Telling our Financial Story

The financial story of the Canadian Conference of MB Churches (CCMBC) during 2013 - 2018 could be described as tumultuous. It provided us, as the executive board, with many opportunities to be humble.

At the same time, we are grateful that God used imperfect people to bless the conference in so many ways. Here are just a few examples:

- God humbled us as leaders and fostered a greater dependency on Him as a conference.
- We had a sense of unity around the creation of the "sandbox," our vision and our four ministry areas, with many of our provinces opting in.
- As a conference, we were blessed with the resurgence of the National Faith and Life Team.
- Collegiality between provinces grew into better modes of partnering together.
- Many churches were renewed with the assistance of L2L.
- We developed the collaborative model as a new structure to facilitate partnerships between our provincial conferences, local churches, Multiply, and our MB Seminary, in a desire to further impact Canada with the Gospel of Jesus Christ.
- We praised God for many churches planted and the church planters raised across the country.
- We saw mission for church planting as the most effective way of reaching the lost.
- We passed many significant milestones in launching Legacy and CCMBC Investments.
- We gained new understanding and commitment to mission as local, national and global.

Opportunities to be humble

Reserves and church planting
2013 - 2018

Why retell a financial story?

This report fulfills a commitment made by Bruce Enns on behalf of the executive board to the BCMB convention in April 2019. It's true the audited financial statements and accompanying narratives have already been published. However, there are lingering questions about how our investment reserves could have declined so dramatically and the role church planting played in that. We want to step back from the numbers to discern how and why this happened, and to appropriately identify and own the issues.

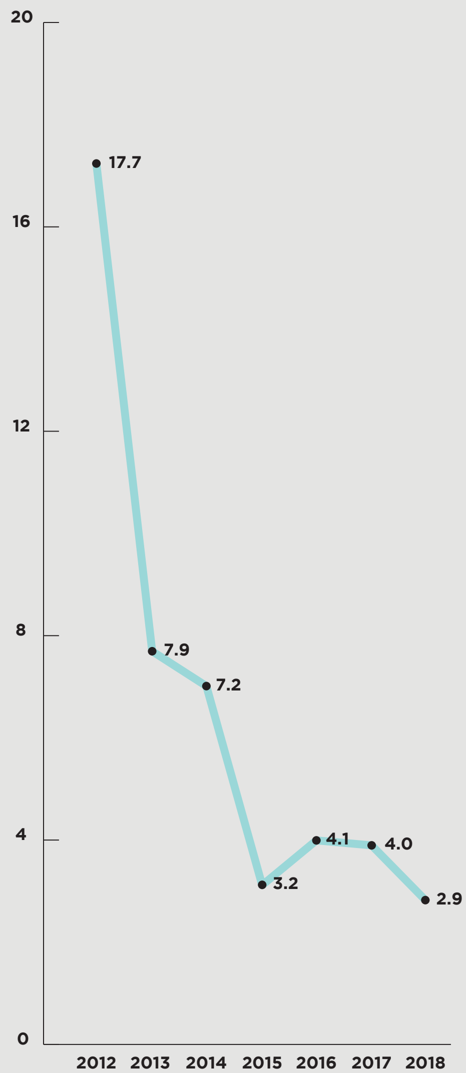
Why pick 2013 - 2018?

It's a fair question. Many of the issues discussed in this report have their roots in previous times, but we had to narrow the timeframe to something manageable. The dates we chose coincide with the change to a December 31 year end in 2013, and with the last full year we have audited financial statements, in 2018.

How did you generate this report?

We sought out perspectives from past and present executive board members as well as past conference leaders including Bertha Dyck, Bruce Enns, Bruce Guenther, Gord Fleming, Harold Froese, J.P. Hayashida, Jim Davidson, Howie Wall, Karen West, Len Penner, Michael Dick, Paul Lam, Paul Loewen and Willy Reimer. Perspectives varied significantly among this group so it follows that these contributors may, or may not, agree with all components of this report. This final telling of the story is owned and affirmed only by the current executive board.

What's next?
In one year, we will follow up with a progress report on our commitments.



