



# Salary differentials for Christian staff

*A case of worldly thinking?*

**A3** Articles series: Structures

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**This article is a plea for clear thinking as to how groups of 'Christian workers' should be paid. Such people are defined in the narrow sense of clergy/ministers, other church staff and those who work for mission agencies. This paper makes no claim to tie everything up neatly and is more an attempt to encourage others to join the debate. It focuses on the specific issue of the differentials between people's salaries.**

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I believe that many churches and mission agencies are following the world's thinking on how to remunerate Christian workers, rather than developing a Christian mind on the subject. This paper is written out of a deep concern that many current practices, often copied from the normal schemes in the secular world, are misguided. They thus fail to give a faithful Christian witness.

In 1987 Lance Pierson and I produced a short paper for private circulation that sought to develop principles for a salary structure for a Christian enterprise. We then worked this through in practice for the organisation I worked for at that time. But the training I run in the area of Christian stewardship and my study of some recent advertisements for senior positions in Christian mission agencies have spurred me on to develop my thinking further and to set this out here.

I am not alone. Various voices have, over the years, called for a reappraisal of differentials in payment offered to Church of England clergy. The Rt Revd John Packer, then Bishop of Ripon and Leeds, first suggested in September 2001 that all senior clergy, including Bishops and Archdeacons, should be paid the same as incumbents.

What follows is an attempt to express and justify some of the convictions that I hold in this area of differentials. There is also supplementary material which argues against the conclusion on differentials in the 2001 report of the Clergy Stipends Review Group in the Church of England.

Whether you agree or disagree with me, I welcome feedback and am happy to amend and improve this particular offering as others react to it.

# 1: Salaries as we know them

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## The making of a remuneration package

When setting a salary scale for a group of people who work for any enterprise, four broad measures have to be determined:

- 1 the overall level of remuneration (when compared with the market-place);
- 2 the pattern of differentials between the posts within the enterprise;
- 3 the level of incentive offered for staff to move up a salary scale;
- 4 the additional benefits available and how they are calculated (eg. expenses, bonuses, cars, housing).

All are interconnected. The pattern of differentials will often be as much a market-place issue as the overall level of payment. Bonuses may be a normal part of the packages on offer, determined by results in the previous year.

This article will focus on point 2, and therefore touch on points 3 and 4. The issue of overall levels of remuneration for Christian workers deserves separate treatment. It will therefore not be covered in this paper. Nor will the practice of staff being expected to raise their own financial support and then working as volunteers, the practice in some newer Christian mission agencies.

This paper will apply to:

- all Ministers within one denomination;
- the employed staff team of one local church (often a mix of ordained and lay);
- the staff within the office of any mission agency or central church support structure (eg. diocesan office);
- Christian mission workers within one diverse organisation (often a mix of field and office staff).

Within each of these there will normally be differentials in pay. For example, taking the four in order, a Bishop is paid more than a Vicar, church pastors may be paid in quite a different way from lay church staff, the senior executives in most offices will be paid more than secretarial or clerical staff, and more than field workers in any form.

But before looking at these situations, we need to understand what happens in any normal, secular enterprise.

## Differentials of secular pay

Within many secular organisations there will be considerable differentials between those who are paid at the highest level and those who come in lower down the scale. To give two extreme examples, consider first the factor that marks out the package received by a top Premiership footballer compared with the pay given to a groundsman or cleaner in the same club. One will earn in a week considerably more than the other may earn in a year. The same might apply in a merchant bank in the City of London between the directors or fund managers and junior staff.

Such huge differentials are obscene in what they say about the worth of different people. But the market demands it and the greed of many now expects it. Senior bankers still seek to justify the payment of enormous bonuses, but against an increasing volume of international protest.

In recent years, packages paid to top directors in industry and commerce have been increasing considerably faster than those for the majority of the workforce, giving rise to increasing differentials. Public sector organisations (schools, local authority offices, etc.) will have more modest extensions to the pay scales.

In the charitable sector (which is a more appropriate area than the commercial sector to compare with the Church), a chief executive commands a package in line with the size and status of the organisation. This may be three or four times greater than many other staff.

In all sectors, the amount of differential may lead to unrest as, in the past, between certain train drivers and train guards or in the public sector, but the principle is not questioned.

