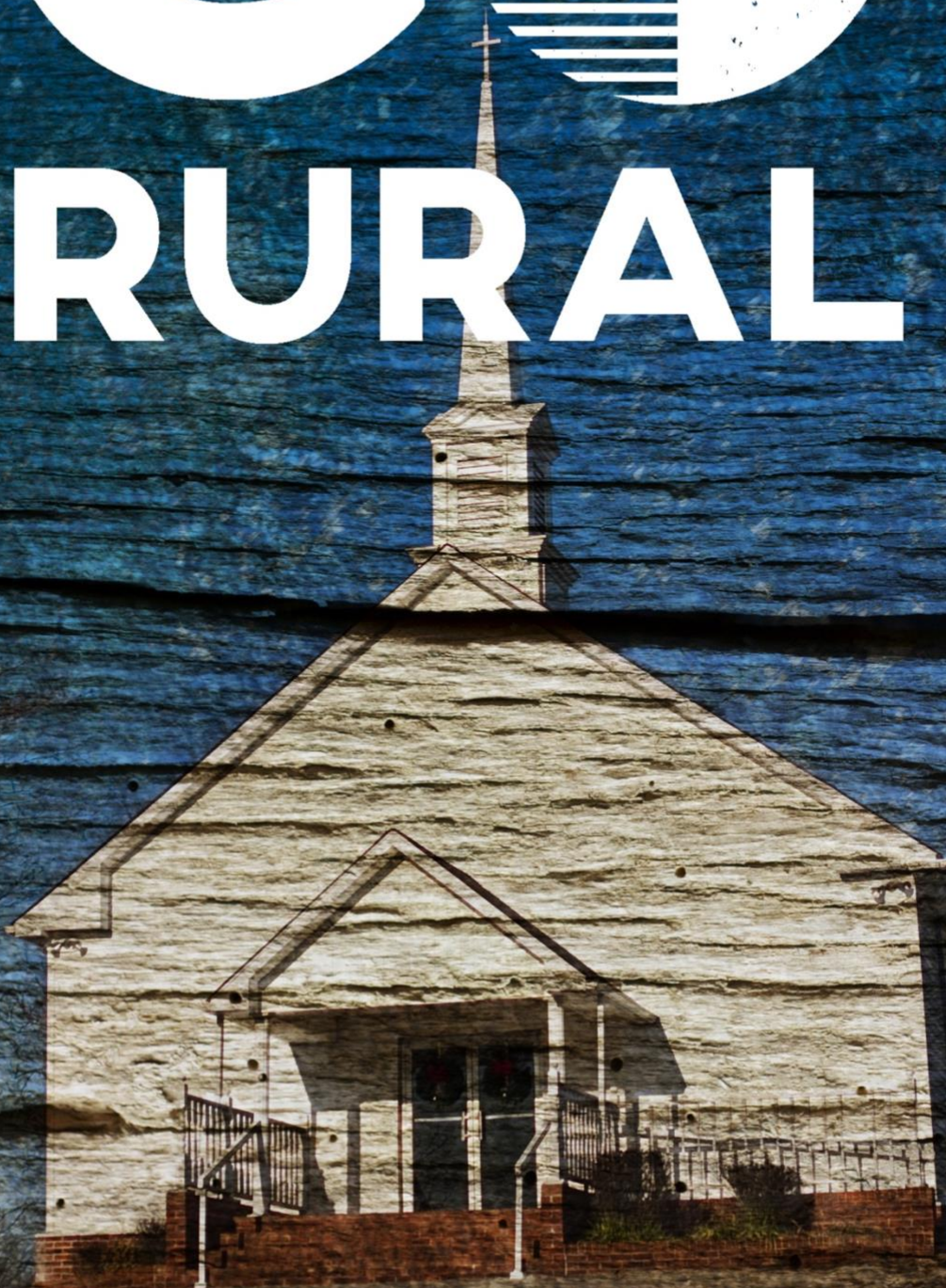




RURAL



ROCKY MOUNTAIN MINISTRY NETWORK'S
STRATEGY TO STRENGTHEN AND EXPAND OUR GOSPEL PRESENCE
IN RURAL COMMUNITIES WITHIN COLORADO AND UTAH



This initiative was approved by the Network Presbytery on Wednesday, September 20, 2023. If you are viewing this as a PDF, use the hyperlinked Table of Contents below to go to the appropriate chapter. Each chapter title also contains a link underneath it entitled, “Back to Table.” Click that link to return to the Table of Contents.

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Dedication

This document is dedicated to the army of rural pastors who have faithfully served in rural communities as a Spirit-filled lighthouse in Colorado and Utah. We honor their sacrifice and recognize our need for their leadership in reaching the rural harvest field.

Special Thanks

This strategy has been improved by the collaborative effort of colleagues who are both passionate and knowledgeable about rural ministry. I am indebted to them for their feedback and their names are listed in the notes.¹

Introduction

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Despite densely populated cities like Denver, Colorado Springs, Aurora, and Salt Lake City, Colorado and Utah are still very much rural in nature. Much of our local ministry takes place in small towns located outside our metropolitan clusters. Whether it is ministry on the plains and prairies, mountains, subrural populations, or in the many tourist towns of Colorado and Utah, rural communities and their residents are important to God.

As an organization, there is a temptation to evaluate opportunities by the metrics of size, scope, and return on investments. Believing that large cities are more important than rural towns is a secularized perspective that does not hold up to biblical values or historic precedent. Nazareth, Galilee, Bethlehem, Bethany, and Cana, just to name a few, are all examples of small towns that made a huge impact upon God's redemptive history. When it comes to lost people, Jesus challenged His disciples to do more than look at the natural; He challenged them and us to see lost people through the eyes of the Spirit.

When he saw the crowds, he had compassion on them, because they were harassed and helpless, like sheep without a shepherd. Then he said to his disciples, "The harvest is plentiful but the workers are few. Ask the Lord of the harvest, therefore, to send out workers into his harvest field" (Matthew 9:36-38).

One of the things that makes the Great Commission great is its unwillingness to consider any person, town, or city too small or insignificant. In God's perspective, there is no such thing as "flyover country."

Many of our rural churches are the only gospel and/or Spirit-filled witnesses in their communities. With 64 percent of our Network churches being rural in some way, we must be intentional in embracing the cultural and geographical obstacles of our region.

This collaborative document outlines our strategy to strengthen and expand our rural presence in Colorado and Utah.² It is my prayer that it will awaken something within your own heart to help in some way, shape, or form. If we are to be truly effective in reaching lost people in Colorado and Utah, we must see our urban, suburban, and rural churches coexisting, collaborating, and working together.

Contending for community,

Gene Roncone
Rocky Mountain Ministry Network
District Superintendent/Network Pastor (aka "helper")

Why Rural Ministry Is Important to the RMMN

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With most of Colorado's and Utah's population being in cities like Denver, Colorado Springs, Aurora, and Salt Lake City, there is a temptation to focus exclusively on those population centers. However, the rationale for the Network's continued focus on rural communities is rooted in a few powerful realities.

