Welcome to the Project Zion Podcast. This podcast explores the unique spiritual and theological gifts Community of Christ offers for today's world.

Welcome to the 32nd episode of Coffee Buzz, a podcast conversation with a member of Community of Christ First Presidency. My name is Linda Booth. And if you don't know me, I'm a retired Community of Christ apostle, having served nearly 22 years in that role as the church's Director of Communication for nearly 23 years. Today I'm talking with a good friend and colleague Stassi Cramm. Stassi wears many hats, as many of you know, including as a member of the First Presidency and a counselor to Prophet President Steve Veazey and as the church's Presiding Bishop. Welcome, friend. Last time, we had a Coffee Buzz conversation, you shared the really good news that your daughter Shannon was expecting twins, a boy and a girl. And today you have really great news to share with Coffee Buzz listeners about the babies.

Yes, I do. I have really good news to share in that both babies have arrived and are now actually safely at home. And we just got news a few minutes ago that our granddaughter who was the first one born is a little over six pounds now. And our grandson is is getting close to seven or a little bit over seven. So that's amazing. I do have to say it's been a very difficult month or so, so. So although the outcome is looking right now, it was kind of tough. The doctors decided that around the 34 and a half week point in Shannon's pregnancy that the twins would be safer outside of mama than inside. They tried to induce and that didn't go well for the twins. So they ended up doing a C-section. And little Sidney was the first one born but at the time, she was only three pounds, 10 and a half ounces. And Sully was like four pounds, seven or eight ounces. So bottom line is Sully had to spend two weeks in the hospital. But the we broke him free from the special nursery unit and he got to come home. But since then another three weeks, so a total of five weeks. And we were just so grateful to the hospital staff, they were truly a blessing as they cared for the babies when we couldn't. Only mom and dad were able to be in the nursery, so we didn't get a visit. But last week is when Sid came home and reunited with Sully and we got to meet her and they are just so much fun. It's fabulous. And Linda, I know you know, but we have made our second home in Boston. And we are living now closer and we just look forward to watching these babies grow.

It's amazing. I know it is. And I love the twins name. So it's Sidney and you call her Sid. And the beautiful little baby boy is Sullivan, which is a gor..., I love that name and new colleagues Sully. So that's so amazing. Congratulations to all of you. Do you have any idea what you want Sid and Sully to call you when they learn to talk?
Stassi Cramm 03:45
You know, I really don't know. I've talked a lot about this to Kevin's mom, you know, to my daughter's mother-in-law. And we both agree that we really don't like the word granny. We don't feel like that we are old enough to qualify as grannies. I think in this tech world of e-mail and e-tithing, we tend to use the acronyms Gma and Gpa when we're texting and stuff. But I don't know if those will actually come out as names. Our daughter always refers to us as the Parentals. So as we've been signing cards or leaving notes, we've been signing them the Grand Parentals. And our kids, Shannon and Spencer call Steve Pops or Papa. And so I found a t shirt and a sweatshirt that said, Grand Pops and so I had to get both of those for him. So I don't know for sure what we'll be called. But what I do know is I love this new role that we're living into.

Linda Booth 04:45
Yes, good for you. I'm so pleased and I'm so thankful that you live, are living close enough that you're able to really have—participate in their daily lives and be there when when your kids need you. So that's fabulous. Stassi, recently the Presiding Bishop really released the June 2022 Financial update. And I encourage listeners check it out on Community of Christ website. And Stassi and I will be having a conversation about that report, which had good news and interesting news and all kinds of news. So let's start with a recap of the 2021 financials. Earlier this year, the Presiding Bishopric estimated that the 2021 worldwide mission tithes would be $12,440,000. With inflation and the pandemic impacts around the world, you might have expected to not achieve that amount. Were there any surprises with the final amount for worldwide mission tithes?