## Differentials in the church

So what is the position in the 'Christian sector'? My feel, from reading advertisements in the Christian press, is that in recent years salaries for the very senior staff in some key Christian mission agencies have risen at well above the rate for other staff though I cannot prove this.

The one piece of research that I am aware of is the Global Connections *Agency salary survey*, the most recent version of which came out in 2012 and is therefore now somewhat dated now. This is carried out among UK staff of both missions in the UK and those with a global remit. The relevant chart is on page 7 of the survey and more detailed tables on page 16+.

The main table shows that the mean salary for CEOs of societies of up to £1m turnover was a modest factor of 1.9 above support staff. But the equivalent factor for societies with turnovers of over £5m was 3.0.

2013 research into development agency salaries (whether faith-based or not) showed some Christian charities paying their CEO over £90,000 and in one case well over £100,000.

In the church sphere, the Global Connections / Christian Vocations *Church salary survey* gives a more mixed picture. The last survey was carried out in 2012 (so, again, dated) and shows that larger churches pay their leaders at a higher rate than smaller churches (page 25) with the factor of mean salary for leader over 'other staff' rising from 1.5 (under 100 size) to 2.2 (over 400)..

In the Church of England, a diocesan bishop is paid less than twice the National Stipend Benchmark (1.71 in 2020/21). The Archbishop of Canterbury receives 3.15 times the NSB. The report *Generosity and sacrifice* from the Clergy Stipends Review Group (back in 2001) recommended that these differentials be increased to, respectively, 2.00 and 3.75 (though National Minimum Stipend was used in that report – equiv rates today are 1.83/3.37).

This all sounds pretty tame compared with our Premiership football club or merchant bank, and much in line with the public service and charitable sectors. So what is there to complain about? Simply that, based on the type of job, I am assuming that there should be differentials at all.

## Reasons for secular differentials

Here are some possible reasons why the world pays some employees more than others. Some of these points also apply to overall levels of remuneration throughout the organisation.

### 1: Level of responsibility

A senior manager will have important and difficult decisions to make and action to take regarding staff and the fortunes of the enterprise. A junior administrator carries out a relatively straightforward task. It therefore makes sense to recognise this through different levels of pay and benefits.

### 2: Status

As people move up the scale, they are considered more important than those further down. People see the amount of their pay package as a clear statement of where they stand in the organisation. Most people's clear aim is to get more money and the kudos that

goes with it, not more time at home or even more job satisfaction (although recent research hints that the tide may be turning).

### 3: Incentive

A salary scale is part of an incentive scheme, designed to encourage people to move on. People need incentives to help them develop; the incentive of an increased salary is a particularly important element of this. Grades within a salary scale provide an incentive to remain loyal to the organisation over time.

### 4: Skills/qualifications required/gained

Those with the qualifications and/or experience required for particular posts can be in short supply and therefore command a premium. In addition people have paid a price to obtain those qualifications. It is said that the result of getting a degree is worth an extra £250,000 of salary in a lifetime (but this has recently been questioned).

### 5: Value to the organisation

Some organisations seek to hold on to staff by outbidding others. It is better to hold on to an employee who is able to increase the fortunes of the company by using a creative mind, or by showing a star ability to sell products or make investment choices, than see them disappear to competitors.

### 6: The market place

Organisations will seek to pay the market rate for the job: better than that if they feel that the benefit of better staff is worth the cost, or less than that if they think they can get away with it. So differentials are automatically required just to stay in step with the rest of the market.

But underlying all these is the concept of *reward*. The remuneration package given is as a reward for services to the organisation. Employees give their time, skills, experience and energy and receive payment in return. We reward some more than others for the job they do and the benefit they bring. And, for most people, financial reward is what they want.

We now live in a society where instant financial gain is seen as the key reward factor in a highly materialistic society. No more is a sense of loyalty or public service enough to hold people, partly because of people's greed, but also because some companies have abused staff who were loyal.

## 2: Introducing some Christian thinking

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### Application to Christian workers

Do the six reasons stated above apply in a church or Christian mission agency?

#### 1: Responsibility

People in churches or missions will certainly hold different levels of responsibility, just as much as in the secular world. Does this mean they have differences in value? God values us for who we are, not for our gifts (which come from him), our experience or the ministry we have. We are to serve him with however many talents we have been given.

#### 2: Status

Any form of Christian work is service: service for God in the first place, and secondly service for either his own people or the wider world. If St Paul could call himself a bond-slave of Jesus Christ, then any idea of status must contradict this immediately. Leadership is a gifting, and is to be seen as service.

