

Gifts and Obligations

April 15, 2012

Rev. Eric Meter

Welcome, Centering, Kindling

Opening Words

We are here

amid the vagaries of April weather
gathered once more to celebrate
all that is and can be renewed
knowing that caring hands soothe in times of hardship
and every joy shared is joy increased
to recommit ourselves to become more together
than any of us could be alone

And so, without guarantees, we lean into joy, and bend toward a just way of life, both for our own sakes, and for the sake of our children and all beings with whom we share the earth. We would engage our mission wholeheartedly, with courage, self-questioning, compassion, vulnerability and honesty.

Sequence

A woman named Wangari Maathai returns to the home of her birth, now largely barren, and decides to plant trees. A movement is born. Over time a land is made more green, its fertility at least partially restored. I once asked a colleague and mentor what he considered sacred. "Truths that endure," he replied, "and rich, fertile soil." Knowing him, his answers did not surprise me, though I have to admit that I had never thought of soil being sacred. But when I remembered that left to nature's own devices, it takes almost a thousand years for an inch of soil to develop, I began to see the link in his reasoning. Ideas whose worth is tested over decades and centuries; the slow accumulation of compounds and chemicals necessary for plants to flourish, producing not only our food but the very oxygen we rely on to survive. Both ideas and soil remaining vulnerable throughout.

Both tested truths and fertile land give much, and with a little tending, give even more. For all the generousities we have experienced and been given, let us be grateful as we enter now, together, a time of stillness, a time of relative quiet, a time to let our thoughts lead us where they will. Begun with the sound of this bell.

bell

From the stillness we have shared, names emerge. Names of those whose lives have most shaped our own. Names of those who have challenged us and nourished us. Those whom we love and who have loved us. Those with whom we have struggled. Those we miss. The sound of these names, woven together, either softly into the space we share this morning, or raised silently in the quiet of our hearts, form a mosaic of love.

names

And, like the gift of spring rains, may the gift of the music now played hold us in grace and remind how rich life can be. Gifts like this are ones, like plants whose leaves restore the soil, which keep on giving.

Players, please, we ask your blessing....

Readings

Our first reading is from Jeff Opdyke's book *Love and Money*. Here the Wall Street Journal columnist relates a story from his own experience, that being a long overdue conversation he needed to have with his wife Amy about their personal finances. In it he names the amount they had in their savings account. If you have a savings account, your balance may be higher or lower. Hear, though, that what matters most is not the amount, it's that this sort of conversation take place at all. Talk is cheap. It's the silence that's expensive. Each of us has our own definition of what constitutes a feeling of financial security, and the goal is to find ways to compromise so that both partners agree a fair balance has been struck between safety, covering a possible financial emergency, and investing for a secure future. Communicating about your money will better your financial life, and help you and your partner build not just a stronger bank balance, but a more robust relationship. The story starts right after I announced to Amy our savings account balance. Pleased that my math matched the bank's, I wrapped up the exercise by telling her (it was \$15,401.99), "We're good to go."

"Hmmpf," she grunted.

Amy wanted our account to hold at least six months worth of expenses; I reasoned that three months would be fine. It would have been convenient to let the discussion drop at that point and just stick to the status quo, or argue with one another about why my position makes more sense than your position. Instead, I asked her why she was so unhappy with our savings account balance. So we talked.

I asked her, "What is it about the number \$15,401.99 that makes it so bad for you to go 'hmmph?'" She blurted out, "Because our account is always around \$15,000. I don't feel like we're going anywhere. We should have more money." There it was – the emotional root of this entire argument. Amy wasn't mad about the money; money was just the outward expression of a much more deep-seated relationship concern she silently harbored all these years. She was mad because, more than a decade into this marriage, she didn't see our life progressing. She just never knew how to communicate what she was feeling and I'd never asked. Amy's comment made me realize how ill prepared she felt financially, and how clueless she was about our financial life. I'm not saying that condescendingly. Indeed, part of it was my fault. Our nest egg grows bigger with every paycheck, as bits and pieces of money flow into retirement accounts and savings accounts and, occasionally, investment accounts. We have plenty of money to meet an emergency. I've just never communicated that to Amy very well, just assuming she knew that we were okay.

Our second reading this morning is Mary Oliver's poem Percy Speaks While I Am Doing Taxes.

Percy is her pet dog. The rest is self-explanatory.
First of all, I do not want to be doing this.
Second of all, Percy does not want me to be doing this,
hanging over my desk like a besieged person
with a dull pencil and innumerable lists
of numbers.
Outside the water is blue, the sky is clear,
the tide rising.
Percy, I say, this has to be done. This is
essential. I'll be finished eventually.
Keep me in your thoughts, he replies. Just because
I can't count to ten doesn't mean
I don't remember yesterday, or anticipate today.
I give you one more hour, then we step out
into the beautify, money-deaf gift of the world
and run.

Sermon

Given that today, April 15, is the traditional day our taxes are due, and that the congregation's annual pledge drive will soon be entering a new phase, I've been looking forward to talking about money with you today. Yes, actually looking forward to it.