Stassi Cramm 05:52
Yeah, so as you said, there's been a lot going on. And almost every year, there's a few surprises, we fret over what to project and what to announce and when to announce it. And so in 2021, we set a range with the minimum needed to meet the budget at the bottom of that range. It's always so humbling and exciting when the church is able to respond beyond the minimum side of the range. But this year, not only did they respond beyond the bottom, but they actually exceeded the top part of the range. When we finally got all of our books closed and accounted for some several year end gifts that came in really, really late. Our final number was $12,850,000. So that exceeded! Yeah, exactly! Exceeded the top edge of the range of $12.7 million. And in addition to worldwide mission tithes, local mission tithes in 2021, in both Canada and the USA, were also up. They were 17,800,000, which was up from 16,200,020 20. So for both local mission tithes to be that high and for worldwide mission tithes to have done so well. We were truly amazed and grateful beyond words. The the generosity of Community of Christ friends and members never ceases to surprise us. We do know that we are living in economic uncertainty, and significant inflation rates right now around the world. We know this impacts the personal budgets of our members and friends. So we really don't take lightly our request for the church's support of local and worldwide mission budgets. We are so grateful when the church is able and willing to respond generously. So to everyone who's listening who's supported local and or worldwide mission tithes in 2021. You made these numbers happy, happen. You made us happy, you made the numbers happen, and you're amazing. So thank you, and to everyone listening, you can be a part of supporting local and worldwide mission in 2022. If you are currently only supporting local mission tithes, I'd invite you to consider also sharing with worldwide mission tithes. Or if your only supporting worldwide mission tithes, I encourage you to look around and see how you might support
local mission tithes. And if you've been in a position where you haven't been able to financially support mission tithes in the past, I would let you know that every dollar bill, every $5 bill every, 50 cents that is contributed to local or worldwide mission tithes makes a difference. So consider signing up for etithing by clicking the give button on the church's website, or work with your local financial officer to give through the envelope program.

Linda Booth 08:57
We do have amazing supporters of the church and this is just another proof of their generosity and their commitment and their love for the church and for God's people. I also know being a Community of Christ leader for so many years, I remember that Community of Christ budget managers typically kept expenses under budget. Was that the case and 2021?

Stassi Cramm 09:23
Yes, for sure. Our budget managers are living example of good stewards. They work hard to provide quality ministries and services for as little as possible. Or another way to say it is that they stretch the church's generosity to worldwide mission tithes as far as they can in providing quality ministries and services to the whole church. So we remain very grateful for our budget managers, and no one should have any questions about the quality of financial management that they are providing to those precious worldwide mission tithes.

Linda Booth 10:02
Yes, yes. And because of the people's generosity and the good financial management, the bishopric projected that the level of ministries and services would be maintained through 2024. Do you anticipate that the current level of ministries and services, which are so excellent, as you said, will continue through 2024?

Stassi Cramm 10:25
Yeah, so that's a change for us. We've been working on a three year plan for 21, 22 and 23. But as you said, because of the church's generosity, we now feel like we can stretch that plan all the way through 24. For sure, we received approval from the Finance Board to continue those levels through 23. But they were also leaning into the possibility of 24. So we will reevaluate the accuracy of our projections for 2024 this time next year, and determine if it is possible to continue at the same level. At this point, it is clear that significant reductions will be required in 2025 and beyond, but we'll get to that later. For now. We're leaning into how well things are going for the next couple of years.

Linda Booth 11:24
Yes, yes. And we will talk about that later, I know. I also know that most if not all of the assets in the endowments held in the USA are in investment real estate, which does not generate income for the worldwide mission budget is the Bishopric making any progress in selling investment, real estate, so that that income from endowments held in the USA can become part of income for the budget?