- A. We must maintain a gospel presence in rural communities.** Many of our rural churches are the only gospel and/or Spirit-filled witnesses in their communities. The lack of access to an evangelical and Spirit-filled witness in these communities must be prioritized.
- B. We must embrace the rural nature of our Network.** As sister states, Colorado and Utah are largely rural. Much of our local ministry takes place in cities and towns located outside our metropolitan circles. At the time of this writing, 64 percent (105) of our total churches (165) are rural in some form or nature. With nearly 64 percent of our churches being rural, we must be intentional in embracing the cultural and geographical obstacles they present.
- C. The Great Commission requires a Christlike perspective of lost communities.** As an organization, there is a temptation to base the allocation of resources on size, scope, and the return on investments. Believing that big is better than small is a secularized and mutated spiritual perspective that does not hold up to biblical history. Nazareth, Galilee, Bethlehem, Bethany, and Cana, to name just a few, are all examples of small towns that made a huge impact upon God's redemptive history. When it comes to lost people, Jesus challenged His disciples to see lost people through the eyes of the Spirit. *When he saw the crowds, he had compassion on them, because they were harassed and helpless, like sheep without a shepherd. Then he said to his disciples, "The harvest is plentiful but the workers are few. Ask the Lord of the harvest, therefore, to send out workers into his harvest field"* (Matthew 9:36-38). One of the things that makes the Great Commission great is its lack of omission and unwillingness to consider any town or city insignificant "flyover country."

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God's redemptive
history.

- D. Rural communities are in increasing need of hope.** Although people living in rural communities tend to be more conservative, both politically and morally, they are not more evangelized. Recent research found that only 36 percent of those living in nonmetropolitan communities attend church on a weekly basis.³ That is only 5% higher than the national average. As a matter of fact, rural communities are becoming increasingly more needful of spiritual hope. Current studies show they are beginning to

experience unprecedented poverty, rising unemployment, and limited access to medical care and health insurance.

1. **Poverty.** In 2007, the poverty rate of rural areas was 16.59 percent (almost 4% higher than the national average).⁴ Over 90 percent of the counties that have experienced poverty rates above 20 percent for the past 30 years exist in rural areas.⁵
2. **Unemployment.** One-third of rural employment is dependent upon goods-producing industries that are downsizing or closing.⁶
3. **Educational opportunities.** Poverty in rural areas is most always associated with the lack of adult educational opportunities. Three things have contributed to this: lower quality schools, brain drain (the best students migrating to better educational opportunities in urban and suburban areas), and underinvestment in human capital. In summary, rural settings are being drained of the things that cause communities to grow and flourish.

E. **Authentic success will require systemic success.** If we are to be truly effective in reaching lost people in Colorado and Utah, we must see the urban, suburban, and rural churches coexisting, collaborating, and working together. The success of one must not be at the expense of another. It was not until the New Testament Church became missional outside of its local context that they experienced a global wave of evangelism. The Spirit-driven relevance found in Acts 11 is evidence of this fact. Paul's coordinated relief efforts and the dispatching of seasoned ministers to outlying locations is evidence that the New Testament Church sought to be connected with other communities of faith who were different than their own geographic or ministry model. Our Network cannot be successful at the expense of our rural communities.

F. **"Rural return" is creating new opportunities for evangelism and micro-church planting.** Seventeen percent of our nation's population is made up of people living in rural areas.⁷ As a matter of fact, census reports are beginning to reflect pockets of migration back to rural areas. This rural migration is the result of the "deconcentration" of employment (work from home), modernization of rural life, population aging, and renewed interest in rural living.⁸ In addition to these, Glen Damon, in his book, *The Forgotten Church* notes that older people are choosing to relocate to rural retirement communities that offer more comfortable living and amenities. Manufacturing companies are also seeing greater opportunities to be found in relocating to rural communities where wages are lower, and regulations are less restrictive. COVID-19 and remote work stations have also made more companies willing to explore officing employees in their own homes.⁹

G. **Rural churches make a strategic contribution.** Rural churches make valuable contributions to the kingdom, our nation, and the RMMN culture. They have a lot of valuable things they can teach us. Those include...

- **Traditional American values.** Rural communities are one of the last places where historic American values still endure. Many small towns in Colorado and Utah are places where God, country, morality, family, work ethic, and patriotism are still valued.

- **Models of church health.** Rural ministry provides a valuable model of church health. After extensive research on the spiritual health of churches large and small across the nation, Christian Schwartz identified eight qualities of healthy churches. He concluded that small churches more consistently demonstrate higher levels of health in each of the eight categories.¹⁰
- **Culture of community.** Rural populations practice natural models of community. Whether it is work, play, worship, or volunteerism, those who live in rural communities do life together. Belonging, commitment, community service, volunteerism, and togetherness are part of their cultural identity and social DNA.
- **Models of Christian service.** Rural communities provide a biblical model of Christian service. Contrary to their suburban and urban counterparts, rural churches usually only have one minister who is often bi-vocational. This fact has required them to be better at involving others and releasing the body of Christ to do ministry. In their study of ten strengths of U.S. congregations, Cynthia Woolever and Debora Bruce reported that 63 percent of small church members are active participants giving their time, talent, and money to their church.¹¹ This is higher than that of suburban or urban churches that have developed a more significant dependence on paid staff and formal leadership structures. In short, rural churches have figured out more relational ways to delegate and empower their volunteers.
- **Intergenerational ministry.** Rural churches model intergenerational ministry. While suburban and urban churches tend to segregate by age, stylistic preferences, and gender, most rural churches are multigenerational in their application of ministry. Families worship, fellowship, and volunteer together even if the teaching is accomplished through age-appropriate channels.
- **Simplistic and efficient methods.** Rural churches provide an efficient and simplistic model of ministry. While suburban ministries are becoming more complex, expensive, volunteer intensive, and vulnerable to “fad chasing,” rural churches tend to be more simplistic and practical. In an age when the church needs to return to the basics of discipleship, the rural church is a reliable model.
- **Community involvement.** Rural churches model community involvement. While suburban and urban churches seem to be demanding more time, money, and volunteers just to keep the machinery of inhouse ministries functioning, rural churches are most always engaged in community service. For them, assisting with community projects, volunteer fire departments, local organizations, and just about any significant happening in town is natural. They are a proven and powerful model of collaboration, cooperation, and community problem solving.
- **Community leadership.** Rural pastors tend to have a greater influence upon their communities as a whole. In a rural community, the pastor is more than a leader of a

If we are to be truly effective in reaching lost people in Colorado and Utah, we must see the urban, suburban, and rural churches coexisting, collaborating, and working together.

church; they are commonly considered a leader in the entire community at large. They are often involved in the spiritual, physical, emotional, social, educational, and economic sectors of their communities. Few pastorates offer the opportunity for community-wide impact and influence as those in rural areas.