#### 3: Incentive

Christians are human beings and therefore incentive would seem to be a reasonable argument. We need incentives to help us on. The question is, should Christians require *financial* incentives? Does that not pander to greed? By all means let there be incentives to encourage us to aim higher in what might be achievable, and let there be thanks expressed and encouragement given; but finance should not be on the list.

#### 4: Skills/qualifications required/gained

The principle here seems sound. Some people may spend effort, time and money in studying to obtain a recognised qualification. If that makes them more able to fulfil the requirements of their job, it is reasonable that the cost of that effort should be paid back in some modest way.

#### 5: Value to the organisation

In Christian terms, this begs the question of how value is measured. If the measure is solely financial, is this right in Christian terms? If the value is more holistic than this, then is it right to pay more to hold the person? I think not.

#### 6: The market place

This cannot be so easily dismissed. For Christian work the hope will be that God has called people to this specialised ministry and that it will therefore not be necessary to compete with other positions in terms of salary. But to have a salary structure without differentials means that some earn more and others much less than they would elsewhere. This can pose real problems.

But the main argument against following the world comes when we consider the main motive for payment at all. To work 'full-time' for the Kingdom of God (recognising that every Christian could be said to be doing this), and to receive remuneration from the Christian community, should be seen as the exception to the norm for Christian work. Most Christians are called by God to work in the world and to use that opportunity to witness to their faith both by the very work (or worship) they do, and through the relationships they form with their colleagues.

God calls some Christians, instead, to special work for the worldwide church. This in no way makes such ministry more 'holy' or 'worthy' than 'ordinary' work (although many have tried to sell it as such), but it is different.

So why do we pay these people? It cannot be for reward, for this is service for God and under God (which is true also for any Christian in any job of course). Payment should be seen very differently from the normal human expectation. It means that this person does not need to earn his or her living in a secular post and thereby can give their whole working time to this special form of Christian ministry.

This is the meaning of 'stipend' (the payment many Ministers receive, rather than a 'salary'). Would it not be clearer if we paid all Christian workers 'stipends' rather than 'salaries', simply to make the point?

### Stipends

A stipend is not a payment of reward for work done. It is instead an allowance paid to someone to enable him or her to offer service without having at the same time to 'earn a living'. The 'normal' Christian who, like most people, works to provide for his or her needs and those of the family, has then to offer other Christian service in what time is left. Increasingly, for many, there is very little time available. So we pay some a stipend, which enables them then to leave their

normal employment and offer a much greater amount of time for their Christian service. The stipend sets Christians free to serve in a special way.

The Church of England House of Bishops defined 'stipend' in 1943 in the following terms. This has remained the working definition until now, although it is clear that the Church has never followed the concept in practice – witness the differentials listed above.

"The stipends of the clergy have always, we imagine, been rightly regarded not as pay in the sense in which that word is understood in the world of industry today, not as reward for services rendered, so that the more valuable the service in somebody's judgment or the more hours worked, the more should be the pay, but rather as a maintenance allowance to enable to priest to live without undue financial worry ...."

The phrase 'maintenance allowance' would not be my choice of wording, but the meaning is clear.

So where does the concept in differentials in stipend come from? If the stipend is an allowance, why is it that 'senior' clergy are paid far more than 'junior' clergy? Or, in another denomination, that it depends on the size and giving power of the local church? It is because our thinking has been largely influenced by the normal method of salary payment, and we have conveniently forgotten that this is not the basis of a stipend at all.

If we pay a salary as reward, then differentials make sense. If we pay a stipend to free a Christian for special service, differentials on the basis of position become untenable.

There is however some valid argument for paying more to the person who has deliberately given up time and earnings to study and obtain qualifications, and there is a difficulty when a Christian with legitimate commitments, earning at a normal worldly rate, moves to a Christian organisation where the standard rate is considerably less than this.

Perhaps the answer to this last point is to encourage all Christians to live as though paid no more than an average salary, enabling them to give to Christian work the balance above this level and move to a 'stipend' should God call them to special service. (We should not forget that for some this might mean, to give one example, buying a more expensive house than they need, but then offering it to God for a ministry of hospitality.)

Is this too radical an idea? I fear it may be. But is this not the challenge that all Christians should be facing if we are to go against the flow of

secular thought? It should be pursued as a challenge to all Christian living.

