

# **The Seven Deadly Sins of Church Accounting**

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*This study identifies seven common mistakes that continually manifest themselves in the usage, or perhaps it would be better to say misuse, of accounting data within ecclesiastical settings. As a point of departure, this study employs the typology of the seven deadly sins that has long been a part of church tradition. The discussion discusses a generic use of sins from the paradigm of management literature which has enumerated sins within a variety of situations. The paper examines, through heuristics modeling, various problems encountered by churches which largely ignore various techniques employed in modern accounting policies and procedures.*

## **INTRODUCTION**

When done properly accounting is an important information-generating science that measures and portrays the financial health of various organizations to aid them in fulfilling the basic management functions of planning, organizing and control. In the enterprise, one should be able to complete pro forma statements at the beginning of the year to not only have a recipe to generate cash flows but also to have regular and ongoing updates to financial statements at various intervals to effectively manage the affairs as they unfold. The practicing manager must carefully monitor revenues and expenses, as well as constantly know cash balances, to ensure short-term viability. At the end of the accounting cycle, the audit must then be readily completed within a reasonable time frame to provide the required assurance to stakeholders. Capital planning is necessary for the long-term viability of the enterprise and in order to not be overly consumed by fire-fighting in the short-run while potentially ignoring long-run considerations.

Despite having been in existence for almost 2,000 years, many churches at various levels, (such as the congregational, parochial, diocesan, provincial, national or communion levels) do not appear to have adequately embraced modern accounting procedures or the tenets of strategic management that arise through understanding various accounting statements. The focal point of this study is to examine the problem of the church's accounting procedures by labeling them as *the seven deadly sins of church accounting*. These seven deadly sins of accounting highlight the implications of these 'sins' on the financial viability of local churches, namely congregations and parishes. This paper draws upon

previously completed research in church accounting, including the recent studies by Rixon and Faseruk (2010 and 2012), as well as heuristics derived from these studies which represent more than 30 years of various accounting functions within the church.

This paper is comprised of four sections. The first section has served as an introduction to the paper. The second section outlines the origin of the term seven deadly sins from both theological and management perspectives, while the third section presents the seven deadly sins of church accounting as compiled from previous studies. The fourth section concludes the paper and provides prospects for future research.

## THE SEVEN DEADLY SINS

In the theology of the church, the seven deadly sins, also known as the capital vices or the cardinal sins, is a typology of the objectionable vices that have been used since early church times to educate and instruct members of the church about humankind's tendency to sin. As early as the second century, the Didache produced a sevenfold list that was amended by the theologian Cassian at the end of the fourth century. In the sixth century, Pope Gregory the Great provided the final list that is used by the Roman Catholic Church. These sins were:

1. **Pride** is an excessive belief in one's abilities.
2. **Envy** is the wanting of what others have, be it status, abilities or possessions.
3. **Gluttony** is the desire to eat or consume more than is required.
4. **Lust** is a powerful craving for such desires as sex, power and money.
5. **Anger** is the loss of rational self-control and the desire to harm others.
6. **Greed** is the desire for material wealth or gain.
7. **Sloth** is laziness and avoidance of work.

The Roman Catholic Church divides sins into two categories: venial, in which guilt is relatively minor, and the more severe mortal sins. Theologically, a mortal or deadly sin is believed to destroy the life of grace and charity within a person and thus creates the threat of eternal damnation. Mortal sins do not belong to an additional category of sin, although they are often seen as original or capital sins. The etymology of capital is from the Latin *caput* meaning head as they are on the head of other sins. A deadly sin can be venial or mortal depending on the situation, but they are capital as they engender other sins or other vices. Often sins do not come as a single offense, but are often paired together as some of these sins are very similar: envy, gluttony, lust and greed are all about desire. There is also an embedded lack of concern for others in envy and anger.

When Pope Gregory defined the seven deadly sins, as those which ought to be avoided, he also provided a counter-balancing set of virtues that people should espouse and adopt. These are:

1. **Faith** is a belief in the right things.
2. **Hope** is taking a positive future view that good will prevail.
3. **Charity** is a concern for, and active helping of, others.
4. **Fortitude** is never giving up.
5. **Justice** is being fair and equitable with others.
6. **Prudence** is care of and moderation with money.
7. **Temperance** is moderation of needed things and abstinence from things which are not needed.