Stassi Cramm 11:55
Yeah, we actually are making progress. And I want to take just a moment here to do a shout out for Bishop Steve grafico, my counselor in the Presiding Bishop break. He oversees our our real estate
sales, and he's doing a fabulous job. I know that to the church, it probably feels like it's taking forever. Because we announced that we needed to do this back in 2016. It's been six years. But I want everyone to know we have been diligently pursuing leads to make sales of real estate investments and other assets for some time. And slowly but surely some of those leads are turning into contracts and sales. One example is that we had a big sale of property in the Little Blue Valley area in Jackson County, Missouri in 2021. That's the area that we've talked about before. And that sale resulted in a gain of approximately $1.2 million. And by gain that means, you know above book value, so this sale was to a group of mostly church members who partnered together to benefit the church by converting some of the church's investment property to liquid assets at above book value. The Presiding Bishopric was so grateful for the creativity and generosity of this group. This sale helped convert some of the assets in the endowments held in the USA into liquid assets that will be able to generate income for the worldwide mission budget in future years. So we have a bunch of other sales in various stages. Some of those will not go through, but hopefully a few of them will take and we'll make it to actually close deals. And when that happens, we will continue to share with the church what we are accomplishing and how the funds will be used.

Linda Booth  13:49
That's good news, Stassi, and please on behalf of of the church and Coffee Buzz listeners, thanks to Steve Graffeo. I know he works so hard on behalf of all of us. The, as you said the investment property sales will eventually reintroduce income from endowments into the budget. Will be investment property sales also contribute to Bridge of Hope? And please again remind us of what the two priority goals are for Bridge of Hope.

Stassi Cramm  14:20
Yeah, so, first of all, several years ago, the Presiding Bishopric stopped providing income to the budget from the church's endowments held in the USA, because as you said, they were primarily held in investment real estate owned by the church. And so since they weren't cash and they weren't generating cash returns, we couldn't really spend a spending rate. With the help of the Finance Board, the Bishopric implemented a policy that said spinning rates on endowments would only be used when the assets were invested in a more liquid form. So as investment real estate is sold, it increases the liquidity of the church's assets and moves the church towards a position of reintroducing income from the endowments held in the USA as part of the budget income. As far as Bridge of Hope goes, I think many people assume that investment real estate sales do help the retirement responsibility and getting to our goal. But that's not the case. The investment real estate is just one way of holding assets on the church's financial statements. And those assets are already accounted for based on appraised values. And so they represent assets that are held in various funds of the church, including the endowments. What a sale does, is it simply converts the asset from one form to another. So I guess a simple way of thinking about it is it's like moving money from your savings account to your checking account. It doesn't change how much money you have, it just changes how that money is held. In our case, we use the term asset, it changes real estate into more liquid assets of market shares. So it does help the second goal of Bridge of Hope, which is strengthening and growing the endowments, but it does not help the first goal of meeting the retirement responsibility.
Linda Booth 16:30
Thanks for explaining that, Stassi. I know the Bridge of Hope goals are the joint commitment of the Presiding Bishop and and the Council of 12 Apostles. And I know the overall goal is to raise 120 million by the first of January 2024. Please share any progress to reach the first Bridge of Hope goal, and that's to fund the church's retirement responsibility.

Stassi Cramm 16:58
Yeah, so I'm pleased to report that as of 31, December 2021, the church had raised $96.9 million towards that 100 and $20 million goal to help make progress towards the overall goal, the Council of 12 Apostles and Presiding Bishopric committed to targets that represented what each would raise to fund the retirement responsibility. We've shared in some other reports that the Presiding Bishopric has now exceeded our target. And that continues to and we continue to add some funds each year, primarily through individual contributions. As of 31, December, the Bishopric, had actually exceeded our target by $7 million. The commitment of the Council of 12 is that they're also going to all achieve their target by one January 2024. Or they will ask the Presiding Bishopric to borrow the remaining funds needed from that fields investment accounts to achieve the fields goals. So at this point, we actually expect to have over 127 million by January 2024, to fund the retirement responsibility. And we hope that we get to that number without having to borrow very much from investment accounts. And that's good because the 120 million was just an estimate of what would be needed. And with inflation and the economy as it is having a little bit more puts us in a stronger position.