Are there other legitimate arguments for differentials that the world would not consider? One is clearly 'need'. The Christian community is to care for each other and although early examples of community life do not seem to have continued for long, the principle is clear. In practice though, how does one measure 'need' in terms of an exact amount of payment? Who defines who is more needy than someone else? This is not straightforward outside the context of the local church.

### **A note on the meaning of reward**

The report *Generosity and sacrifice* comments helpfully on the meaning of the word *misthos* translated 'wages' in the sending out of the 72 disciples in Luke 10. The meaning is 'dues paid for work, reward resulting from labour' (sections 2.26,36). The problem is that the world often uses the word 'reward' to mean an 'extra' amount, a bonus.

In any discussion of differentials, it is this 'extra' idea that is uppermost in people's minds. We should pay everyone a reward in the sense of just dues, but we pay one person more than another as a reward, a bonus, for seniority or responsibility. This is why I argue that a stipend is not paid as this kind of reward. My argument in no way implies that stipends should be at such a level as to cause hardship.

### **Biblical principles**

At this point we might ask what biblical principles exist to help our thinking. Here are some possible lines of thought that bear study.

#### **1: Christians to be counter-cultural**

The teachings of Jesus Christ show that the Kingdom of God is different from the world and we should be prepared to go against the flow of secular thinking. See for example Matthew 5-7, Romans 12:1-8. Jesus taught that leadership is servanthood (eg. John 13:12-17) and that we are not to chase after seniority over others (Matthew 20:20-28). Earlier in that chapter, the parable of the workers in the vineyard (Matthew 20:1-16) should at least give us cause for thought.

#### **2: Workers worthy of honour**

In 1 Timothy 5:17-19 Paul advocates 'double honour' for leaders on the basis that workers



deserve their wages (see also Galatians 6:6). This would appear to point to the honour of both due respect and adequate payment, rather than a double stipend! The quotations in this passage come from Deuteronomy 25:4, and also, quite possibly from Jesus' words as recorded in Luke 10:7. This is a strong call for proper levels of stipendiary payment, but says nothing about differentials.

### 3: The Body to care for one another

Our gifting (including leadership) comes from God and is to be used for the common good (1 Corinthians 12). The setting of the body metaphor is of a local body of believers rather than a para-church mission agency, but when Christians work together it is surely right that principles of mutual care should still be true. The example of the Early Church certainly points to the existence and need for clear leadership but

also to a mutual sharing in a community lifestyle (Acts 2:42-47).

#### 4: Advice to slaves and masters

See Ephesians 6:5-9; Colossians 3:22 – 4:1. The setting is rather different from our consideration, but these are passages that deal with employment in one form. All Christians are to serve Jesus Christ in their work, not with the aim of pleasing people and knowing that the final reward will come from God himself.

#### 5: Christians warned against greed

1 Timothy 6:3-10 teaches contentment without greed for material things (see also Hebrews 13:5). James 5:1-6 shows the danger of making money out of others from a position of power. The Old Testament principle of Jubilee and its redistribution of wealth from rich to poor would be well worth careful study in this context.

## 3: Three case studies

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I now take three case studies to illustrate how some of the points above might be worked out in practice.

### Clergy in the Church of England

This gives a simple case study as most have come through similar training, have equivalent qualifications and are prepared for similar forms of ministry (at least, they are at the moment). Provided the level of stipend is sufficient to live on (and this is an important consideration), the argument that all should receive the same amount, whether Curate or Archbishop of Canterbury, is compelling. In fact to pay different stipends based on seniority shows that the thinking is still in 'salary mode'.

There are however some points that need to be taken into account. One is that some are required to live in properties that require a particularly high level of expenditure on them. For example a Bishop or Archdeacon or Dean may need to incorporate an office into his or her house, or may need to entertain, or may be required to live in a house that is expensive to heat and maintain. This point can however be looked after by ensuring that such 'expenses' are properly covered. The Bishop must not be worse off than the Vicar. But these should not be confused with the 'stipend', the allowance to free the person concerned to minister.

Another point sometimes made is that pensions will be affected. But why should a person who has served in high office take a pension one penny greater than someone who is a 'normal' incumbent at retirement? Once we agree that reward is not the basis for payment, position cannot affect pension level.