While the original delineation of the seven deadly sins was theological in nature, several authors have adapted this paradigm of the seven deadly sins into the management literature by providing various typologies based largely on subjective, qualitative analysis. They consider them deadly sins as the authors figure that these situations could have dire consequences for the organization. Consider two of the more interesting ones, which are the *Seven Deadly Sins of Audit Committees* by ParenteBeard (2012) and *The seven deadly sins of strategy implementation* by Corby and Corrbui (2013).

In an effort to alert companies to the common pitfalls encountered by audit committees, ParenteBeard released its version of the seven deadly sins of audit committees during the firm's third annual Audit Committee Forum (2012) as:

1. **Haste** Committee members, who are groomed to be problem-solvers, pride themselves on being quick to decipher the puzzle and make a decision. Speed, however, does not trump the value of a well-thought-out decision.
2. **Rigidity** Committee members often deem problems to be binary decisions, they must accept or reject.
3. **Naiveté** Committee members' decisions often can be highly influenced by how a decision is framed.
4. **Hubris** Committee members are often experienced professionals, and that experience breeds confidence.
5. **Stubbornness** People tend to stick to their first preference or opinion, leading some decision-makers to seek out only supporting information that confirms their original premise.
6. **Assumptions** This is the tendency to assume that the first stated monetary value is accurate, even if it is not.
7. **Complacency** This is the tendency for members to rely on their memory to make decisions rather than conducting proper research for alternatives.

In examining complex organizations for the viewpoint of strategic implementation, Corby and Corrbui (2013) commented on the seven deadly sins of strategy implementation as:

1. The strategy is not worth implementing.
2. People are not clear how the strategy will be implemented.
3. Customers and staff do not fully understand the strategy.
4. Individual responsibilities for implementing the change are not clear.
5. Chief executives and senior managers step out of the picture once implementation begins.
6. The brick walls are not recognized.
7. Forgetting to "mind the shop."

CNN Money (2013) reports that the seven deadly sins of entrepreneurship are:

1. Sloppy accounting
2. Unrealistic pricing
3. Naïve hiring
4. Fear of firing
5. Lack of standards
6. Lack of controls
7. Poor branding

The seven deadly sins have also been resurrected for the management of church-related affairs. Donahue and Russ (2002) in their book *The Seven Deadly Sins of Small Group Ministry* listed the sins as:

1. Unclear Ministry Objectives
2. Lack of Point Leadership
3. Poor Coaching Structures
4. Neglect of Ongoing Leadership Development
5. Close Group Mindset
6. Narrow Definition of Small Groups
7. Neglect of Assimilation Process

Accordingly, the idea of the seven deadly sins is well ingrained into theological and management lexicons. This paper extends the paradigm of the seven deadly sins with specific references to the church accounting function within the Anglican Church of Canada using the data contained in the survey conducted by Rixon and Faseruk (2010 & 2012) and augmented by heuristic analyses of the authors who have been involved in various church-related affairs for periods of up to 30 years at the congregational, parochial, diocesan and national levels, including the Anglican Foundation of Canada where the three authors currently serve as in executive positions.

## **THE SEVEN DEADLY SINS OF CHURCH ACCOUNTING**

In order to put the seven deadly sins of church accounting into perspective, this study first reviews the previous research that has been undertaken in church accounting. The preponderance of previous research in accounting for religious organizations has focused on three main themes. First, research has explored the inadequacies of accounting practices, poor internal control and lack of expertise in financial management in churches (Leather and Sanders, 1972; Ellis, 1974; Keister, 1974; Rowe and Giroux, 1986; Zietlow, 1988; Edwards, 1990). The second major area of research documented good accounting practices in contrast to poor practices (Cunningham and Reemsnyder, 1983; Faircloth, 1988; Harper and Harper, 1988; Aramacost and Schneider, 1989; Stock, 1995; Hardy and Ballis, 2005; Jacobs, 2005). The third main area examined the differences between spiritual/non-spiritual and secular/non-secular as dichotomous aspects in the study of church accounting systems (Boyce 1984; Arndt and McCabe, 1986; Laughlin, 1988 and 1990; Booth, 1993; Irvine, 2005).

It is worthy of note that poor accounting practices and weak internal control are perhaps less relevant in the current environment than they used to be due to the availability of moderately priced software systems and knowledgeable church treasurers. That is not to say that these concerns have completely abated, but the preponderance and persistence of these problems have diminished over time. Software systems help to facilitate the adoption and implementation of appropriate accounting practices that also enhance internal control systems. Furthermore, the increasing trend for many churches to appoint treasurers who are either professional accountants or have a strong business background helps to ensure the accounting practices and internal controls are appropriate. The combined impact of accounting software and knowledgeable treasurers has significantly reduced the need to continue to focus on comparisons of good and poor accounting practices and internal controls. However, treasurers may also be responsible for hoarding information, treating the assets of the church as their own and having a sense of entitlement given that many times they are in a volunteer position. Moreover, not all sectors of the church have a professionally qualified accountant as their treasurer and some areas of the church have underinvested in systems given either the expense or a lack of qualified personnel to administer the system. As previously outlined, there is already an extensive literature examining the topics of poor accounting practices and weak internal controls. The one remaining area to be addressed is the potential for a sacred-secular tension within religious organizations and how this tension impacts accounting and other management practices.