Linda Booth 18:40
Yes, that's good. Also tell us about progress being made to reach the second Bridge of Hope goal. You spoke about a little bit to build up the endowment.

Stassi Cramm 18:51
Yeah, so through designated contributions, bequest and earnings, church endowments are continuing to grow. In 2021, the temple endowment increased by over $5.6 million. So that's pretty good. Considering the progress we were also making towards the retirement responsibility, and the worldwide mission endowment increased by over $700,000. Since we in the Presiding Bishopric have exceeded our retirement responsibility target. We are futuring, or focusing, excuse me, on designated bequests as well in any future possible sale of historic assets towards growing the endowments. Once the retirement responsibility targets are met in the fields, then the use of net proceeds from the fields for the world church and portion will also shift to growing the endowments.

Linda Booth 19:50
Stassi, the June 2022 Financial update also reported on minimum balances on investment accounts and I know congregations and mission centers are interested in. In that information, please explain to our listeners about minimum balances and progress being made there.

Stassi Cramm 20:09
Yeah. So as a reminder, after the 2019 World Conference, the Bishopric established minimum balances on jurisdictional investment accounts around the world as a protection to make sure the church could cover its retirement responsibility. So it was, it was like a large insurance policy. If the
money stayed in the management of the account stewards, the account stewards continue to earn interest on it. But we just kind of said we're we've designated this just in case through minimum balances. As, as individual account minimum balances are reduced, are, are what I'm trying to say is, individual account, minimum balances are reduced when a jurisdiction contributes from its investment account to the retirement responsibility. So since those minimum balances are about making sure we can meet the retirement responsibility, if a jurisdiction makes a donation, then we reduce their minimum balance. We also once a year, look at where we are in our progress and then adjust all of the minimum balances. We’re really excited to report that as of April 30 of this year, the Central and South America field is the first field in the Council of 12, led by Apostle Carlos Enrique Mejia, that has met actually exceeded their target for the retirement responsibility by around $10,000. So since they reached their target, the minimum balances for the accounts in that area of the church have been removed. And we're so grateful to Apostle Mejia, and those in his field that made this happen. Other fields are also making progress. And so we recently implemented a minimum balance reduction based on each fields progress towards their retirement responsibility target. For those who are account stewards of affiliated investment pool accounts in the USA, they will see updated minimum balances on accounts through the AIP balance app by 30 June 2022. In other countries, account stewards can contact their mission center financial officer, and they have updated minimum balance information. We'll continue to keep these minimum balances in place on accounts in the fields that have not yet met their target, but then when a field achieves its retirement responsibility target, which we're hoping some other fields will, will meet their targets in the coming months, the minimum balances for accounts in that field will be removed. If a field does not reach its target before one January 2024. Funds will then be borrowed from the minimum balances in that field to meet the target and then all remaining minimum balances will be removed. We do want people to know that if a minimum balance is creating a negative impact on mission support, that they don't need to suffer in silence, they should reach out to the Mission Center Financial Officer, their Field Support Minister or Field Bishop and will work with the team to find ways to minimize the impact. The Presiding Bishopric is very committed to limiting the negative mission impact of minimum balances as much as we are able and we've made several adjustments along the way to keep mission happening around the world.

Linda Booth 23:48
Well, you have all worked so hard, the Presiding Bishopric and all the Apostles and so many others Mission Center Presidents and Financial Officers, I really am appreciative of what you've done and the results that you're getting.

Stassi Cramm 24:04
Yeah, thanks, Linda. It is a team effort. And we're grateful for everyone's efforts. So thank you.