CCMBC Total Reserves | Year End

$ millions

Total Reserve Depletion

2013 – 2018

Decreases

▼ Land investment write downs $(9.5 million)

▼ Transfer from Tithe Reserve $(0.2 million)

▼ Ministry higher than income $(6.5 million)

Increase

▲ Reclassification of endowments $1.4 million

Net depletion

▼ $14.8

Where did it all begin?

CCMBC appeared to be in good financial shape. The 2012 year-end financial statements showed reserves of $17.7 million in all categories including surpluses from Stewardship Ministry investing.

We had leaders throughout the organization who:

- Strived to listen to God's voice.
- Worked hard to implement the Canadian conference vision, and
- Committed themselves to seeing new churches planted in our conference and beyond.

Six years later

- The reserves were mostly depleted and the amount of spending on ministries was unsustainable.
- There were lingering questions in some quarters about where the money had gone and how well the church-planting investments had worked.
- Our MB church-planting strategy was soon to be upended after a failed merger between MB Mission and C2C.
- Trust in leadership had been shaken.

What happened? How did reserves decline so significantly during 2013-2018?

There are many components to the story but here's a high-level summary. On the negative side:

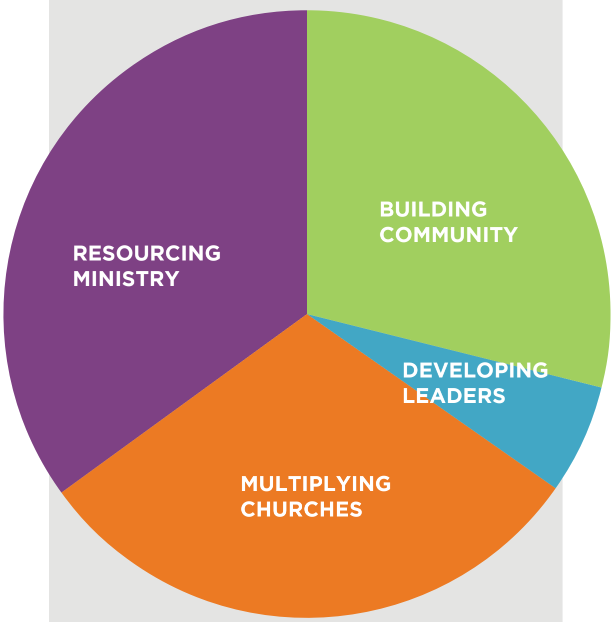
- In 2013, we determined, together with our new auditor, that the land held for investment was worth $9.5 million less than the value on our books – this was a shock! (During the process of liquidating these properties the majority of this adjustment was recovered by capital gains on the sale of the properties.)
- We used the $0.2 million Tithe Reserve to help fund ICOMB.
- The following contributed to the ministry costs being higher than income by $6.5 million:
  - Due to the land value adjustments, the $2.8 million spent on improvements to the land was not recoverable even through the sale of the properties.
  - During the six years, we also determined some church and pastor mortgages were no longer considered collectable receivables and their value had to be reduced overall by $3.8 million to meet our higher internal standards and prepare for the creation of Legacy. (Although this allowance adjustment reduced net income, and by default

the accumulated surplus, virtually all of this is expected to be recovered in subsequent periods and will add to net income and the reserves.)

- We made $8.6 million profit from land sales during 2013-2018 *(See note above on 2013 adjustment and also see the appendix for a more detailed breakdown of investment and Stewardship reserves. For better and for worse, we have combined Stewardship, operating and other reserves since that is often how they were viewed.)*
- During this time net investment earnings were $6.1 million lower than anticipated, church contributions were $1.3 million below budget, unexpected major repairs of $0.9 million were done on the Montreal building and operating expenses were $0.2 million higher than revenue.
- We made strategic decisions to draw down some reserves for the sake of ministry.