When examining church accounting practices, the distinction between secular and sacred activities is an ongoing area of debate. Accounting is considered to be a secular-support activity in religious organizations (Booth, 1993; Abdul-Rahman and Goddard, 1998; Laughlin, 1988 and 1990). However, unlike Laughlin's (1988 and 1990) findings from his studies of the Church of England, Abdul-Rahman and Goddard (1998) found that the distinction between secular and non-secular activities was not as clear. Similarly, Irvine's (2005) study, which was based on Booth's (1993) framework, also found little evidence of a conflict between accounting and the sacred activities of the church. Many of the earlier studies have concentrated on accounting and how it might contribute to the sacred-secular divide, but have not addressed the broader management issues, such as strategic planning which often emanates from the financial results.

The seminal work of Booth (1993) provides a framework which lays the foundation for enhanced understanding of the factors that influence church accounting, but his framework has not been extended to

examine other secular management practices in religious organizations. Booth's (1993) framework is based on the hypothesis that church accounting is influenced by religious beliefs, membership and occupational groups and organizational resources. Other studies (Abdul-Rahman and Goddard, 1998 and Irvine, 2005) have also examined the level of compatibility between accounting and religious beliefs. However, these studies did not explore the church's utilization of strategic planning which relies extensively on accounting information as a major component.

Booth (1993) contends that religious beliefs are key elements in understanding accounting as a situated practice in churches. According to Booth (1993), the arguments have stressed the general tendency for religious beliefs to result in resistance to the use of secular management practices, such as accounting in churches. While Booth argues that religious beliefs tend to lead to resistance rather than support for accounting, he also acknowledges that the relationship between sacred and secular practices are complex, dynamic and reciprocal. He concludes that resistance is not a given.

In contrast to other studies that concentrated mainly on accounting issue (Booth, 1993; Laughlin 1988 and 1990; Irvine, 2005), Rixon and Faseruk (2010 & 2012) found that the financial information and budget reports motivated some parishes and dioceses to engage in strategic planning. On a national level, the Anglican Church of Canada (ACC) has developed a strategic plan, but there is no provision for the plan to be cascaded down to the diocesan and parochial levels. Instead, the units of the church (parishes, dioceses and national office) have proceeded or are proceeding with their own strategic planning initiatives which may or may not necessarily support the national vision. Not uncommon from Rixon and Faseruk (2010) is for parishes embarking on strategic planning to be led by a consultant through a visioning process. The support at the local levels for strategic planning is evidenced in several dioceses by the appointment of a stewardship officer. This priest often guides parishes through the strategic planning process. Since the role of the stewardship officer is obviously stewardship, this might influence how he or she guides parishes in their strategic planning. For example, it might result in strategic plans that have significant emphasis on stewardship and financial goals rather than on other religious goals. The strategic planning approach adopted by parishes and dioceses reflects the common business practice of engaging external experts to lead the process. However, that is where the similarity ends. Another respondent indicated that reporting on the strategic plan has not been formalized and that goals are not measured.

### **Sin One: Misuse of Accounting Information**

The first deadly sin for church accounting is that the church often forgets that accounting is an information-generating science designed to manage complex organization in both the short-run and the long-run. Accordingly, the church ought to realize the many ways in which accounting statements are used in order to satisfy the various requirements of the church. Rixon and Faseruk (2010 and 2012) note that there is an undue emphasis placed on operating budgets only with little emphasis placed on capital replacement plans. There has been a noticeable paucity of provisions for major repairs/replacements to buildings. Ideally, line items in budgets should be allowed as this procedure would go a long way toward avoiding the usual panic attack when the roof needs repair or a furnace needs to be replaced. Often a minister-in-charge at a particular point must make a special appeal(s) to have the item(s) repaired or replaced. Repeated requested can wear thin on the parish's/congregation's desire or ability to undertake the repair, particularly if required maintenance has been skipped. More careful planning through the establishment of contingency reserve accounts and addressing capital budget problems before they become serious can greatly aid in long-term planning and viability for the church.