Stassi Cramm 24:09
Absolutely. The June 2022 Financial update also shared some exciting news about the opening of the Temple Complex and Historic Sites to visitors and tours. The update introduced tour fees. And could you tell us why those tour fees were introduced and their potential impact on the budget?
Stassi Cramm 24:31
Yeah, so after two years due to the pandemic, we are excited to be opening the Temple Complex and Historic Sites for tours. But in some ways, it's a soft opening because we know the world is still a little bit timid with COVID still raging in many places. The Historic Sites that has preservation fees, they've done that in the past and will continue to do that. Those are obviously designed to help to preserve the sites and to offset the expense and maintenance needs of people moving in and through the sites. This year, the church is introducing tour fees for non member groups who wish to tour the Temple. All tours need to be scheduled two weeks in advance and are scheduled on Tuesdays and Thursdays. And the budget impact is that it costs money to have tours come through. As you can imagine, it there's cleaning needs and there's you know, minor maintenance that has to be tended to. The vast number of tours that come through the Temple Complex are actually non member tours that are organized by tour agencies. So the fees will be applied to offset the cost of supporting the tour. So it's not a huge moneymaker for us. It's mostly to keep the tours from costing the budget extra money. Several have expressed concerns over charging fees for tours for non members. And by several I mean, several of our members who have read this news in the Herald or online. And we totally understand that concern. As you know, Lenda budgeting is always a trade off of deciding what is the best way to use mission tithes, and what has to be supplemented in other ways if it is going to be accomplished. We felt like it was better to continue to offer tours, even if we had to charge a fee, as opposed to not making the facility available to all people. The fee process is all managed online as part of the scheduling process. And so far, we've not had significant concern expressed by those tour agencies who are scheduling the tours, and many of the people on the tours don't even know because they pay a flat rate for the tour. So this is just one of many expenses that get gets rolled into the cost of their tour.

Linda Booth 27:07
Yes, I think that's a good move and the church's part. The 2022 Financial update, also talked about trends and what the future holds for contributions to worldwide mission tithes. And on June or May 26, when the World Church Finance Board met virtually, they approved the proposed 2023 worldwide mission budget assumptions that will be used in the budget planning process. What are those assumptions? And what were the presented strategies to mitigate the anticipated decline in worldwide mission tithes contributions?

