

I owe much in this sermon to my mentor, the Rev. Bonnie Dlott. I'll try to keep it clear whose words are being spoken. We start with Bonnie.

When it comes to writing sermons, there are very few topics that will actually put the fear of God into a Unitarian Universalist minister. On the top of this list of sermon topics are sex and money. I'll speak about sex another time. (smile) Today, I want to talk about money: first, why discussing it makes us so anxious, and second, why you should consider handing lots of it over to this Fellowship. I don't usually give away the punch line of a sermon right at the beginning, but I think you already knew where I was going with this. So because this is such a serious and stressful subject I thought I would use some props today. I'll start out with these. (DU hat)

Bonnie continues. Now money is not just a scary topic for ministers; it makes lots of us uncomfortable. I think this might go back to our Puritan roots, when poverty was considered to be a sign that God disapproved of you. The Puritans concluded that if you were poor you probably deserved to be poor, and if you were wealthy, God was rewarding you because you were righteous. Last time I checked, not too many of you were overly concerned about God's approval, so this might not matter so much here, but you never know. In any case, there is still the attitude floating around that if you don't have the amount of money that you want to have, you must have done something wrong. Money is tied up with our sense of worth as people. And, since we put an extremely high value on self-sufficiency in our culture, being able to provide enough money for ourselves and for our families is crucial to our self-esteem. I've also observed that the topic of money is seen as vulgar; therefore, discussions about it are considered rude, or dirty, and therefore should only be engaged in with your spouse, behind closed doors, or with a paid professional who will keep the details of your little encounters a secret.

The bottom line is that money gets linked with shame in various unpredictable ways, which means that if you discuss it openly, you can end up inadvertently hitting someone's trigger and unleashing a torrent of anxiety and resentment. I once did a sermon on stewardship and

giving and was told afterward by an individual that my sermon had dishonored his father. Wow. This was quite a trick since I'd never met this man's father, and in fact he had been *dead for several decades*. But you see what I mean. Discussions of money *bring up* things for us, all kinds of things that lurk in our subconscious. That's why the subject is so touchy. Time for another hat. (Giants hat)

Again Bonnie. The only thing worse than talking about money is being asked for it. I am one of those people who will walk all the way around a grocery store to go in a door that is not being guarded by some cheerful person collecting money. They always ask a question like, "would you like to help us keep our Christian homeless shelter open?" It's very hard to feel OK saying "no" to that question, but I usually do. I tell myself that I say "no" because I don't know anything about this person or this shelter, and I suspect it is run by an organization that does not embody my liberal values. But I resent being asked, because of the way the question is framed. I end up

coming off as a person who doesn't care about the problem of homelessness, and that makes me mad. There's that shame trigger.

Now I (me and Bonnie) will be asking you to commit money today, but I will try my hardest to frame my request in a way that does not make you feel badly. That is not what I want. As a congregation, we have a wide range of abilities to give. You know what you can afford, and I trust you completely to know what amount that is. But I do hope to inspire your generosity. And if you are a visitor today, I hope you won't be too put off by today's subject. Perhaps you might consider checking us out next week for a Unitarian Universalist interpretation of Easter. Now for a serious hat (straw hat)

We are asking for an increase in pledging of 10% this year (this is now me speaking). This is on top of a hefty increase in pledging last year. Why so much?

Our budget is still preliminary, but looks to be about 13% larger than last year. How have our costs increased? Mostly, they haven't. In fact, we have shaved some costs in our budget. However, in some significant ways having to do with our mortgage and my compensation, costs have increased.

The mortgage. Our mortgage payments out of our operating funds have increased significantly. Those of you who created the dream of this sanctuary also created a Capital Fund to partially pay for it. That fund supplemented our operating budget for several years, but as planned, it is now used up. Part of our dream, the dream I spoke about 2 weeks ago, was to build a beautiful building where we could worship. We did that. Now we must Keep the Dream.

My compensation is another driver of our budget increase. There are three ways in which that is happening.