### **Sin Two: Limited Acceptance of Financial Statements and Problems with Controls**

In the interviews conducted by Rixon and Faseruk (2011 & 2012) several treasurers indicated that financial statements were not important to them as they focused only on actual versus budget operational reports, thereby ignoring critical information that was contained within the statements. However, the priest and the treasurer should be more aware of the importance of the totality of the financial statement information and its intended functions including controls. Often congregations demonstrated lack of internal controls within the parish, such as only one signature required on a check with the result that

incumbent minister and treasurers have embezzled money or engaged in illegal activities, including check-whitening or even more simply the pocketing of cash. The church often uses volunteer treasurers who can be unqualified bookkeepers/accountants (aunt, uncle, or someone who has done the books for recent memory or in church parlance *forever*). In many congregations there are little checks or balances on expenses, with few invoices to support expense claims and little/no accountability for petty cash, rector's discretionary accounts and spending on items not approved in budgets. The treasurers, who are not professional accountants and not bound by an appropriate standard of conduct, often become lax in the functions that they will do. For example, treasurers can: treat money as if it is their own and refuse to write checks or pay invoices for expenses over which they disagree. They can (in the words of one priest) "become bullies" and withhold information with the priest or the congregation; let deposits build up for several weeks with delayed crediting of cash and checks to accounts; dissuade congregants from electronic giving as it will reduce their control; operate in the belief that as the church is a Christian organization the usual controls that are made in a for-profit organization are not required in a not-for-profit, charitable organization. Ancillary problems occur when staff turns over (even ineffectual volunteers) as there is a loss of organizational memory since records have been poorly kept. These problems are often exacerbated as there is habitually a lack of investment in IS and IT for the generation and storage of financial information as money had not been spent on professional services. These factors then contribute to large lump sum expenditures required to rectify the problem, which is seen as emergency in nature, whereas the expenditures should have been ongoing over time as prophylactic amounts. The rector, the treasurer and the parish council can be highly reluctant to discuss these circumstances as it would be tantamount to admitting to lack of understanding of financial statements, inadequate controls, poor selection of a treasurer and avoiding expenditures. These sins are often seen as admitting guilt or incompetence once a problem(s) is (are) uncovered.

### **Sin Three: Lack of Understanding of Financial Information**

The church needs to use a more user-friendly approach to explain the nature of financial statements to parishioners. Financial statements are often presented at annual general meetings of the parish by the treasurer. Often there are very few questions asked as many people are intimidated by the complexity of the statements, do not understand the notes to the statements, and focus on minutia/trivial amounts as opposed to more important issues. Most congregants are content with being told whether or not the parish is under, over or at budget, and then being presented with a plan to address these issues, if a problem exists. At a minimum, financial statements could also include a narrative budget and use charts and graphs in order to make points more succinctly, as well as pro forma statements to see where the parish might be heading. Often pro forma statements are seen by the congregation only when it plans to undertake a capital campaign and the congregants are asked to make a long-run financial commitment under the guise of stewardship. Rectors are notorious at this point for delivering the *Three T-Homily* (Time, Talent and Treasure) wherein people in the congregation are asked to share their time with the church along with their talents (non-monetary, such as sweat equity) and their treasure (monetary gifts).

### **Sin Four: Donor Fatigue when Giving is not tied to Relevant Financial Information**

As described in Sin Three congregants are often only given pro forma statements at the beginning of a financial campaign which could lead to donor fatigue as they knew that the request for additional giving was forthcoming. As opposed to constantly asking for money, Rixon and Faseruk (2012) identified situations where priests who would simply provide a one-page report that showed the difference between actual giving on a month-over-month or year-over-year comparative basis. In the end, they did not have to say much, rather when the members of the congregation saw the numbers they gave more money. A simple variance analysis as opposed to a pro forma could lead to increased giving.

### **Sin Five: Lack of Ownership for Financial resources and Uneven Distribution of Cash Flow**

In following from Sin Four, Rixon and Faseruk (2012) found that strong financial positions could be due to a frequent focus on stewardship/giving and that many people need to buy into the financial