Stassi Cramm 27:52
Yeah, so let's start a little bit with the trends. I know we've talked about the trends in the past. And I think in the June 2020-2021 report, which was a year ago, we provided a lot of details about those trends. In some ways, the trends have not changed much by a year, what has happened is our average age has gone up by a year. Although worldwide mission tithes were up a bit in 2021. All projections indicate the ongoing declining trend of contributors to mission tithes will continue in the coming years, unless there's something significant that we can do to alter its course. And so far, we haven't found that. For instance, contributors to worldwide mission tithes decreased by about 1000 contributors in 2021. We went from 7600 in 2020 to 6621. That's really a small number, and it's probably half of the number of contributors that we had 20 years ago. Additionally, the average age of contributors continues to increase. So what we can say is those who are giving continue to increase in how they are financially supporting the church. But those who are financially supporting the church are also continuing to get older, and those who contributed to worldwide mission tithes are amazingly generous well into their 80s.
and 90s. So leaders continue to explore how to connect with contributors under 50. We know that we have people out there under 50 who are very passionate about the church’s mission. We need to find ways to connect with their passion for mission and their financial capacity to support mission. Many people under 50 don’t seem to be motivated to provide generic financial support through mission tithes. To gain more understanding of how to connect with them a survey, primarily focused on people who are at least historically connected with Community of Christ, and under 50 years old was accomplished in May. We are currently anxiously awaiting the result of the survey from the consultant who was supporting the data collection and analysis. I know there won’t be any absolute answers in there. But we're hoping we'll have some clues. Perhaps some of your listeners to this podcast also have some ideas or suggestions. So I hope they know that they are always invited to share ideas with the Presiding Bishopric through email or any other means, on ways that we might be able to create opportunities for people to financially support the church’s mission. The church's ability to continue to support worldwide mission into the future is directly connected with what financial support will be made available by those passionate about the church’s mission, who may not be financially supporting that mission today. I have to confess, I'm a bit perplexed by this challenge that we face in establishing new contributors. And certainly in my tenure as Presiding Bishop, we have not really made a dent or you know, change the trend, the downward trend at all. But I remain hopeful that if we continue to work together, that we'll find a way to solve it. So we talked about that a lot at the World Church Finance Board, because we realize it's going to take all of us prayerfully discerning together to discover the best way to support mission financially in the future. In the meantime, the World Church Finance Board did approve our budget assumptions for the 2023 budget planning process. We will be planning around worldwide mission tithes being at 11.5 million on the minimum side for 2023. We will be figuring out the details of designated gifts and other income as part of the budget planning process. We will make sure that the 2023 budget has no more than a $375,000 deficit. That may sound scary, that we're budgeting with the deficit. But as a reminder, our plan said that we had surplus in 21 and 22. So that we could use that surplus to cover deficits in 23. And hopefully 24. And lastly, the finance board agreed to the planning assumption that we would use 5% as the inflation rate to increase our expenses, we did share some strategies that we are pursuing to implement in anticipation of declining mission tithes. So let me summarize those six strategies just real quickly. One we’ve already talked about. And that's selling investment real estate at or above book value, so that the endowments can start providing a spending rate. The second is growing our endowment and as I mentioned earlier, we are focusing undesignated bequest, as well as the possible future sale of historic assets, to grow our endowment. And then once the retirement responsibility is met we'll be looking to use some of the net proceeds for the endowment as well. The third is that we're implementing charging fees for services to cover positions that provide critical administrative support to the field. We started that in 22. And we're grateful for the field's understanding of the need to provide coverage for risk and legal and fiscal services. The fourth is the charging fees for tours, which we just talked about. The fifth is as we move into the future, we are likely going to have to start charging more for resources that have historically been provided for free. And I know that feels very disappointing to people. But again, the trade off is do we stop providing resources because we are having to give up staff at some point, or do we charge for those resources so that we make sure that we have the money necessary to continue to creating resources. And our sixth strategy is that we’re exploring the feasibility of partnering with others to use the auditorium in more significant ways as an event or office center. We've done some early work on that with consultants. And we're not really sure that there's a viable market in our area in Kansas City, but we're still exploring the
possibilities. Even if we're successful at implementing all six of these strategies, the capacity to replace contributors' support of local and worldwide mission is not enough. In the future, we collectively will still need to fund mission through the generosity of the body. And so that's why if mission tithes is not the mechanism that motivates people to financially support mission, we're going to have to find other ways to connect with future contributors. We know there's capacity out there, we know that there are people who love the church and who, you know, have financial capacity, we just have to find a way to bring those two things together.

Linda Booth  36:18
Yes, Stassi, as you talked, a question came to mind and honestly, what do you and the First Presidency and the Bishopric anticipate the future beyond 2024? Are there some realities that the church needs to face with you?