Ministry Expenditures*

2013 – 2018



- Building Community | $19.0 million
- Developing Leaders | $3.8 million
- Multiplying Churches | $19.8 million
- Resourcing Ministry | $22.7 million

Total: $65.3 million

**Note: These expenditures do not include interest paid to Stewardship Funds investors.*

On the positive side:

- After reclassifying some endowments to meet higher internal standards and transferring MBBS endowments to MBBS, the net effect was a $1.4 million increase

In a time period with big write downs and a turbulent bond market which reduced income, we relied on our Stewardship Funds to continue ministry spending, including our focus on church planting. It's never easy for organizations to rein in costs and we didn't go far enough to manage the bottom line. We also struggled to give the oversight needed for the church planting ministry. When God is working in our programs, it's tempting to become cheerleaders rather than providing the gift (and responsibility) of accountability. It's important to note that all our expenditures were used for ministry not personal gain.

How did this happen? We would have preferred one overriding explanation, but life and conference matters tend to be more complicated. Looking back over the six-year period, we have identified eight contributing factors:

1. We lowered land and mortgage values.
2. We relied too much on profits from Stewardship Funds Investments.
3. We were reluctant to hold individuals and MB family entities accountable.
4. We had strong, driven leaders.
5. We didn't always engage humbly with those who raised issues.
6. We spent too much money while engaged with many changes.
7. We were committed to planting new churches, and
8. We didn't sufficiently value the needs and expectations of our diverse MB audience

1 We lowered land and mortgage values

In 2013, we put out a request for proposal for a new auditor to receive a fresh perspective on our finances. This would set in motion a period of dramatic change. It became clear we needed to take millions of dollars of write downs on the land we held for investment and we worked collaboratively with KPMG, our new auditor, to make it happen. It never feels like the right time to take write downs; however, it was the responsible thing to do so we knew where we stood.

Since this financial story begins in 2013, we are not going back over the historical reasons for why the conference held land for investment, or why the accounting was done the way it was in previous years. Suffice it to say, our standards and procedures are much tighter, the land investments didn't turn out to be as profitable as expected, and previous financial decisions were made in a different context through a different lens. As a result, at the start of the 2013-2018 era, the executive board was dealing with an overwhelming number of significant issues, which continued to demand an ongoing focus throughout this term, and resulted in the need to set other priorities aside.

We intentionally put ourselves under tighter financial scrutiny as we prepared for the creation of Legacy and put our accounting practice under the stricter financial disclosure required by securities exchange commissions. This meant we were required to take millions more in write downs in mortgages we held for churches and pastors.

The net effect was a significant reduction in our financial reserves as we showed on the financial statements. During the ensuing years, nearly all of the decline in revenue could be traced back to the write downs and turbulence in financial markets.

Our response

- We will complete the sale of existing land and not purchase land for investment.
- We will continue to follow all required accounting and regulatory requirements.

2 We relied too much on profits from Stewardship Funds investments

In a previous era, the original founders of the Stewardship Funds had a brilliant idea to provide a unique gift to the conference. It provided MB family investors with an opportunity to get a fixed return while helping churches and pastors get mortgages. Our constituency took up this vision with enthusiasm, and MB investors provided the conference with far more deposit money than was required for mortgages. The Stewardship Funds, which were structured as an in-house ministry arm of the conference, invested in mortgages, bonds, land and other instruments. Over time this developed into a lucrative source of income to fund ministry while developing reserve funds.

By the beginning of 2013, all reserve funds totaled $17.7 million, which included operating and accumulated Stewardship Funds surpluses.

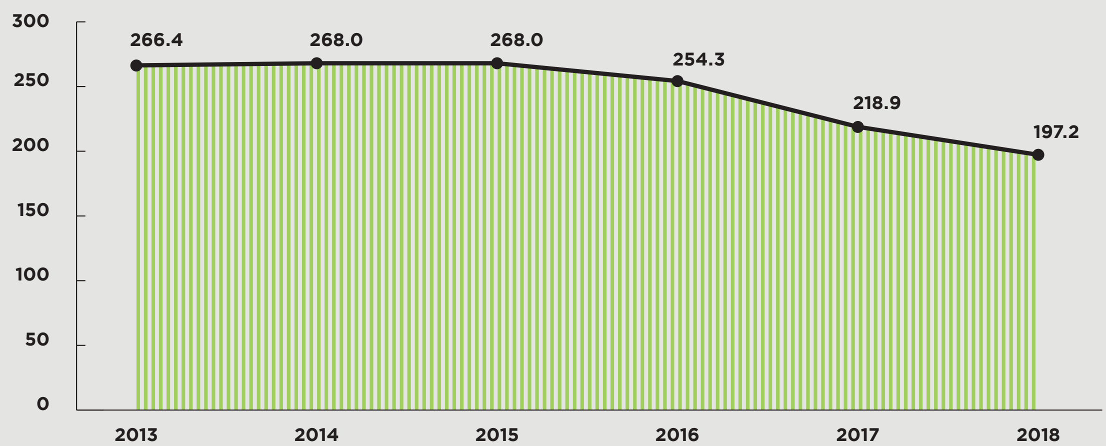
These reserves provided comfort to those in the conference who liked security and were viewed as an opportunity to others who wanted to quickly expand ministry. Since the executive board did not have sufficient policies in place to differentiate between these two perspectives, Stewardship Funds and ministry lines became blurry. Not surprisingly, the communication around this issue was less than clear.