reporting and planning. Church accounting and reporting should have a parish-wide interest and not be the responsibility of just the treasurer and the priest. In addition, frequent updates will keep the parishioners more aware of the financial situation. Rixon and Faseruk (2012) noted that frequent updates could lead to donations being more evenly disbursed over the 12 months of the year rather than at Christmas (fourth quarter) and Easter (late first quarter or early second quarter). During the summer months the need for cash is particularly acute owing to holidays and other reasons for non-attendance. Moreover, there is little tying the donation that has been made to specific projects or milestones in parish ministry through a parish newsletter or email list. Often, the sole concern is issue tax receipts to facilitate filing of tax returns, but the funding of specific projects within the life of the church could potentially lead to greater giving that is more evenly distributed over the year. Moreover, congregations have a greater propensity to fund capital projects and emergency relief, as opposed to operating expenses. Similarly members of the congregation often do not feel that it is necessary to provide additional donations to the church for provision of a sacrament (e.g. being married or baptizing a child) as that is what a church is supposed to do, despite the fact that many clergy often perceive themselves as being overworked and underpaid. By not providing an additional donation many priests have often interpreted it as a lack of trust in their performance of the sacraments. Conversely, it is also difficult to raise a priest's salary beyond inflationary adjustments as often congregations feel that they cannot afford the additional expenditure.

### **Sin Six: Being Shrouded in the Past**

The church often ignores the fair/market value of its existing land and properties or other assets such as artwork or sacred vessels, sometimes gold and encrusted jewels.. However, the historical or book value often does not reflect the true value of the property or assets (either understated or overstated). Looking at the market values might be a consideration for a potential sale of church assets, amalgamating parishes and relocation of parishes. For example, many congregations are located in downtown city cores where property values have escalated, but many congregants over the years have relocated to suburban churches. The dwindling congregations and enhanced property values might make relocation a definite possibility. However, there can be mitigating factors as many people have preference for a building and are adverse to relocation. The opposite situation has taken place in many rural areas wherein the population has migrated and the value of the land and property has declined precipitously and yet the remaining congregants want to be serviced in this area. Often these circumstances may be accompanied by off balance sheet/off income statement amounts that do not truly reflect the value in the community, such as the use of non-stipendiary deacons and priests or retired clergy. In this case the financial statements can undervalue the donated nature of the services performed, and yet assets can be overstated as their market value would be significantly below historic value. Being asset rich and cash poor can be a major problem for congregations. The Principal of Wycliffe College in Toronto refers to churches as saddling the church with the "albatross of deferred maintenance" (Sumner, 2014), while real estate agents look upon these same properties as occupying valuable real estate. Consider, for example, churches in midtown Manhattan on Fifth Avenue or at least in midtown Manhattan in the United States. In Canada much the same could be said for downtown Toronto, Vancouver or Calgary where land costs are very high. Moreover, with some older churches there are graveyards or crypts which are attached to churches and can thereby occupy land with a very high value as well.

### **Sin Seven: Robbing Peter to Pay Paul**

The linking of revenue and expenses to the actual size of the congregation and using this information for future planning are essential; otherwise the congregation will experience losses and underfunding. Declining congregations often dip into capital or divest assets to pay operating expenses. Many congregations are adverse to cutting expenses particularly if they are associated with salaries, especially for assistant/associate priests or curates as many congregants find comfort in more than one priest per parish. They do not wish to see salaries cut and are willing to incur deficits even when a congregation is no longer economically viable. It should be noted that under the canons of the ACC, the first financial responsibility of the parish is to meet the salary and sustenance of the priest(s). One of the respondents

said that they conducted an extensive survey to compile demographic information which has proven to be useful for future planning purposes. For example, if the population is declining the revenue and the expenses should be adjusted accordingly to mirror those conditions. This phenomenon can go beyond a congregation. Dioceses will charge assessments to congregations and record this as an accounts receivable and hence an asset of the diocesan balance sheet and will continue to record assessments in arrears as assets without regard to the collectability of those receivables or conduct standard lending practices such as the aging of receivables or classification as a productive vs. non productive loan. From a behavioral perspective within the church, it is very difficult to write off assessments in arrears, as this would admit failure.

## CONCLUSIONS

This paper set out to explore the seven deadly sins of church accounting through an examination of recently completed research and through the authors' heuristics from a wide array of local and national units within the Anglican Church of Canada. This paper adds to the literature on church accounting by identifying current challenges and missed opportunities which have a negative impact on the financial viability of many churches. A further contribution to the literature is the linking of prior literature on the seven deadly sins from theological and management perspectives to include accounting.

This study has laid the groundwork for several future strands of research. Since this study was based primarily on heuristics derived from church accounting in conjunction with the recent research findings by Rixon and Faseruk (2010 & 2012), it would be worthwhile to conduct a study based on a significant sample of parishes to test the extent to which the outlined seven deadly sins of church accounting are experienced in the wider church in order to confirm the statement of the hypotheses espoused in this paper.

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