Stassi Cramm  36:40
Yeah, so as I was just talking about, you know, the church's current generosity in the near term, is really good. And because of what they're doing right now, we feel pretty good about 23. And hopefully 2024. Originally, we thought we might have to reset the budget in 2024. And it looks like we can push that off by another year. But as we keep looking out, the projections for 2025 and beyond indicate a significant budget reset is going to be necessary. And that's based on the assumption that one, that the church will be unable to alter, the current decline in mission tithes through lots of contributors. And, and that two the level of other income will be increased only slightly, but not enough to compensate for the loss of mission tithes. And that we won't find that other way to connect with contributors to you know, increase income through contributions. And the third is that we anticipate—we try to do three year planning cycles, so that there's some level of stability. So we assume that if we have to make reductions in 25, that leaders and the Finance Board will want to implement a sustainable budget level that will last for at least three years through 27. So that means it's not just enough to cut what we need and 25, we have to cut what it will take to get through three years. As I've said in the past, we would say that the financial circumstances of the world church in the next few years are hopeful. So it's hard because I want to celebrate what's happening in the moment. And yet at the same time, I want to be crystal clear to the church, that in the not too distant future, we are looking at significant changes to what we may be able to provide in worldwide ministries and services. I honestly don't know exactly what to say about 25 and beyond. But I feel like if we could just get the word out and help people understand that the situation is going to be dire. As we get into those not too distant years ahead of us. I feel like that collectively, we have the wisdom and, and the financial capacity to solve this problem. I think people who are even loosely associated with Community of Christ appreciate our identity, our message, our mission, our beliefs, it is just so pertinent and so valuable to the world these days. And I think they want to see our presence, influence and flourish in the world. I think people are committed to Christ's mission as embodied in Community of Christ. However, we've got to get that connection and that passion connected to ways to support that mission financially, whether it's worldwide mission tithes or some other way. So as an example, I'm a, you know, person who likes math and numbers. So to show you how big this is, if we were able to set up $100 million endowment tomorrow, just like overnight, you know, if I could, I would... I started to say, if I could win the lottery, maybe that's gambling, I don't think I'm supposed to do that, well, we'll just say if someone provided us $100 million tonight, and I could drop it into the endowment, if we were to run a 3% spending rate, that would
generate $3 million of income for the budget. Well, 3 million sounds like a lot. But by the time we get to 2024, we're anticipating over a $2 million deficit in the budget, that will be covered by surplus that we've, you know, collected in these earlier years. So that means by 2025, that $3 million will just offset the deficit that would be in the budget as expenses continue to increase with inflation, and income continues to come down. So that 100 million dollar endowment doesn't solve the problem. It just, you know, keeps the problem from getting worse. But even with that information, I think what we're facing is so much more than financial. I think it's a spiritual and missional challenge. You know, as recorded in Matthew 6:21, Jesus said, "For where your treasure is, there will your heart be also." I know, that's a simple scripture, I know, we can all quote it, but our ability to really become who God is calling us to be—who the world needs us to be—is connected to our willingness to work together to financially support the missional activities we want to pursue. I'm convinced it is going to take a different way to connect people to mission beyond mission tithes. But I literally have no idea what that way is. I keep searching and looking, I keep talking to people, we keep serving people. I know, it's not just up to me, it's up to all of us, it really does take all of us. But I confess it is a burden I take very seriously in both my role in the Presidency, and my role in the Presiding Bishopric. So this is my appeal to all of your listeners and to all of their friends, and to all of their friends', friends, that we have this fabulous mission that is so important, but our ability to accomplish that mission is going to become more and more limited if we cannot find ways to support both locally and globally, how we live out that mission. So all I know is that we'll keep trying to do everything we can as leaders, to help people see the opportunities for mission that are out there, and how we can respond if we work together with our time, talents, treasures and testimonies.

**Linda Booth  43:38**
Thank you, my dear sister, as we listen to your words, we feel the burden that you carry and those you serve with. And as listeners, I pray that each one of us will listen to God's call and help us connect to Christ's mission, both spiritually and mentally, and in a more passionate and powerful way. And Stassi's given us a challenge. She's been honest with us, and I pray that each one of us will respond to her words, and do all that we can to bring, as she said, this fabulous mission that's so important to the world and to God's people. So thank you, my dear friend, for sharing honestly with us. And thank you for all the hard work that you and so many others do. And thank you Coffee Buzz listeners for joining our conversation. Please watch for next month's episode of Coffee Buzz. I'll be having a conversation with Scott Murphy, a member of the First Presidency and Director of Field Ministries.

**Stassi Cramm  44:56**
Thanks, Linda. I really do appreciate the opportunity to share and to, to be vulnerable with you and your listeners. And although I have days that are darker, for the most part, I am filled with God's grace and God's generosity and I'm filled with Christ's hope that the Spirit will lead us where we need to go. And we will find our way as we struggle and journey together. And I'm grateful for colleagues such as you that I know are really committed to making it happen. So thanks for all you do as well.

**Linda Booth  45:36**
Thank you my friend, and goodbye Coffee Buzz listeners. We'll connect again next month.
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