These differing perspectives led some to think of reserves as similar to cash in a savings account while others thought of them in light of the accounting definition we used, which included investments in the bond market. When financial markets were rising, there were few questions about this structure. When markets fell, however, it became increasingly obvious we should not rely on financial instruments for mission. Specifically, we had a very low risk profile since our priority was to preserve the deposits from constituents. When the markets became volatile, we took a protective posture which significantly reduced our rate of return. We were left with declining financial results which were nearly impossible to plan around and created deficits which were withdrawn from our accumulated Stewardship Funds investment profits.

The good news was that there was always adequate coverage for investors. The conference always had strong assets backing up our investments with more than 50% of our assets near-cash ready for withdrawals.

Our depositors' money was always protected and available to them, and remains so today.

Church giving had not been a strength in our conference, so we tried to inspire more church giving through a renewed vision for church planting. We budgeted accordingly but the increases in church giving didn't materialize and giving was under budget by more than $1 million over the period.



Funds Under Stewarship Management | 2013-2018 $ millions

Yet there were still many churches that continued funding the conference, indicating an on-going support, and expressing a need, for a nationally led ministry to the churches.

It's true that conference investments were always intended for funding ministry, but the issue was that money from the investment stream was larger than church funding and could fluctuate. In addition to not being as closely tied and accountable to churches, this fostered an unhealthy dependency on investment revenue.

The executive board was sometimes viewed as gatekeepers for resources rather than partners in carrying out strategy; and the belief among too many leaders was that we could always pay for future endeavors with Stewardship Funds. In hindsight, this belief was clearly too optimistic and was not balanced by a focus on financial sustainability.

We have taken some important steps to wean us off relying on profits from Stewardship Funds investments:

- The creation of Legacy and CCMBC Investments Ltd. will separate accounting and payroll services, information technology, administration, facilities and investments from our regular ministry and have different boards managing operations.
- We have a memorandum of understanding that creates clearer accountability between Legacy and the executive board.
- Legacy investment policy cannot be changed without executive board approval.
- Under the collaborative model, the National Assembly would provide tighter accountability on financial matters.

Our response

- We will have Legacy & CCMBC Investments Ltd. policies to ensure that if we rely on investment revenue, it is sustainable.
- Our goal is for Legacy and CCMBC Investments Ltd. to provide base level, sustainable funding for our national initiatives approved by the National Assembly, such as Multiply, the seminary and other conference ministries.
- With Legacy in place, investments will be managed with an appropriate business mindset to provide more predictable funds for ministry.

3 We were reluctant to hold individuals and MB family entities accountable

Firm accountability structures did not come easily to a conference that valued consensus, relationships and risk-taking faith. With many significant issues demanding attention, too often we did not have sufficient metrics in place to help bring clarity to both our executive board and the strong leaders throughout our organization. When strategy and goals get fuzzy, governing shifts more to relationships and emotion rather than clear, mutual and written expectations for outcomes.

We made some progress:

- The Legacy/Investments boards are made up of three members of the CCMBC executive board (finance & audit committee) as well as two independent board members. This provides an added level of accountability.
- We now have simple, clear one-page governance documents that we will follow.