Our Context and Theater of Rural Ministry

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Assuming that all rural ministries share the same culture, needs, and focus would be a mistake. Not only does rural ministry differ from region to region but it also differs from church to church. When it comes to Colorado and Utah, 64 percent (105) of our total churches (165) are rural in some form and exist in four basic ministry contexts.¹²

- A. Prairie/Plains Rural.** Small towns or communities that are scattered through the plains and prairies and are isolated by geography, distance, or access to larger centers of commerce. Burlington, Colorado and Hurricane, Utah are examples of this kind of rural community. Of our 105 rural churches, 20 percent are in this category.
- B. Subrural.** Communities that are located just outside the suburbs of metropolitan areas but not close enough to be considered part of a metropolitan cluster. The terms “exurb” and “exurbia” have also been used to describe this type of rural community; but due to their initial association with wealth, these terms now make them more confusing than helpful.¹³ Greeley, Colorado and Logan, Utah, are examples of subrural communities. Of our 105 rural churches, 49 percent are in this category.
- C. Mountain Rural.** Small towns or communities that are scattered through the mountains while being isolated by geography, distance, or access to larger centers of commerce. Salida, Colorado and Heber City, Utah are examples of rural mountain communities. Of our 105 rural churches, 23 percent are in this category.
- D. Tourist Rural.** Once thriving, mining, logging, trading, or geographically unique towns that have been revived as tourist, gaming, or outdoor enthusiast destinations. These small towns tend to have a small population whose work is connected with the particular tourist economy that may exist there. Vail, Colorado and Moab, Utah are examples of rural tourism. Of our 105 rural churches, 8% are in this category.

Not only does rural ministry differ from region to region but it also differs from church to church.

It is important to remember that these categories are general in nature and their parameters are not always easily delineated. For example, there are several rural mountain churches that are as equally rural tourist. In Utah, there are rural communities where the Mormon presence is so deeply ingrained that they feel more like a mission field possessing a religious culture that is far more prevalent than a rural culture. There are even subrural communities near the Denver Metropolitan area that are looking more and more like suburbs with each passing decade. The value of these categories is not found in their absolute nature but in helping those of us in Colorado and Utah appreciate their diverse cultures and unique needs.

Strategy One: Subsidizing Rural Warriors

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Over the years, most of our rural church closures were in communities that could not provide sufficient employment opportunities for their own populace as well as bi-vocational pastors. Other times, rural churches were unable to attract younger families because of their inability to provide a suitable salary for younger pastors with a family. More often than not, these churches become overly dependent on older ministers who already have retirement incomes but may also have health challenges. To better sustain our gospel presence in Colorado's and Utah's rural communities, we must assist our ministers, both young and old, by connecting them to financial partners who can subsidize their income.

- A. Concept.** The purpose of Strategy One is to better sustain our gospel presence and pastoral leadership in rural areas by providing external income from those most committed to the rural pastor's success and health (family and friends).
- B. Objectives.** The objective of this strategy is to:
- 1. Maintain a gospel presence.** Many of our rural churches are the only gospel and/or Spirit-filled witnesses in their communities. Increasing the potential for longevity of our rural pastors also increases the sustainability of our Spirit-filled presence in these communities.
 - 2. Subsidize income.** Provide a way to partner with the families and friends of rural pastors to subsidize their income on a monthly basis. Even an extra \$1,000 a month can enable rural pastors to retain health and medical insurance for younger families.
 - 3. Increase longevity.** Subsidizing the salary of rural pastors will also increase the likelihood and longevity of quality leadership in our rural communities.
 - 4. Lighten the burden.** Decreasing stress, discouragement, and burnout due to excessive bi-vocational requirements can also lighten the burden of our ministry couples serving in rural settings.
 - 5. Foster dignity.** Provide the opportunity for rural pastors to have dignity by being able to adequately provide for their families.
 - 6. Embrace culture.** With nearly 64 percent of our RMMN churches being rural in nature, this strategy would help us accept and embrace the rural culture and geographical obstacles of our Network.
 - 7. Support churches.** Providing a vehicle to subsidize the income of rural pastors will also assist churches that cannot presently support a lead pastor with a full-time salary.
- C. Strategy.** The strategy for achieving our objectives is to:
- 1. Establish qualifying criteria.** The minimal criteria for participants to qualify for participation are:
 - Current credential with the Assemblies of God (certified, licensed, or ordained) with the RMMN.
 - Commitment to the normal monthly reporting for District Affiliated churches.

- Commitment to use the Network's digital deacon training.
- 2. **Resource leaders.** Provide an online training portal with resources to help rural pastors cast vision, motivate donors, and mobilize financial support from family and friends.
- 3. **Subsidize income.** Provide an additional income stream to support rural pastors serving where churches are unable to provide an adequate salary.
- 4. **Funding structure.** Provide a simple structure that can facilitate fiscal sponsorship and accountability. This platform must not be burdensome to rural pastors, the Network, or potential donors. That is why we have partnered with GSI (Global Student Initiative), an organization that specializes in providing various support-raising solutions. They process online income and expense checks for a 5 percent fee. Additional information is available at www.globalstudentinc.com.

D. Funding Structure. The GO RURAL initiative has partnered with GSI to provide a structure that offers fiscal sponsorship and support-raising solutions for a 5 percent administrative fee. They require all participants to be associated with and approved by a parent organization that will confirm their participation in gospel-related ministry. Although the Network will not be involved in the transaction of funds, it is willing to approve qualifying rural pastors and declare them rural missionaries. The services in this partnership include:

1. Donor management.
2. Donation processing and tax-deductible receipting.
3. Yearly giving statements for all donors.
4. Access GSI's fully integrated web-based donor system which includes:
 - 24-hour online access to donor and donation information.
 - Donor pledging.
 - Availability for integrated electronic fund transfers for recurring gifts.
 - Full technical support.
 - Personal giving pages, email and website integration.
5. Monthly disbursements to the pastor or ministry by check or direct deposit.
6. Monthly e-financial statement (income, outflow, and account balance).
7. Automated tithe to District (optional).
8. Issuance of a 1099 annually for tax preparation.
9. Official record of housing allowance for qualified ministers.
10. Service rate of 5 percent (service rates do not include additional bank charges or credit card processing fees).

Rural pastors should have dignity and value in being able to adequately provide for their families.

This faith-based organization is used by many Chi Alpha missionaries, church planters, and other Assemblies of God ministries. Additional information as to how it works and how to

apply is available in the podcast and training section of our training portal, as well as on GSI's website at www.globalstudentinc.com.

- E. Pastor's Portal.** A password protected webpage for rural pastors will be maintained to provide information, training, and resources to support this initiative. It can be viewed at www.generationcone.org/gorural. If you are a RMMN pastor and would like the password to access to this portal, please email gene@rmdc.org.

Strategy Two: Church Partnerships

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Strategy Two of the Go Rural plan is to empower rural churches by leveraging the power and resources of our Network community. This will be accomplished by asking our Network churches to voluntarily contribute to a Rural Grant Fund. That fund will then assist rural churches with one-time grants to provide outreach and ministry expansion opportunities in their communities. This program will provide our rural churches with opportunities for growth and outreach without becoming dependent upon the limited resources of the Network office. The Network Superintendent will take responsibility for building a team of supporting churches.