On the other hand, think what a witness it would be to the world if all clergy received the same stipend. What a statement this would make about the value God puts on us, and about our lack of running after greed. In a materialistic society, the Church would stand out against the tide. This feels very much like Jesus Christ would have wished it to be.

This is not the place to debate the issue of the tied house, but there needs to be an agreed sum that represents its value (and the value of free council tax and any other perks) so that clergy who are required to purchase their own property can be paid the appropriate extra. This is not a differential, this is a special allowance to bring, as far as is possible, all into an equivalent position. If the tied house goes a long way towards producing a position of equality (so, for example, a clergyperson living in central London is not

penalised by housing costs compared with one living in a much cheaper area away from the South-East), the equality of stipend for all clergy, from ordination onwards, would be a biblical practice and a powerful witness. Come to think of it, perhaps the same stipend should be paid to ordinands too.

However, my argument runs counter to the views of the Clergy Stipends Review Group in their report *Generosity and sacrifice*. I have written a supplementary piece regarding this report, which is at Article A3a on this website.

## UK office-based staff of an international mission agency

Staff here might range from the chief executive of the society, through all types of workers: managers, editors, IT specialists, accountants, administrators of many kinds, secretaries, etc.

To keep things simple, I make two assumptions. First I expect the society to pay a stipend (and I use that name) to each member of the staff, unlike those organisations where there is no such payment and each person is asked to raise their own support and then work as a volunteer (this raises all kind of other issues not covered in this paper). So we have something that looks like a salary system and will be treated as such by HMRC.

Secondly, I assume that each member of staff is a Christian and sees their work as special mission service, for which they have come out of normal employment.

If we then go for a common stipend for all, as with Church of England clergy above, we have to face market-place problems. Some so-called 'junior' staff may find the society pays considerably more than they would expect to receive in a secular post, while senior staff might find this level of stipend only one-half or one-third of what they would earn elsewhere (or even in the same mission organisation under the present arrangement). If they have commitments commensurate with their (secular) salary level (such as a high mortgage, or even private education) they may find it impossible to move from a secular post into a position with the mission.

One major difference in this case study compared with the first is that there is no common training or qualification requirement for everyone. Some may be Ministers, some highly qualified accountants or educationalists or theologians; others may be school leavers or recent graduates with few financial responsibilities. Some may be working short-term in this kind of

ministry, others may see it as a life-long commitment.

To say that those who have spent so many years training will receive a special allowance begs as many questions as it solves. What about someone aged 45 coming in from a highly paid secular job? Do we argue that this person has had high earnings for some years and so needs no special treatment, compared with someone aged 25 joining the organisation straight from Bible College?

If the whole world was made up of Christian mission agencies there would be few problems. But life is much more complex than this, so there can be no easy answer. One possibility might be to have a common stipend for all staff and then pay certain differentials that are modest by normal standards (so that, for example, no one earned more than 1.5 times anyone else). The differentials might take into account length of time with the organisation, training required for the post, and number of dependents. If level of responsibility was omitted from the list, as here, might this still be radical enough to stand out? I am sure it would.

In this the chief executive might be paid less than some other members of staff. If we think 'stipend' rather than 'salary' there should be no problem with this in the Christian counter-culture.

But would this then rule out the appointment of any suitable senior staff, if they are to move from well-paid secular jobs? I would like to think that the call of God comes to those who are able to consider such a sacrifice, but this raises wider issues of discipleship, simple living and generous giving. If any Christian organisation or church felt God was calling them to adopt this structure, I hope they would have the faith to believe he would supply their executive needs.

## A real-life attempt to follow such principles

The scheme referred to at the start of this article, devised in 1987 for one small mission agency (three full-time and four part-time staff at the time), was far from perfect, but tried to tackle the issue of 'stipend' among a mixed staff team. It gave everyone the same basic stipend, and then added six extra weightings (seven originally but two were then combined). Each of the six had the same maximum, designed so that the greatest possible differential was 1.6, although in practice it never exceeded 1.35. This ensured that everyone was receiving about the same amount but that individual needs and work issues were at least acknowledged. Part-time staff (of at least 15 hours per week) were paid pro-rata, with some special considerations.

The weighting categories chosen were as follows. Numbers 1 to 3 are related to personal needs, and 4 and 5 for work.