It was our role, as an executive board, to seek clarity, to push back – and we did. Looking back, we could have benefitted from clearer questions and more persistent follow up on accountability. Part of the issue was that our 2004 governance structure could have been implemented more quickly and thoroughly throughout the organization. More clearly defined roles and expectations for all parties would have given greater focus and we should have been quicker to address conflicts.

We often need spiritual language to discuss issues related to vision and mission. In hindsight, this had the effect of prematurely limiting discussion of difficult financial issues and prevented us from hearing more perspectives and other giftings. It's difficult to raise issues when the premise is wrapped in spiritual language.

We should have balanced vision with more transparency, clearer measurable outcomes, better fiscal stewardship and mutual trust, while strongly pursuing our mission. It was a difficult balancing act that we didn't always pull off.

Our response

- We commit to building more helpful metrics to hold senior leadership accountable and MOUs to hold MB family entities accountable.
- We recognize that we need to be more accountable to the churches in order to build trust.
- We need to ensure our executive board and leadership teams have the capability to implement vision as well as the ability to manage.
- We will foster a culture of healthy accountability and transparency, knowing that both are important gifts which we don't always give.

4 We had strong driven leaders

One of the hallmarks of this era was strong, Godly leaders.

We had leaders throughout the MB family who were passionate, hard-driving and entrepreneurial/visionary. They were people who got things done, who were engaged and engaging, and who were sometimes larger than life. They were, above all, filled with faith and called us to risk-taking obedience. As a conference, we were not accustomed to such strong leaders and they pushed our comfort zone, but their intentions in striving toward our shared purpose were honourable and fruitful.

We are grateful that they motivated us and inspired us to continued faithfulness in reaching Canada for Christ.

Our response

- We will hold leaders accountable and monitor steps in fostering a culture of teamwork and partnership within our conference, with clearer metrics to build trust.
- We will be more intentional about having more diversity and balance of gifts throughout our leadership structures.

5 We didn't always engage humbly with those who raised issues

In a period of financial turbulence and significant change to our church-planting strategy, it was not surprising that people had concerns and tough questions about what was happening. Our MB family encompasses most perspectives including those whose first instinct is to carefully count all costs before taking action – to those who believe money follows vision and since it's all the King's money, we should spend it to save souls.

Some of the people who questioned what was happening felt they were listened to and received access to all the information and spread sheets they requested. Others felt their voices were drowned out, people tried to silence them, and they paid a price for speaking up. In hindsight, it was humbling to see that some of their critiques were valid.

Owning different perspectives does not mean we're not on mission together. As Mennonite Brethren, however, we make decisions together in community, and then we support the decisions discerned by the collective group. If we're honest, most of us could be more accepting of annual meeting motions that we didn't, or don't support. It is not possible to reconcile all opposing voices for it is in the nature of decision making that some viewpoints will be left behind. There were times it was challenging for us to lead well in the face of strongly held, differing perspectives.

Our response

- We will endeavor to create a culture where people feel heard.
- We commit to changing our posture toward those who disagree with us, and will strive to be more humble in engaging with them.

6 We spent too much money while engaged with many changes

As followers of the Canadian conference know, 2013 to 2018 marked a time of upheaval. It began as we had just launched our increased engagement with churches through significant commitments to church planting (C2C) and church health (L2L). We had hoped re-energized churches would replenish our reserves, but the unexpected write downs in 2013 took away momentum and the plan faltered.

> **It's important to note that all our expenditures were used for ministry not personal gain.**