- A. Precedents of Biblical generosity.** Many of the scriptures local pastors currently employ to legitimize requests for tithes and offerings were in their original context purely missional, not self-benefiting. Instead of being concerned with the welfare of their own congregations, much of the Early Church's financial offerings were to partner and assist other churches outside of their own geographic or demographic context.

The examples are more than conclusive. The Colossian church was commended by Paul for their deep love and concern for all the saints (Colossians 1:4). Though from Colossae, Epaphras was commended for his deep concern for believers in Laodicea and Hierapolis (Colossians 4:13). Paul's letters were not just read in one church but circulated among a collaborative group of other congregations in the area (Colossians 4:15-16). Despite facing economic recession and being in need themselves, the Macedonian church sent financial and logistical support to Paul and other churches (2 Corinthians 8:1-7). Paul called this selfless generosity "the grace of giving" (2 Corinthians 8:7). The Philippian church sent financial support to Paul and the churches in Thessalonica (Philippians 4:16). Church plants in Macedonia and Achaia sent financial support back to the church that originally planted them (Romans 15:26). The very inception of the deacon ministry in Acts 6:1-6 was intended to bring assistance to isolated believers in the Greek-speaking community of faith.

We've all heard preachers declare that "God told them" to take an offering for a certain ministry or initiative being launched in their own church or ministry. But one of the most prophetic-driven offerings in the New Testament instructed members of one church to give to another (Acts 11:27-30). When was the last time you heard that kind of selfless prophecy? Paul asked the churches in Corinth to partner with the churches in Galatia to help struggling believers in Jerusalem. As a matter of fact, the longest and most detailed Biblical account of how and why the Early Church should take offerings is about the Corinthian church receiving donations to help other churches, not their own ministry (2 Corinthians 8-9). Those Bible verses from 1

Much of the Early Church's financial offerings were to partner and assist other churches outside of their own geographic or demographic context.

Corinthians 16:1-2 that is printed on just about every tithing envelope in America was not in its original context referring to supporting one's own church. No. The tradition and intentionality of taking a weekly offering was originally done to send support to other churches.

For the Early Church, giving was a way to express their understanding of church with a capital "C." They may not have had all the advanced tools and bling that we have today. They did not have online giving or sophisticated accounting programs, but they did have one of the few things that mattered. They had a belief that they were part of something bigger than themselves and that they should not isolate themselves from other churches no matter what demographic or geographic context they may be in.

It makes one wonder what might happen if each and every one of our RMMN churches, whether young or old, contemporary or traditional, urban or rural would once a month ask the question, "What church can we bless this month?"

- B. Source of funding.** Go Rural grants will be funded by donations from partnering churches to the Go Rural Grant Fund at the Network office. Supporting Network churches will make a monthly pledge of \$25, \$50, \$75, or \$100 a month to the Go Rural Grant Fund. Before nonrural (urban and suburban) churches are asked to support the fund, rural churches should contribute a monthly amount even if it is small. Following is a hypothetical example of how supporting churches could finance a monthly rural grant fund each year.

GRANT FUND POTENTIAL	Number of Participants	Monthly Total	Annual Total
Participating churches at \$25 per month	30	\$ 750	\$ 9,000
Participating churches at \$50 per month	10	\$ 500	\$ 6,000
Participating churches at \$75 per month	4	\$ 300	\$ 3,600
Participating churches at \$100 per month	2	\$ 200	\$ 2,400
GRANT TOTAL ANNUAL	46	\$1,750	\$21,000

- C. Assistance categories.** Assistance from this fund will be decided by the Network's Superintendent and based up the urgent need for assistance, situational opportunities, and the need for training specifically focused upon rural leaders.
- D. Celebrating wins and community building.** Churches or rural pastors receiving support will be required to send a written report thanking the Network for the assistance, telling how the church benefited, and pictures of what the grant made possible. This will help the Network as a whole see the benefits of community, encourage ongoing generosity, and grow the donor base.

Strategy Three: Perpetual Financing

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Strategy Three of this initiative is to maintain a Go Rural investment account that will provide a perpetual source of revenue that will create interest income for grants and modest deposits for future investments that will continue to grow the fund.

- A. Perpetual funding strategy.** The Network will maintain a Go Rural Investment Fund to invest in church bonds that will earn interest that will be used to finance grants and make modest earning deposits into the fund to keep it growing.
- B. Investment principal.** The Network currently has four rural funds that are the result of churches being closed and the property sold several years ago and have not been used in a few years. These properties were sold after churches had already died and their properties were managed by the District until the Presbytery agreed to sell them. None of their balances have been designated or restricted by Presbytery action and, according to legal counsel, are under the stewardship of the Presbytery board.

These accounts have not had expenses or significant withdrawals for several years. But instead of these assets sitting idle and out of play on the sidelines, why not consolidate them and get them working to bless all our rural churches? By combining the Network's three existing rural accounts, the Network can invest in church bonds and utilize the earned interest towards grants for rural pastors and churches, as well as adding modest amounts to increase the fund's principal and earning potential. Of the earned interest, 85 percent could go towards grants and the other 15 percent could be reinvested into the fund's principal balance.

**Instead of
financial assets
sitting idle on the
sidelines, why not
get them on the
field working for
the Kingdom.**

- C. Reasons to redeploy older rural assets.** There are several reasons why it makes sense to redeploy these funds as interest earning potential in church bonds.
 - 1. Better stewardship.** These funds are presently earning little to no interest in CD's averaging much less than the interest that could be earned through church bonds.
 - 2. Preservation of intended purpose.** These four funds are the product of selling District Affiliated church properties after decades of decline, non-existent attendance, and ultimate closure. In all cases, they are the result of economically depressed communities or towns that lost their primary industry or water rights (mining, logging, skiing, farming, or gas and oil). It would make sense to honor their original rural purpose by redeploying them in a way that benefits rural ministries throughout the entire Network instead of one community.
 - 3. Economic opportunity.** Based upon past history, the recent turnover in our Nation's political powerbase may result in the suppression of gas and oil expansion,

hyperinflation and an economy that will cause traditional borrowing rates to increase, thus making church bonds more profitable to investors than savings, many stocks, or CD rates.

4. **Maximum impact.** Instead of using these funds to support one or two existing or new works, it would be wise to redeploy them in a way that has the potential to benefit many rural communities in Colorado and Utah.
5. **Perpetual benefit.** In contrast to these funds being expensed once (single use) and never being available again, this investment strategy earns interest that funds future ministry while also growing the principal balance (perpetual use). It also preserves the option of withdrawing a portion of a growing principal to be reallocated towards other rural opportunities in the future.
6. **Strategic modeling.** This model is the kind of creative financial strategy that we will need in the future. It has the potential for organizational learning that can be applied to church planting, ministry enrichment, and the services provided by our Network office.
7. **Generational opportunity.** We may not be able to predict the kinds of ministries that our culture will need or even communities that will need them in twenty years. However, one thing is certain. Whatever they are, they will need funding. As long as the fund is earning interest, it continues to provide for the needs of the next generation. We in turn will be able to give those who follow us opportunity instead of obligation.

