

Straight Talk
Preached by
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United Church of Fayetteville
October 14, 2018

For Reflection:

"I promise you that at this precise moment next year, your life will be better or worse than it is right now. It will not be the same; the choice to improve it or let it decay is wholly and undeniably yours. Phillip C. McGraw

Hebrew Scripture: Genesis 1:11-12

Then God said, "Let the earth put forth vegetation: plants yielding seed, and fruit trees of every kind on earth that bear fruit with the seed in it." And it was so. The earth brought forth vegetation: plants yielding seed of every kind, and trees of every kind bearing fruit with the seed in it. And God saw that it was good.

Gospel Reading: Matthew 13:52-53

And he said to them, "Therefore every scribe who has been trained for the kingdom of heaven is like the master of a household who brings out of his treasure what is new and what is old."

When Jesus had finished these parables, he left that place.

Sermon: Straight Talk

This isn't going to be on anyone's list of most favorite sermons, but it is an important one for our life together. In the midst of this season of harvest, gratitude and stewardship, we all need to take a look at and understand our financial resources. Today, we'll engage in straight talk about our money instead of the softer terms we in the church often employ: first fruits, talents (which were actual money), tithes, gifts, expressions of gratitude, etc. We won't be using those terms today, because while they are critical to a person of faith's informed understanding of appropriate perspective, priorities and use of money, too often, we get all gushy and spiritual about money and forget that it works the same way in the church as it does in our households and world.

First, where does money come from? I have four degrees, in three areas of specialty, which gives me three somewhat informed perspectives on money. I can tell you where it doesn't come from. I have a BS in Biology and Chemistry, which includes coursework in Botany. I verified my memory. There is no *angiosperm dictioae argentae*. "There is no money tree." (Say it.)

Next I got an MBA. While we might suspect that bitcoin billionaires and any store owner purporting to sell toys for gifted children possesses one, the business community's conclusion is "There is no money tree." (Say it.)

I have two degrees related to theology and again I confirmed my memory. The Bible mentions, among others, willows, oaks, cedars, palms, dates, a brutalized fig tree, the Tree of Knowledge and the Tree of Life. I even checked our refreshed landscaping out front and in Memorial Garden taking shape under the direction of Pam and Barb and, say it with me: "There is no money tree."

So where does the money come from? The church gets its money from four essential sources – **planned predictable giving** (pledging and similar commitments); **earned income** (building use); **investment income** (I doubt anyone here needs me to tell them about the far less predictable and profitable income from investments in these days than in years past) and **one-time gifts** (bequests, memorials). There is also a form of

one-time giving called **special offerings**, which include mission giving, fundraisers and capital campaigns.

Where does the money go? We are a congregation with a significant historical building and contiguous property to maintain. Whenever a congregation commits to a building (as this one did nearly 170 years ago), it commits to a significant portion of its income going toward upkeep. In 2017, counting maintenance, updates, utilities, snow plowing, janitorial service and insurance, it cost all of us \$865 PER WEEK (or \$3500 per month) for the building just to be here. Our utility bills alone are \$1000.00 per month.

Having phone service, copiers, internet and email capacity, a website and advertising costs us \$500 per month. Just to be available.

Congregations are labor-intensive entities, by virtue of being the body of Christ and relationship-focused. Therefore, **personnel expenses** are significant. In 2017, our personnel expenses, including insurance, salary, withholding, medical and pension costs were \$2660 per week.

It costs nearly \$12,000 per month just to be here when someone wants to come to worship, calls in need of pastoral care or worship services for funerals or weddings. All of these things are paid for out of pledged regular income.

Given budgeted dollars, special offerings and contributions from the coffee house, 11% of our yearly income is used for mission and outreach.

The remaining costs are related to program—copies, curriculum, music, supplies etc.

Our pledging goes to the whole budget—not specific line items therein. While the Board might approve a specially designated gift, in general, pledges are undesignated for two reasons. One, such dedicated pledging could merely result in the shuffling of dollars to or from another source to meet needs. But the other reason is key: there is very little we might dedicate our money to—were we to think that a particular personnel position or program should get all our money. Without a building, heat, clean bathrooms or any services, there would be very little point in buying materials or creating a particular position. Who would come? Ministry and its expenses are an integrated whole.

