may be adjusted annually by the CUF Board, but not for an existing loan.

#### **Loan Repayment**

- Payments begin the first day of the first month following the "Interest Accrual Date".
- Repayment will be amortized over 5 years (60 months).
- Prepayment (early payment) may be made at any time, with no penalty.
- Late fees are charged for any loan payments not received in a timely manner.
- All payments on this loan shall be paid in the legal currency of the United States.
- By signing the Promissory Note, Borrower waives presentment for payment, protest, and notice of protest and nonpayment of the Promissory Note.

*Higher Education from the previous page*

## **Student Responsibilities**

- Student must notify CUF Board of current address, email, and phone number.
- Student must send CUF Board an official report within 30 days of the end of each semester/quarter of standing in school or a notice of termination or withdrawal from program.
- Any missing report will cause the loan to become payable in 6 months.
- Any amount past due over 60 days will be immediately due from loan co-signer.

All communications should be directed to:  
 Caroline Utter Fund Board  
 First Unitarian Society of Denver  
 1400 Lafayette Street  
 Denver, CO 80218  
 (303) 831-7113

## ***A Message from Abundance*** by Cindy Robertson

*A community is like a ship; everyone ought to be prepared to take the helm."*

-Henrik Ibsen

Our family lived in Iowa for 16 years. We became involved in a Brethren church community while we lived there and it was our first opportunity to understand how it felt to live in community. Brethrens are an Anti-baptist faith that moved to the midwest from Pennsylvania. Agriculturally based, the communities were very close and tight knit. Many of the older members in our community had met at the church, raised their families in the church and would be buried in the church cemetery. The caring, commitment and understanding of their roles in the community were long standing. When I think about creating those types of bonds in a large metropolitan city like Denver, it takes many of the same commitments that I witnessed and felt in Iowa. It takes a commitment of time, not only by attending services, but doing the work of the church. It takes the talents that we have in the larger community to be shared for the benefit of the community. And it takes financial commitment to be able to share our resources to make our community and the world a better place for all to live. Thank-you for your caring, commitment and the willingness to grow in FUSD community.

## ***Whole Souul Living***

**Create:** *verb*; 1. To cause to exist; bring into being. 2. To give rise to; produce. 3. To produce through artistic or imaginative effort

Our Whole Souul Living theme for the month of April is Creativity. Human beings create art but also community, love, hope, justice, war, violence, more.... We create when we work, cook, speak, clean, sing, make love, imagine the future... To be conscious and intentional is to be creative, creating the quality of each moment.

In traditional Christian theology, humans are made in Gods image because of the capacity to know good from evil. But a more modern interpretation is that it's our ability to make creative choices that makes us symbolically godlike.

One of the things I tell people curious about Unitarian Universalism is that we tend to be spiritually pragmatic. That is, we believe that the only meaningful measure of a religious or spiritual life is how much love and justice we create. It's the results that count, and this is the essence of the covenant that we create in faith-full community.

Questions for individual and communal reflection:

- In your thoughts, your relationships, your Life, what are you creating right now?
- What do you aspire to create? In your thoughts, relationships, Life?
- What can a community create together that no one can create alone?
- What inspires/evokes/cultivates your creativity?
- Can we inspire/evocate/cultivate creativity in each other? How?