D. **Grant categories.** The Go Rural Task Force will meet monthly to distribute, as one-time grants, 80 percent of what came in the previous month from supporting Network churches. Although any given rural church may receive more than one grant, the Go Rural Task Force will determine how much time should have passed before approving a second grant to ensure equity in disbursement. These grants should fall under one or more of the following categories:¹⁴

1. **Outreach grant.** A grant of \$500-\$1,000 for an outreach to their own rural community. This might include things like VBS, cowboy kids camp, sports camp, BBQ, community picnic, food pantry, advertising or other outreaches that have a focused plan to reach the non-churched. It may also be used to invite and fund youth groups from other Network churches to help as a home missions venture. The grant will require a brief written plan describing the initiative, how it will facilitate outreach, the total budget, and how it will benefit the local church.
2. **Community event grant.** A grant to sponsor or co-sponsor a community event that is meaningful to the community. Examples of this could be a “Fair Week,” “Rodeo week,” music event, water sports week, Mega Sports Camp or even an existing community event that the church would like to sponsor. The grant will require a brief written plan describing the initiative, how it will facilitate outreach, the total budget, and how it will benefit the local church.
3. **Beautification grant.** A grant to help rural churches with a modest beautification update to help improve curb appeal, guest experience, and visibility in the

community. Examples of this may be a new sign, coffee cart, painting the church, repairing steps, updating a bathroom, or other visual improvements. The grant will require a brief written plan describing the initiative, how it will facilitate outreach, the total budget, and how it will benefit the local church.

4. **Technology grant.** A grant to help rural churches replace church-owned computers, improve online ministry, website, live streaming or purchase video, sound, and media equipment. The grant will require a brief written plan describing the need, the total budget, and how it will benefit the local church.
5. **Vacation grant.** A grant of \$300 to help a rural pastor get away for rest or for the church to pay an honorarium for a guest speaker so the pastor can get away without having to prepare a sermon while on vacation. The grant will require a brief written plan describing the need, when the pastor's last vacation or away trip took place, where they are going, and how it will benefit the pastor and/or family.
6. **Collaborative grant.** A grant to organize a coalition of evangelical ministries in a city or town to engage in community problem solving. Examples of this might be starting a community food pantry, mental health initiative, veteran care, family welfare, clean-up initiative or other collaborative efforts. The grant will require a brief written plan describing the initiative, how it will facilitate community problem solving, the total budget, and how it will benefit the local church or community.
7. **Live worship grant.** A grant to help provide a small honorarium to pay worship leaders or musicians. This would be no more than \$100 a month for twelve months not to exceed \$1,200. The grant will require a brief written plan describing the initiative, how it will facilitate worship, the total budget, and how it will benefit and enhance the morning worship service.
8. **Sabbatical grant.** Sabbaticals can refresh a rural pastor, provide hope, and sustain longevity. Rural pastors serving as the lead pastor at the same church for at least seven years and who have not taken a sabbatical in the past can apply for a \$1,500 sabbatical subsidy. The applicant must also submit a written plan, present a letter of support from the board or advisory board, and a church committed to matching the grant.
9. **Micro church grant.** This grant was created to help finance the expansion of our rural footprint in Colorado and Utah and consists of a \$2,500 grant to help finance the start-up (curriculum, promotion, and launch) of a weekly micro church Bible study/meeting within a home in a neighboring community that does not have a gospel or Spirit-filled ministry. The grant will require a brief written plan describing the target community (location, existing churches, and demographics), composition of the core group, the total budget, and the church's commitment to sustain this work.
10. **Training grant.** A grant of \$500 to a rural pastor who successfully completes the voluntary training on vertical fund-raising (Strategy One of this plan) and achieves their personal funding goal by the predetermined deadline. See Strategy One: Subsidizing Rural Warriors for details.

- E. **Celebrating wins and community building.** Churches or rural pastors receiving grant money will be required to send a written report thanking the Network for the assistance, telling how the church benefited, and pictures of what the grant made possible. This will help the Network as a whole see the benefits of community, encourage ongoing generosity, and grow the donor base.
- F. **Getting practical.** Still have questions about visualizing the concept, FAQs, legality, policy, or hypothetical modeling? Use the information and links below.

Still have questions?

The following online resources and hypothetical example help explain how church bonds work and how a Go Rural Investment Fund could benefit from them.

- **Video:** Watch a four-minute explainer video at [this link](#).
- **FAQ:** For a frequently asked questions document about how church bonds work, [click here](#).
- **Hypothetical example:** As an example of the powerful potential of this fund, we can use an investment model. If the Network invested an initial \$235,000 into church bonds averaging 6.25 percent interest annually (very doable), 85 percent of the annual earned interest on those bonds could be used to fund annual grants while 15 percent could be reinvested back into the fund's principal, so it continues to grow over time. Provided the interest rate stayed the same for 30 years, the fund would provide grants in perpetuity without ever decreasing the principal. After 30 years, the fund's principal would have grown from \$235,000 to \$311,000 which is an increase of nearly 25 percent. In that same 30-year period, the fund's earned interest would have provided a total of \$430,000 in grants. In addition, this would provide a pool of increasing assets for future generations to deploy in rural ministry.¹⁵ A hypothetical but detailed investment earnings schedule for this scenario can be viewed at [this link](#).
- **Sample bond prospectus:** To see an example of an actual bond prospectus, click [this link](#).
- **Legality:** In the interest of legitimacy, one might ask if the Network investing funds in church bonds is permitted by non-profit law, our bylaws or our tax-exempt status. To investigate this important question, we sought the authoritative counsel of two non-profit attorneys, a professionally registered parliamentarian, and our auditor to ensure the auditability of transactions related to this investment. All three determined that the Network Presbytery is permitted by non-profit law, our bylaws, and generally accepted accounting procedures to invest funds in this way.¹⁶ These authoritative opinions can be viewed at [this link](#).
- **Investment policy:** To embrace our fiduciary responsibility, better protect the assets of the Network, and to use those assets to further the Network's mission, the Presbytery has adopted an investment policy statement. That policy outlines

general rules, investment goals, objectives, and strategies that will be employed for this and any other Network investments. The policy can be viewed at [this link](#).

G. Dreaming the unimaginable. Ephesians 3:20 admonishes us saying,

“Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us.”

IMAGINE if we were the generation who gave those who follow us opportunity instead of obligation. **IMAGINE** us harnessing wealth to expand the Kingdom of God in Colorado and Utah. **IMAGINE** a future in our Network where EVERY year:

- A perpetual income source that financed ministry while growing in strength and potential.
- Micro churches being launched in rural communities that lack a gospel or Spirit-filled church.
- Rural pastors are provided with thousands of dollars of grants to expand their influence and empower their ministries.
- Rural pastors being sent on much needed vacations and sabbaticals that restore their souls.
- Our local pastors becoming community problem solvers because they can bring money to the table that provide local food pantries, mental health initiatives, veteran care, family welfare, and community clean-up initiatives.
- Pastors in rural areas having a new sense of dignity in being able to provide for their families and bring longevity to ministry.
- Outreaches being financed in rural towns all across our Network.
- Our rural churches sponsoring community events that make their towns a kinder and more godly place to live.
- Churches receiving funds to beautify their signs, landscaping, and buildings.
- Technology tools being harnessed to enhance the Sunday morning worship in steeple-topped country churches in every county.
- If the Lord should tarry, being able to say 45 years from now that we granted nearly \$700,000 of money to rural ministries all over Colorado and Utah without ever decreasing our principal.