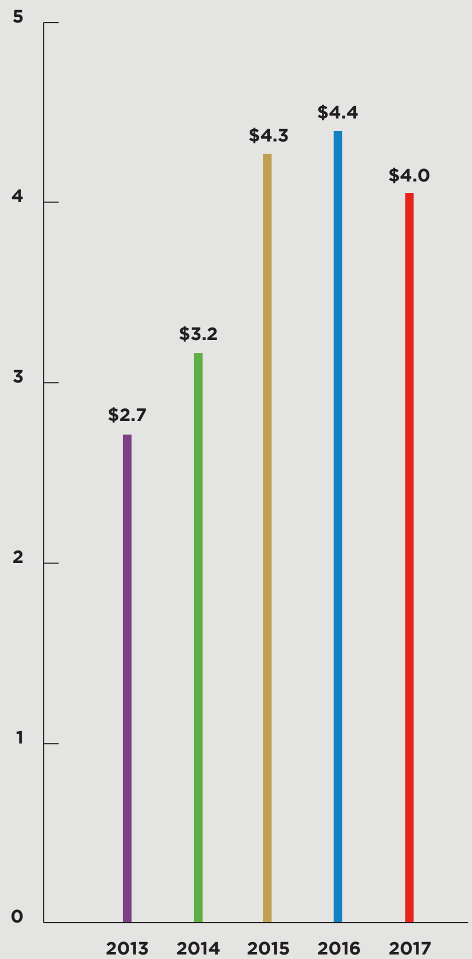
Some churches isolated themselves and pursued their own vision. The place and value of our conference in such an independent culture had changed from previous decades, which led to a decline in the contribution of churches to conference ministry. For example, the investment in L2L was helpful to many churches but they didn't necessarily contribute financially to keep it going.

Here are a few more examples of significant changes:

- C2C was added to the Canadian conference and this expanded ministry proved to be too challenging to manage well.
- We were without a permanent executive director and without a CFO for significant periods of time during these years.
- A moderator resigned suddenly followed by the release of the executive director.
- During 2016, the new moderator and nine new executive board members began their roles and in the next two years worked with four different executive directors / national leaders.
- We worked with MB Mission on their desire for a merger with C2C.
- We undertook significant work to shift Stewardship Funds to Legacy.
- We managed a one-year drop of 60% in the CCMBC budget with related layoffs and program closures.
- We began turning our whole structure upside down from a national, top-down, program deliverer (often competing with provinces), funded heavily by Stewardship Funds, to the newly formed national Collaborative Model, with national initiatives (drawing provinces together in a common cause) to be funded by the provinces/churches through one-stream funding.

As a backdrop to these changes, there were some lingering issues related to:

- The structural changes from moving to a governance board.



C2C Expenditures | 2013-2017*

*C2C was with Multiply in 2018 | $ millions

[1]These expenditures include those made for multi-denominational partners since all C2C money flowed through our financial statements even if it was raised and spent in other denominations. See graph on next page for MB expenditures.

[2]This graph only shows expenditures paid by CCMBC. In 2015, all C2C expenses started flowing through CCMBC books but in 2013 and 2014 some C2C expenses were paid at the provincial level and are not included here.

- Strong opinions that people held about C2C and the plan to increase funding for church planting over and above other areas.
- Common goals but widely different ideas on approaches.

In many ways, our organization and volunteer executive board were set up to govern a spiritual family. Increasingly we found ourselves overseeing what amounted to a significant financial institution. Even with Legacy, we will require a different governance model than simply placing provincial moderators on the EB. We have to recruit board members who have the experience and credentials that equal the areas of responsibility we are asking them to carry as a denomination.

Looking back, our executive board required more time and resources to gain the clarity and control around the structures and issues as well as to fully focus on a sound fiscal strategic plan with good metrics.

While it's true the delegates voted for all the budgets, we sometimes hid behind that fact rather than taking responsibility of owning the decisions. In many cases the ministry-leaning executive board was looking for the positive and was encouraged by heart-warming stories. In the midst of this, we could have done more to control spending. We learned that change is expensive and bigger isn't always better on the national front.

Our response

- We will only implement and fund ministries that provinces / churches want based on the new one stream funding model.
- We commit to having sufficient cash reserves to minimally cover payroll for one quarter.
- We want to have a simpler, clearer structure that is controlled and driven by the provinces.

7 We were committed to planting new churches

When our conference made the decision to accelerate the planting of new churches, we had two years of seed money in reserves, and we didn't have a particularly good track record of planting churches. Our leaders discerned it was time to press in on this important mission. We believed our job in the Kingdom of God was getting into mission through church planting. It became a national denomination imperative.

The alternative to pressing in might have been a tepid approach for many years, saving the reserves but accomplishing little. For many people this was the King's money and it was time to spend it on bigger kingdom purposes.