- 1 **Family needs** – based on the number of dependents earning no more than half the basic stipend for the society, with three dependents coming in as the maximum allowance. So a spouse only working a few hours per week, and two school-age children, gave the maximum weighting.
- 2 **Cost of living** – an allowance based on area of the country and housing needs (eg. a member of staff needing to work in the South-East received a weighting, whereas someone working in a particular area of the North did not).
- 3 **Special** – paid for any special need that year such as marriage, moving house.
- 4 **Hours worked** – based on the number of hours worked over the previous six months in excess of the agreed minimum. This acknowledged that some staff were working in excess of the contractual hours, and gave some allowance for time travelling to work for those who did not work from home.
- 5 **Responsibility/skill/experience** – dependent on level of responsibility held, number of years on the staff, requirement for previous training, etc. (originally two separate weightings).
- 6 **Age** – an extra allowance paid in full to anyone over 23 but tailing off under this age. This was included so that, for example, a school-leaver received less than someone with some experience. In fact each member of the staff received the full amount, effectively adding this to the basic stipend.

Weightings 1, 4 and 6 were determined by a fixed scale. The others were assessed by a small panel each year. Each member of staff knew the weightings everyone was receiving.

Because weightings were relatively small, it could be argued that it would have been simpler to pay everyone the same (an option that was considered). This scheme was, however, an honest attempt to work towards a biblical approach to paying a small team.

### Further case studies to consider

- The staff of a church consisting of a Minister, Assistant Minister, Youth Worker, Community Worker, Administrator and Pastoral Assistant (all full-time), plus Children's Worker, Music Co-ordinator and Secretary (all part-time). The Ministers and Youth Worker have tied housing, the others do not. The Pastoral Assistant is on a one-year placement.
- The staff of a diocesan office (or equivalent in other denominations) including the Diocesan Secretary (CEO), clergy and lay working throughout the diocese, and administrative, secretarial and reception staff. The aim should be not only to work out a scheme for these people, but to link it with the payments made to clergy in the diocese as all are working for one cause.
- A mission agency where some office staff (perhaps secretarial or catering) do not have to be Christians, and others are working in a variety of posts abroad (ranging from theological education in a professional and urban setting, to Bible translation in a remote area).

## 4: Conclusion

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Whilst admitting that there is no easy way forward, the following general points can be made by way of a summary.

- 1 Christians should be prepared to think against the stream of popular employment culture.
- 2 All Christian workers should be paid a 'stipend' to free them from the need to

seek normal employment, rather than as 'salary' for reward.

- 3 Differentials based on responsibility cannot be justified on this basis.
- 4 Differentials based on need, and on qualification if obtained at a cost, may be justifiable, but there are some problems in



- devising a fair scheme to take due note of them.
- 5 Any differentials should be modest so that, perhaps, the package for the highest paid worker should be no more than 1.5 times the lowest paid.
- 6 Legitimate expenses for each post should be paid in full.
- 7 Issues of the overall level of payment for 'stipends' deserve fuller treatment than has been given in this article.
- 8 All Christians should be challenged to live a simple life-style so that they can move into stipendiary work at any time should God call them to this. This would mean a huge increase in levels of Christian giving

and hence the potential for more stipendiary workers and an increase in general level of stipend too!

So, it is over to you. Please feed-back your views through the Comment facility for this item which you will find on its cover page on the website. You need to have registered on the site first.

Refs: ***Generosity and sacrifice*** – the report of the Clergy Stipends Review Group – Church House Publishing GS1408 2001.

***The 46<sup>th</sup> report of the Central Stipends Authority*** – GS Misc 1206 – Archbishops' Council 2018

***Church salary survey*** – Global Connections and Christian Vocations 2012.

***Agency salary survey*** – Global Connections 2012.

This article has been checked and updated in November 2023. Some of the basic statistics are now getting somewhat dated although I suspect that nothing has changed much and the principles I am highlighting remain.

This article is available at <https://www.john-truscott.co.uk/Resources/Articles-index> then A3. For advice on employment and management of staff see Articles A6, *Job descriptions*, A17, *Staff selection step-by-step*, A32, *Be creative as a line manager*, plus Training Notes TN37, *To pay or not to pay*, TN80, *Staff salary scales*, and TN98, *An outline Church Financial Policy*, among many others. See also Article A3a for a comment on the report 'Generosity and sacrifice'.

John's resources are marked for filing categories of Leadership, Management, Structures, Planning, Communication, Administration. File A3 under Structures (with a link to Management).

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