It can happen and God can use us to see it come to pass!

Strategy Four: Creating the Go Rural Task Force

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Strategy Four will create a Go Rural leadership community that consists of three teams that will steward the initiative.

A. Reasons for leadership community. The key to growth and long-term success for the Go Rural Initiative will be dependent upon good committee leadership long after the founding committee is gone. The following reasons require the Go Rural Initiative to have three separate teams with specific roles and responsibilities.

1. **Size and scope:** The fund has the potential of one having a combined balance of nearly \$500,000 in principal involving many moving parts to which the Network Presbytery will have final authority in its management.
2. **Need for collaboration and teamwork:** The fund's growth and smooth operation will require the collaboration of three teams consisting of the Presbytery (official board), the Budget and Finance Committee (vetting and recommending investment opportunities to the Presbytery), and the Go Rural Task Force (evaluate grant applications and make decisions).
3. **Trust and accountability:** To invite participation, trust, and donations, we will need to be able to show that the fund has structure, defined roles and responsibilities, and accountability systems set in place.
4. **Sustainability:** The key to growth and long-term success will be dependent upon good committee leadership long after the founding committee members are gone.
5. **Clarity:** To give committee members clear and defined roles to function as a team.
6. **Leadership development:** The fund's size, scope, demand for collaboration, and fair decision-making can also serve as a "farm league" to vet future leaders and lengthen our leadership pipeline.

B. Leadership roles and structure. Following is a description of the roles, responsibilities, and qualifications of the three teams that will give leadership to this fund.

1. **Team #1: District Presbytery (governance).** The District Presbytery, through motions that are passed and recorded in the official minutes, shall be the final decision-making body giving governance to the fund. The Executive Presbytery, as stated in our Bylaws, are empowered to make decisions in-between meetings of the District Presbytery. As a member of the Presbytery, the Network's Secretary/Treasurer will ensure that minutes and financial reporting take place and are accurate.
2. **Team #2: District Budget and Finance Committee** (investment vetting and recommendations). The Network's Budget and Finance Committee shall seek out, vet, and recommend investment opportunities that meet the said criteria for bond investments.

3. Team #3: Go Rural Task Force (granting and strategy). The Go Rural Task Force will consist of rural pastors from each of our three regions and be appointed by the District Superintendent. The Go Rural Task Force will be charged with the following three objectives and led by a team leader.

- Creating a grant application process.
- Evaluating applications and awarding grants according to policy and with unbiased measure.
- Develop a simple strategy and outline a process to start Rural Micro Churches.

C. Team roles and responsibilities.

1. Team #1: District Presbytery (governance). The District Presbytery, through motions that are passed and recorded in the official minutes, shall be the final decision-making body giving governance to the fund. The Executive Presbytery, as stated in our Bylaws, are empowered to make decisions in-between meetings of the District Presbytery. As a member of the Presbytery, the Network's Secretary/Treasurer will ensure that minutes and financial reporting take place and are accurate.

2. Team #2: District Budget and Finance Committee. Under the direction of the Secretary/Treasurer, the District Budget and Finance Committee shall seek out, vet, and recommend investment opportunities that meet the said criteria for bond investments.

- Team lead.** The Secretary/Treasurer shall lead the B&F and chair their Go Rural vetting meetings.
- Inquire.** The Secretary/Treasurer shall regularly contact bond brokers to inquire about new investment opportunities and present them to the Budget and Finance committee.
- Consult** the Go Rural orientation document for further guidance and direction.
- Vet.** The Budget and Finance Committee shall vet each opportunity according to the standards set in the Go Rural orientation document ([click here to view the full document](#)). The Budget and Finance Committee and Presbytery shall use the following criteria to evaluate investment opportunities:
 - **Collateral** (value and marketability of the collateral)
 - **Finances** (prior cash flow, financials, and debt service)
 - **Location** (setting, facility, parking, and surrounding communities)
 - **Leadership** (governance, history, and strength of pastoral and board leadership)
 - **Debt** (future amortization and debt service requirements)
 - **Growth** (current growth, ministries, relevance, and community engagement)
 - **Diversity** (Does the opportunity help protect the fund's overall portfolio by offering a variety of church models, investment size, geographic location, and exposure to possible economic or natural disasters?)

As a general rule, to protect the fund and ensure diversity in its portfolio, it will not invest more than 20% of its principal in any one bond offering.

- v. **Vision.** Work to protect and ensure that the fund does not drift from its original purpose, focus, and adopted guidelines.
- vi. **Team ethics and integrity.** Protect the fund from being unduly influenced by personal bias, peer favoritism, or personal and/or family relationships in the selection of investments and scholarship recipients. Members shall not share committee agenda items with those outside the committee or potential grant recipients. Nor shall committee members inform, imply, or commit resources or the likelihood of grants to any applicant prior the award notifications by the Go Rural Task Force team leader.
- vii. **Annual review.** The team shall review progress and make annual recommendations to the District Superintendent.

3. Team #3: Go Rural Task Force (granting and strategy). The Go Rural Task Force shall report to the District Superintendent and be charged with the following three responsibilities.

- i. **Team lead.** The team lead shall report to the District Superintendent and provide leadership for the team in fulfilling their mission and calling meetings.
- ii. **Creating a grant application process.** The team shall develop a simple application for each grant category for applicants to use.
- iii. **Evaluate applications.** Evaluating applications and awarding grants. The team shall evaluate applications according to policy, availability of funds, and unbiased measure. All grants should fall within one of the following grant categories described in more detail above.

- Outreach grant
- Community event grant
- Beautification grant
- Technology grant
- Vacation grant
- Collaborative grant
- Live worship grant
- Sabbatical grant
- Micro church grant
- Training grant

- iv. **Develop strategy.** The team shall develop a simple strategy and outline a process to start Rural Micro Churches in the Network. They may consult with experts, request books, engage Network ministers to help, and experiment as needed to determine a simple preliminary plan by steps.
- v. **Consult.** Consult the Go Rural master plan and orientation document for further guidance and direction.

- vi. **Vision.** Work to protect and ensure that the granting of funds does not drift from its original purpose, focus, and adopted guidelines.
- vii. **Team ethics and integrity.** Protect the fund from being unduly influenced by personal bias, peer favoritism, or personal and/or family relationships in the selection of investments and scholarship recipients. Members shall not share committee agenda items with those outside the committee or potential grant recipients. Nor shall committee members inform, imply, or commit resources or the likelihood of grants to any applicant prior the award notifications by the Go Rural Task Force team leader.
- viii. **Annual review.** The team shall review progress and make annual recommendations to the District Superintendent.