After a successful experience in British Columbia, the provincial boards got on board for taking C2C national and it was an exciting vision. The idea of a front-end investment for new church plants made sense especially since they would eventually contribute to the conference.

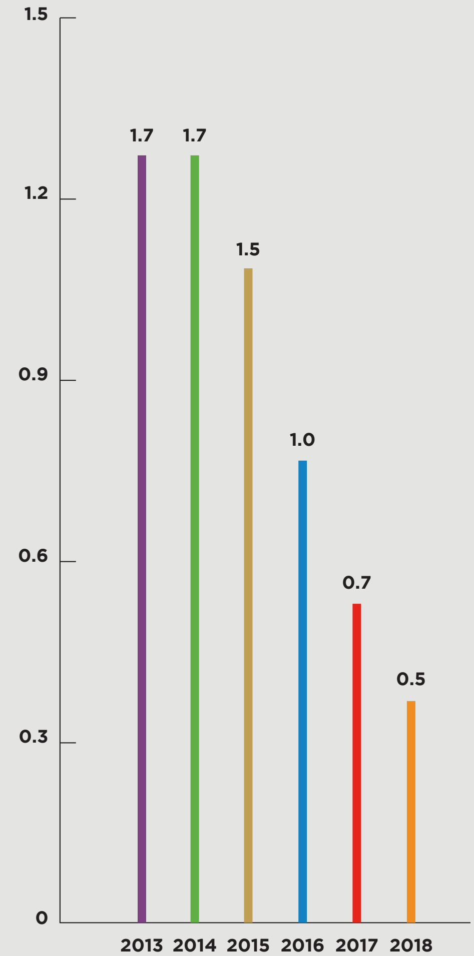
We all knew church planting was expensive and that was likely a contributing factor to the limited amount that had been previously invested. We got excited about the stories of transformation and the possibilities. Two years in, we recognized that the initial money wasn't enough, so the executive board recommended to the General Assembly that we continue funding at a higher rate.

The church planting mission resulted in many new churches. C2C managed to change the success rate in the first five years – from 30% to about an 80% rate. C2C became a blessing to many denominations and facilitated much dialogue and renewed collaboration among them. The church planting initiative was viewed by many as the most effective tool for reaching the lost in Canada and helping churches get more mission minded.

However, over time it became clear that we underestimated the clash of cultures between C2C and MB churches. C2C was a church planting movement that included an assessment and training centre for individuals, that at times had limited church involvement in raising up leaders or partnering in the church plant. New churches became C2C churches, and many of them struggled to identify as MB churches. This issue points to how we are organized.

Imagine attending one congregation meeting of every MB church in Canada. The diversity of people, governance, fundraising, aggressiveness, flexibility, ecclesiology and priorities would be breath taking! Our conference could be described as a big tent or a loose federation. Our theological bandwidth is broad and includes anabaptist, reformed and charismatic elements. MB collaboration with dissenting views within our conference makes us good at getting other denominations talking and working together.

On balance, the benefits outweigh the downsides. On our best days we accept our differences with grace, and on others, the cultural and theological differences collide. Despite the church planting successes, significant challenges emerged with the way our strategy was executed.



CCMBC Cash to C2C | 2013-2018

$ millions

Here are a few things we learned along the way:

- The move to an interdenominational approach changed the paradigm of MB church planting more than anticipated and we didn't pick up on the impacts fast enough.
- We did not listen closely enough to many churches who wanted more flexibility in the church planting strategy and execution.
- Many pastors and churches would have preferred a more balanced approach to national conference spending.

- There is a point of tension in our conference about leadership styles/gifts – the apostolic versus congregational approach.
- The C2C front end investment idea didn't work out financially as church plants did not make significant contributions to the Canadian conference.

The breakup of C2C and Multiply is outside the timeframe and scope of this story, but it's important to note that the multi-denominational church planting network will no longer be embedded within our MB family.

Our response

- We will continue with the vision of better aligning our local, national, and global work.
- We remain committed to continuing to work together with other denominations in kingdom work.
- We will continue to strive for new churches but will also work harder with both new and established churches to assess and equip in the areas of spiritual health and theology, leadership development, and mission – see new national ministry team strategy map.
- We will seek to involve existing MB churches in the process of planting new MB churches, raising up new leaders, partnering in the actual plant and investing resources.