Just as in our homes, an operating budget ought to include some provision for **savings**—a general reserve for a leaky roof or a blown amplifier in the sound system. When money gets tight, "Savings" is usually the first area cut, as we did a few years ago. Last year, we spent the remainder of our capital monies for major repairs such as an air conditioner for Beard Lounge. For the first time since I have been here, we dipped into standing fund monies to pay for needed security upgrades and some other building matters. This year, we are using Memorial Funds for the updating first of Beard Lounge and then Women's Lounge. For the first time since 2008, the congregation approved a deficit budget for 2018.

As in our own homes and any other organization, the type of income should be matched to its use. The operating budget should be supported by predictable income, including building use income. Most congregations begin by dedicating investment income and special offering income to various forms of mission, but it is not unusual to see them use interest income to balance the operating budget, as we do here.

One-time gifts like memorials are used to meet one-time or infrequent needs: bells, robes, restoration of a room etc. Bequests and any property sales usually form the base of investment accounts. For reasons I do not know, especially surprising, given its age, UCF and its antecedent congregations never started an Endowment Fund to provide a pure flow of investment income. Capital campaigns ought be used sparingly, and indeed, used for capital improvements.

In general, it's a simple formula:

- * steady predictable income—operating expenses;
- * one-time/unpredictable giving—one time needs.
- * mission—budget plus special offerings and income.

As you know, I have an MBA. There is usually enthusiasm for fact expressed in the form of "Wow! A pastor who can read a balance sheet." When a pastor can do that, it is also their responsibility to read it to the congregation from not just a financial but a theological perspective.

The numbers and situations we have heard today are not reason for panic. They are reason to pay attention, to recognize that being church is not free, and to prayerfully consider our own giving out of gratitude to God for all the gifts we have received—including faith, the caring of this community, the nurture of our children, the discovery of purpose and calling, the assurance that the church is here when we or the community need it, opportunities to use our gifts and the reminder that ALL that we have is a gift of God.

Today, we have been reminded of what it costs simply for the church to be here for us and for the community, whether or not we use it, but so it is here when we need it. Church is not—cannot be—pay as-we-go—throwing a few dollars in the plate on the Sundays we are here. Our faith demands stewardship giving that is born of deep gratitude to God, not determined by calculating what we think "our fair share" of expenses is.

Instead, we need to look long and hard and be prayerful about our church giving: some of us are on fixed incomes, and almost all of us have more than one charitable passion. That is reality. It is also a reality that we expect and we receive a great deal from our church. As I have mentioned before, the Board has done a herculean job of maintaining a stable budget. But again, you don't need me to tell you some costs consistently rise, so maintaining that level means cuts in other areas. Norman Mailer once said: "Then there was that law of life, so cruel and just, that one must change, or else pay more to remain the same."

We don't want to remain the same—we want to do more and deeper ministry here and in our community, enhancing spiritual lives through expressions of faith, and the carrying out of the mission of Christ.

We are in the midst of conversations about refreshing and energizing our life for a new day. UCF is a vital congregation and wants to continue being one. We have the capacity, we have the hope, we have the gifts and the faith to be the congregation we want to be and Christ calls us to be. A critical building block toward that future with God is how we use the money with which we have been entrusted. Next Sunday, we will dedicate our tithes, pledges and offerings for 2019. May it be that we engage in the self-giving that will empower the ministry we dream of.

Prayer for Others and Ourselves

Most compassionate God: We pray for our world, that it might live in peace and without fear. Wherever war, destruction or famine tear at the possibilities for the fullness of human life, may your spirit work among the peoples and in us. A peace prize is a call to action – your Son's life and ministry have long been our call to action and we strive ever to be in his service here and around the world.

We are aware too of all the needs in our country and community: refugees who have found a safe place, but still live in need of warmth, food, comfort and friends. Workers who are uncertain about the futures of their jobs or anticipate pay cuts. People dealing with painful or frightening diagnoses, stretched thin caring for another and maintaining their own health; people wracked with grief at death or a struggling relationship. Pour out healing balm on these people and continue to empower our healing ministries in your Son's name. Let us know and see how to use our power in large and small ways for the encouragement of all.

Lord, we pray too, for ourselves, where discouragement, lack of energy and doubt hold sway. May it be that in our life together in your Son, we find the strength, hope and healing in our own lives that lifts us and those around us more nearly toward the fullness of life that is your promise to us in Christ.

In his name we pray, with these words, and the words he taught us

The Lord's Prayer