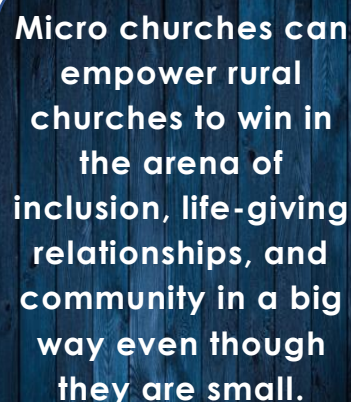
Strategy Five: Planting Rural Micro Churches

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Strategy Five of the plan will be the birthing of Rural Micro Churches. A micro church is a small community of believers (between 3-20 people) who meet regularly in a home to study God's Word, establish life-giving relationships, build a sense of community, grow in faith, reach their community, and plant other micro churches. The GO Rural Task Force will seek to identify communities that are promising opportunities for a micro church and then seek to establish works and partnerships in those communities.

A. Advantages of micro churches. There are several advantages to our Network's embracing this model as a strategy for rural evangelism:

- 1. Micro churches can provide relational discipleship.** Because they are small and more relational in nature, micro churches can provide ongoing support, instruction, and mentoring of new believers in a safe and welcoming environment. They also make mentorship, modeling, and interactive discipleship more natural.
- 2. Micro churches can redefine healthy expectations.** Many of our churches in very small communities cannot sustain the complex functions of a church. Existing as a "church" with a dedicated facility requires them to provide fully developed worship teams, nursery, children and youth programming, and more. Existing as a micro church or home church is liberating in that it allows them to be what they already are—a slightly overgrown cell or home group. It enables them to win in the arena of inclusion, life-giving relationships, and community in a big way even though they are small.
- 3. Micro churches can maximize a sense of community.** Within each culture, 20 seems to be the maximum number of people in a group to maintain a sense of "family." This helps us win in smaller communities.
- 4. Micro churches are more persecution resistant.** In looking at church history as a whole, we find that persecution, by and large, was normal while peace and tolerance was the exception. As religious liberties are slowly being taken away from established 501©3s, the micro church is small enough to be considered a gathering in a home while existing off the radar of legal, size, topic, or hostile philosophical restrictions.



Micro churches can empower rural churches to win in the arena of inclusion, life-giving relationships, and community in a big way even though they are small.

They also have the potential to become one of the last vehicles for discipleship the closer we get to the Second Coming of Christ.

5. **Micro churches can better navigate growth barriers.** While traditional congregational models must overcome obstacles of size and scope, micro churches can continue to grow without space limitations, facility expansion, and additional pastoral staff.
6. **Micro churches are more cost effective.** Because they meet in homes, micro churches do not have expenses related to owning, renting, and maintaining a physical facility, paying salaries, providing pastoral care, financing expensive programs, or paying health, property, and liability insurance as well as property tax, advertising, and other expenses.
7. **Micro churches provide better spiritual accountability.** Because micro churches are small, a person cannot be an invisible face in the crowd. A person's values, lifestyle, and spiritual growth are more readily exposed to growth opportunities. Micro churches are also a more effective place to develop spiritual disciplines, life transformations, and mutual and organic accountability.
8. **Micro churches are not dependent upon professionally trained clergy.** Because they operate as a small group, use theologically sound curriculum, and are led by a mature believer who has been tested and proven, micro churches do not require a professionally trained pastor to be successful. The leader only needs be down-to-earth, mature, skilled in group interaction, trustworthy and accountable.
9. **Micro churches have the potential to transition into a small church.** All throughout history, micro churches/house churches have been used by God to establish, grow, and sustain God's Church. Every church in the New Testament started as a house church. Every micro church that is started can easily serve as a launch team when their growth and maturity warrant their becoming a district affiliated church.
10. **Micro churches can become beachheads for ministry.**
 - **Advancing church multiplication.** They can serve as a launching pad for future ministry in communities that are growing and will one day need a more traditional congregational model. The micro church can grow, multiply, and then become a launch team.

- **Sustaining needed ministry.** They can be a wise alternative in declining communities whose population, economy, or prevailing demographic can no longer sustain a traditional congregational model, pastoral salary, or facility. In this case, the micro church is able to provide life-giving ministry in a community needing a Christian presence.
 - **Providing ministry refuge.** They can serve as a spiritual well in a community that desperately needs a Christian witness. Whether it is a Mormon-dominated community in Utah, a tourist community in Colorado, an Indian reservation, or other uniquely challenged location, micro churches can provide an oasis of Christian hope, truth, and community.
 - **Providing options.** There are some believers who are not comfortable in a formal church setting and prefer to be part of a smaller and less programed or structured community of faith.
- B. Strategic planning.** The Task Force shall identify and prioritize other rural communities that need a micro church or small group. Their prime directives shall be:
- 1. Statistical research.** The Association of Religious Data Archives (ARDA) is a collection of surveys, polls, and other data submitted by the foremost scholars and research centers in the world (<https://www.thearda.com>). The Task Force shall utilize this data source to identify the following.
 - A list of counties in Colorado and Utah that do not currently have an Assemblies of God church. These lists are available through the Colorado and Utah Departments of Education.
 - A list of counties in Colorado and Utah that currently have a high school in its own school district. The rationale for this is that if a rural community can support a high school, they are most likely able to support a church also.
 - 2. Identify target communities.** The Task Force will also identify rural communities in Colorado and Utah and formulate two target lists consisting of the following.
 - List of prioritized counties that do not have a church but have a high school in their school district.
 - List of cities in those counties that do not currently have an Assemblies of God church. The criteria for determining priority locations for future micro churches shall be the size of the community, accessibility to an existing gospel or Spirit-filled discipleship ministry, and the proximity to another Assemblies of God work.
- C. Strategy.** Creating a brief and practical plan to open micro churches in the top three priority locations.
- D. Reporting.** Briefing and making recommendations to the Network Superintendent.
- E. Funding micro churches.** As the investment fund grows, funding will need to be reallocated to start micro churches, community Bible studies, and small group meetings in the homes of rural communities without a gospel or Spirit-filled church. The Network's Go Rural Task Force will need to create and keep an updated practical plan to start micro churches in other rural communities.

F. Types of micro churches. A micro church can exist as any one or combination of the following.

1. **Outreach micro church.** An exploratory trial of a micro church that is driven by outreach to an impoverished rural church.
2. **PAC.** A small group that exists as a parent affiliated work under the direction of a sovereign or district affiliated rural church.
3. **District affiliated.** A small group that exists as a district affiliated micro church under the leadership and direction of the Superintendent or Presbytery.
4. **Campus.** A small group functioning as a multi-site of a suburban, subrural, or urban church supporting a small community of believers by providing at least a weekly Bible study held in that rural community.

Closing Thoughts

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Jesus was born and raised in a rural setting. Even though His world offered the great urban centers of Rome, Jerusalem, or Alexandria, God chose to use a rural setting to accomplish His redemptive plan. Jesus ministered in rural settings and used rural metaphors to teach spiritual truths. Several of His parables emphasized the importance of planning ahead and making preparations before taking on a significant task. The rural parables of the builder counting the cost (Luke 14:28), the king accurately projecting the needs of war (Luke 14:31), the farmer storing grain (Luke 12), and the virgins who were wise enough to plan for evening travel (Matthew 25) are just a few. We would be wise to do the same as it pertains to reaching the rural communities of Colorado and Utah.