- 1) Because of my start date in mid-August, in this current fiscal year I will only work 10-1/2 months. Beginning next fiscal year, I will be a 12 month employee.
- 2) When I was hired last year, the Fellowship and I agreed that I would work 3/4 time. This was done for personal reasons, but also so that UUFC could offer me a more competitive wage. My time this year has actually averaged 35 hours per week. I have requested that I be paid next year for the 35 hours I am working. I will not be receiving any raise.
- 3) During our contract discussions last year, I agreed to find health care insurance through Covered California, in order to keep costs down for the church. Quite frankly, this has not worked well for me or my girls. I've gained some insight this year as to what it is like to be on the margins of the medical system. For next year, I have asked that the church offer health insurance in keeping with UUA guidelines. The cost of this insurance is not yet nailed down, but it adds significantly to our total expenses.

Calling a minister was another dream that has become a reality. Again, now we must Keep the Dream.

As I mentioned earlier, our budget is still preliminary. After we know what our income will be next year, we may need to modify the budget. If you are a member of this congregation, you will have a chance to comment on the final version of the budget and vote on it at our congregational meeting on May 22. If you would like to know more about our budget and the process, seek out a board member or our treasurer.

A 13% increase in budget. Just in case you are new to this Fellowship, and wonder where money for our budget comes from, I have good news. We already have the money; it is sitting very securely in your bank account right now. And in mine. It is also sitting in the church bank account in the form of a Ministerial Fund, money donated and pledged by you to help pay my salary for the first few years of ministry. The closer we come to meeting our stewardship goals this year, the longer that Ministerial Fund will last. Right now it is projected to last four more years. At that time, we hope, our membership numbers and generosity will be able to sustain a budget that includes a full-time minister.

Now back to Bonnie's sermon, which was written during the Great Recession in 2009. You may hear her channeling Bernie Sanders.

I'm not an economist, but it looks to me like we have developed an economic system that encourages greed. The more money an individual or corporation can generate, the more money they are rewarded, regardless of how that money was generated. Profit has become the bottom line. It's a system that doesn't say much about our values as Americans. And it hasn't paid off for the vast majority of us or our life-giving earth.

The other thing that has landed us in trouble is our level of consumption. We are among the most enthusiastic consumers on earth. We have been sold a vision of comfort, convenience, and luxury. Our media tells us that these things have great value, that they will make us happy, and that we deserve them. And we have also been told that it's OK to borrow money so we can have comfort, convenience, and luxury, because, well, everyone else does it, and we really deserve this happiness. How can you argue with that?

We have a chance right now to send a message about what we truly DO value. Is it the pursuit of wealth and luxury? Is it the pursuit of more consumer goods? Or is it family, and community? This community. Why not invest in our own values? Our UU values, which inform our giving.

And now I (me) am speaking. I'm casting my vote for this Fellowship. This year, I will be offering five percent of my salary back to this church. I'm not telling you this to imply that you should be giving at this level, although I know some of you do. Some of you give more. I chose to give at this level because I can, and because Unitarian Universalism is extremely important to

me, second only to my family. Unitarian Universalism helped me, my children and my late wife, Becky, to find the meaning in our lives. It was the avenue through which I was able to answer my life's calling. It offered me a spiritual home in which to raise my children. This faith embodies my values, and I want it to be vital and strong, so it will be here for all who come looking for it.

If I didn't care whether this Fellowship grew or faded away, I wouldn't be standing up here and asking you to consider giving generously to this Fellowship. I wouldn't have taken the risk to answer your call. But we are growing, and I care deeply. Our official membership in February was 77. This is more members than we have had since we were almost 100 back in the 1960's. The more we grow, the more we can offer to our larger community. The more we can offer each other. So if you are able, I'm asking you to consider offering this community more than you did last year, whether it is a hundred dollars more, or a thousand, or more than that. Please consider it.

Last week you should have received a letter and a pledge form in the mail. We hope that you brought that pledge form with you today. If you didn't, we have some extras that were available at the door when you arrived. Does anyone not have a pledge form that needs one? Do we have any extras? Before we take the offering in a few minutes, we will provide some time to complete those forms. I encourage you to write in the biggest number that you can, whatever that number is. If that number is smaller than it was last year because your life circumstances have changed, that is OK. We are a caring, compassionate community. We strive not to attach shame to giving.

I, we, thank you in advance for your substantial contributions to this Fellowship, whatever the actual dollar amount.

To this I say Amen and Blessed Be.

//Now, before the offering, let us do some singing. Hymn #145