8 We didn't sufficiently value the needs and expectations of our diverse MB audience

It takes a lot of committed energy and time to clearly communicate and engage with provinces, churches, pastors and lay people, especially as volunteers who are also engaged in additional areas of work.

The executive board and staff sent out a lot of information over the years in many formats. We also listened to many people in personal conversations, in breakout sessions at annual general meetings and even through moderated conference calls. We released audited financial statements and explained the results. Annual yearbooks provided extensive information about the conference.

But we could have done better on the transparency front:

- Our financial statements were complicated by things like C2C money all flowing through our financial statements even if it was raised and spent in other denominations.
- We didn't always provide key numbers in the ways that financial people sought.
- We should have been better at providing transparency on the financial impact of ministry plans going forward. From the time delegates approved a budget to the time they could review audited financial statements was two to three years by which time there were significant changes to the financial landscape.

Greater transparency is not just about providing more spreadsheets. Sometimes it's about communicating key facts and painting a simple picture for those who aren't predisposed to dig into the numbers. But for us, that's still a work in progress. This document is an attempt to provide that kind of narrative.

The ultimate test was whether people felt heard and respected, and whether we provided what they wanted to hear, in the way they wanted to hear it, to meet their needs. The lingering questions indicate we needed to improve.

This was, and is, a journey, not a destination so we keep striving to do better particularly when helping people understand the changes underway in our conference. At the same time, we recognize that broad transparency alone is not full accountability. Transparency and the responsibility to exercise appropriate authority also needs to happen with smaller groups and individuals.

One of the key challenges we faced was that a few hundred delegates could pass motions at Gathering or annual general meetings on behalf of tens of thousands of members. While these delegates were to represent the directives of their local church, many voted with personal perspectives or agendas. In addition, churches struggled to support decisions made when their views differed, especially if they weren't represented (often due to the geographical location of meetings). In order for delegates to attend, they needed to commit time, money and, to be honest, the capacity to deal with the frustrations of sitting through long meetings with issues not clearly understood. We didn't always get a good balance of ministry and financial minds with people who adequately understood the issues. This was a huge challenge.

Looking ahead

We believe the collaborative model could make a big difference going forward. The National Assembly, with engaged decision makers from each province and MB organization, could greatly increase transparency, communication and input into decisions. However, we will need to clarify our vision, communicate better and perhaps have some serious conversations about what it means to be a committed, accountable MB church.

Our response

- We will increase our bias toward releasing information, particularly key metrics and drivers in a simplified form.
- We have asked Elton DaSilva to develop a communication plan to provide transparent and consistent two-way communication with our MB family by January 1, 2020.

Appendices

The following appendices are available, with this document, on CCMBC's website at **mennonitebrethren.ca**:

1. Breakdown of reserves depletion 2013-2018
2. Breakdown of income and expenditures 2013-2018
3. CCMBC budget to actuals 2013-2018
4. C2C source of funding 2013-2018
5. C2C expenditures by province 2013-2018
6. C2C budget to actuals 2013-2017

Our overall response

We, as an executive board, humbly apologize for where we have made mistakes, grieve the missed opportunities and dedicate ourselves to learn from what happened during 2013-2018. This apology does not mark an end or a beginning but is hopefully an important step to act with humility and grace. It is our intent to follow through on the commitments we have listed below each of the eight factors and build on them. Please let us know how we are doing in the future.

We are building solid foundations

We begin the next chapter of conference life stronger in our financial structures with the creation of Legacy and CCMBC Investments Ltd. We also anticipate greatly increased transparency, accountability, communication and input into decisions with the National Assembly that includes all engaged decision makers from each province and MB organization if the Collaborative Model is approved.

We welcome your prayers as together we build on what we have learned and look forward to reaching Canada for Christ.

As an executive board, we thank you for:

- Raising concerns about our finances because you care about our conference.
- Contributing to this report – especially those who participated in the interviews.
- Giving, praying and serving locally, nationally and globally.
- Engaging with the conference in meetings, phone calls and zoom meetings across the country.
- Believing that being part of the MB family is important for working together on God's mission.