May those who
follow us find our
financial and
strategic foresight
to have given them
more opportunity
than obligation.

The Lord told Habakkuk, *"Write the vision; make it plain on tablets, so he may run who reads it"* (2:2 ESV). I have done the same in the hope that we may have focus and intentionality in reaching our rural communities. Should the Lord tarry, I pray that those who follow us may find our financial and strategic foresight to have given them more opportunity than obligation.

Notes

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¹ The following individuals are people I consider practical and philosophical experts in rural ministry. Their input and consultation regarding this document have been invaluable. Paul R Alexander (President, Trinity Bible College, Ellendale, North Dakota), Ted Cederblom (Vision Pastor, Life360 Church), Glenn Daman (rural ministry expert and author of *The Forgotten Church*), Kim Harvey (Rural Compassion & Convoy of Hope, Springfield, Missouri), Darryl Johnson (lead pastor of West Assembly of God, Fowler, Colorado), Winston Titus (District Superintendent, North Dakota Ministry Network) and Terry Yancey (District Superintendent of the Kansas Ministry Network).

² The following individuals served as a review team and gave valuable feedback at several different phases of the draft processes. Their names are listed in alphabetical order and their wisdom, advice, and feedback was extremely valuable. They were, Paul R Alexander (President, Trinity Bible College, Ellendale, North Dakota), Joe Archuleta (RMMN rural pastor), Justin Atchley (RMMN rural pastor), Todd Bellamy (RMMN rural pastor), Joe Berry (RMMN rural pastor), John Bryant (RMMN Secretary/Treasurer), Lonnie Campbell (RMMN rural pastor), Rick Carlson (RMMN rural pastor), Steve Chavez (RMMN Executive Presbyterian), Ted Cederblom (Vision Pastor, Life360 Church), Josh Cook (RMMN Executive Presbyterian), Glenn Daman (rural ministry expert and author of *The Forgotten Church*), Michael Dominguez (RMMN rural pastor), Tim and Cindy Dudley (RMMN rural pastor), Steve Ferrante (RMMN rural pastor), Robert C. Finley (Vice Chairman and Chief Legal Officer, TMI Trust Company), Dan Gilboy (RMMN rural pastor), Deb and Lane Gooden (RMMN rural pastor), Kim Harvey (Rural Compassion & Convoy of Hope, Springfield, Missouri), Don Henderson (RMMN rural pastor), Darryl Johnson (lead pastor of West Assembly of God, Fowler, Colorado), Larry Kettle (RMMN rural pastor), Albert Lopez (RMMN rural pastor), Travis Lowell (RMMN rural pastor), Charles H. Major (President, Share Financial Services), Dan Matney (RMMN rural pastor), Gary Meadows (RMMN rural pastor), James Naron (RMMN rural pastor), Jason Neely (RMMN rural pastor), Christ Peterson (RMMN Budget and Finance Committee), Shane Prentice (RMMN rural pastor), Homer Purdy (RMMN rural pastor), Ben Richards (Vice President, CND Financial, LTD), Kay Robinson (RMMN rural pastor), Lay Rosenheimer (Investment Advisor, Stifel, Nicolaus & Company), Chris Russell (RMMN rural pastor), Stan Rutkowski (RMMN rural pastor), Terry Skov (RMMN rural pastor), Paul Speicher (RMMN rural pastor), Charlie Stoumbaugh (RMMN rural pastor), Winston Titus (District Superintendent, North Dakota Ministry Network), Nathanael Ward (RMMN rural pastor), Dane Wead (RMMN rural pastor), Bill Woods (RMMN rural pastor), and Terry Yancey (District Superintendent of the Kansas Ministry Network).

³Robert Wuthnow, *Small Town America*, Princeton University Press, 2013, pp. 223-24.

⁴David Louis Brown and Louis E. Schaft, *Rural People and Communities of the 21st Century: Resilience and Transformation*, Polity Press, Cambridge, 2011, p. 194.

⁵Richard E. Wood, *Survival of Rural America: Small Victories and Bitter Harvests*, University Press of Kansas, Lawrence, KS, 2020, p. 17.

⁶Emery N. Castle, *The Changing American Countryside: Rural People and Places*, University Press of Kansas, Lawrence, KS, 1995, p. 230.

⁷Wood, p. xi.

⁸Brown and Schaft, p. 26.

⁹Glenn Daman, *The Forgotten Church: Why Rural Ministry Matters for Every Church in America*, Moody Publishers, Chicago, 2018, p. 62.

¹⁰*ibid.*, p. 167.

¹¹Cynthia Woolever and Debora Bruce, *Beyond the Ordinary: 10 Strengths of U.S. Congregations*, Westminster John Knox Press, Louisville, KY, 2004, p. 135.

¹²In early 2021 my minister friends who are familiar with rural ministry in Colorado and Utah helped me refine this list of rural categories represented in our Network. A special thanks to Joe Archuleta, Joe Berry, Lonnie Campbell, Rick Carlson, Bob Cook, Don Henderson, Darryl Johnson, Larry Kettle, James Naron, Chris Peterson, Steve Pike, Charlie Stoumbaugh and Terry Yancey.

¹³The word exurb (a combination of the words “extra” and “urban”) was coined by Auguste Comte Sectorsky in his 1955 book, *The Exurbanites*, to describe the ring of prosperous communities beyond the suburbs that are commuter towns for an urban area.

¹⁴To create this collaborative list of grant categories, I invited rural pastors from Colorado and Utah to submit suggestions. This list is the collaborative work of the following rural leaders who submitted suggestions: Joe Archuleta, Justin Atchley, Todd Bellamy, Joe Berry, Lonnie Campbell, Rick Carlson, Michael Dominguez, Tim and Cindy Dudley, Steve Ferrante, Dan Gilboy, Deb and Lane Gooden, Don Henderson, Darryl Johnson, Larry Kettle, Albert Lopez, Travis Lowell, Dan Matney, Gary Meadows, James Naron, Jason Neely, Shane Prentice, Homer Purdy, Kay Robinson, Chris Russell, Stan Rutkowski, Terry Skov, Paul Speicher, Charlie Stoumbaugh, Nathanael Ward and Bill Woods.

¹⁵ The following individuals are experts in bond financing and gave valuable input and consultation regarding this document. Robert C. Finley (Vice Chairman and Chief Legal Officer, TMI Trust Company), Charles H. Major (President, Share Financial Services), Ben Richards (Vice President, CND Financial, LTD) and Lay Rosenheimer (Investment Advisor, Stifel, Nicolaus & Company).

¹⁶ The following individuals provided expert opinion concerning the legality of the Go Rural investment fund. Jason D. Adams (CPA, Auditor and CEO of the Adams Group), Preston J. Branaugh (Attorney at Law with Branaugh Law Offices), Timothy Wynn, PRP (Professionally Registered Parliamentarian) and John Wylie, JD (Attorney at Law with Sherman & Howard).