Because, a little more than two years ago, I stood here before everyone in this room then, and mentioned an experiment involving money I was about to embark upon. And I told everyone that I'd get back to you, which is something I haven't had the opportunity to do until now. The experiment was one of trying on a new level of pledging, of giving back to the congregation. This is what I said then,

"I also want you to know that yesterday I upped my financial pledge for next year. Earlier this month I submitted a pledge of 5% of my current salary. Yesterday I increased that pledge to 7%. I will notice that change. While I know some colleagues who tithe, give 10%, I'm not quite ready to make that leap, but I believe in the work of this religious community.
When I wanted other congregations I've served to do something I knew they could do if they stretched, I said, "Let's call this an experiment." Most of the time, but not always, those experiments paid off. I'm considering 7% a personal experiment. I've never pledged that much before, and because Joe takes it straight from my paycheck, you'll get it. I'll let you know how the experiment turns out."

But what is important is not my relationship to this congregation. What's important is your relationships with each other and to the wider community.

For several years this congregation's Stewardship team has been inviting our members to consider a financial pledge of 5%. When I was in seminary, I learned that the average pledge made to one of our congregations was about 1-1/4%. And being born in this faith I was shocked when fellow students who had grown up in other faith traditions talked about their families tithing – giving 10% to their church.

After I began serving my first congregation professionally, the Rabbi in town and I became fast friends, but I was astounded when he talked of the dues his synagogue set for its members. My own giving, based on the salary of a small church minister in the California economy, may have been more than 1-1/4%, but it wasn't much bigger.

I have no idea what my parents contributed to the congregations we were part of when I was growing up. We didn't talk about money much in my family. We seemed to be doing okay, but I had the sense my father was always worried. He took his role as provider very seriously, and though my mother wanted to work, I don't know how happy he was that she did.

When I was maybe 7, dad brought home a ledger for me to keep track of my spending and savings. At the time my allowance couldn't have been more than 25 cents a week, and maybe it was every other week. I'd buy comic books and candy. Apparently that was enough for me back then because saving was something that made no sense to whatsoever. Probably it meant that I could whine or weasel my folks into getting bigger toys for me, I'm ashamed to say. And so my father's intended lesson, that ledger, may have been used once or twice, but I'm sure I never opened it again after the fourth day.

The only other lesson about money I remember from my childhood occurring during a trip with family and a few of my friends to Chicago's Museum of Science and Industry. I was probably 11 or 12 at the time. Perhaps it was a birthday party excursion. What I remember was wanting some book in the museum bookstore and asking the friend who was closest to me at the time to loan me a buck so I could buy it. When my mother found out, she turned chalk white, "NEVER ask for money outside the family." That lesson got through to me even then.

I know we gave what we could to the church, and not only in time. My parents were both active lay leaders, and I know my mother chaired at least one pledge campaign. But even as I was coming into my own, my family never talked about money. Nor did I choose to ask.

All of which is to provide some background, probably more than you would have wished for, about my decision two years ago to significantly increase my pledge to this congregation. As I've asked that my pledge be deducted from my paycheck, I don't write pledge checks. But I did notice a chunk missing from the first couple paystubs. After that, it simply became the new norm. I still had enough for the mortgage and for groceries and I could set some aside for a vacation time.

Later on I noticed that I was able to take a larger deduction which was nice, but the real difference I found was in my relationship to the work of this church. I found myself taking more satisfaction than I had in stories I heard about activities and programs I have nothing to do with directly. Because while I may not have been part of putting every project in place, now I've

helped contribute more to each than I ever had before. I'm not a wealthy man, but I feel richer than I ever have before.

And then came the day when I told my girlfriend Ann how much I was giving to the church. What you need to know about Ann is that, while she grew up Catholic, she has not been what anyone would call a church person since her childhood. She likes what she sees us do here (the Flower Ceremony moved her to tears last year), but she's fine keeping our relationship as independent as possible from either of our workplaces. And as I don't have the energy or time to get very involved in the community of organ donation she works in, we strike an equitable balance.

When I told her I was giving 7%, she turned nearly as chalky white as my mother did back in the museum when I was much younger, which is really something to see on someone who's a native from Jamaica.

I won't say she's happy about it per se, that would be more than stretching the truth, but she does understand why I've made the choice I have. And it's given us a fine starting off point from which to talk about the life we want together and how we can make it possible. Ann plays the lottery, I don't. I tell her our odds of winning are the same, but I don't tell her I'm still glad she plays it.

That last bit aside, what I'm learning, finally, is that I know how important it is to talk about money. I know I am just beginning to learn my way into this.

I know that if I had children of my own, I wouldn't be able to give to the church at the level I can now. I know that health and other factors may force me to revisit my pledge. We do what we can. But doing what I can, all that I can, has never felt so good.

Mark and I are both pledging 7% of our salaries back to this congregation. We invite you to be as generous as you can be as well.

If you are a newcomer, well this is how we do business here at First UU. We talk to one another about what is most important to us. We encourage one another to be as generous as we can be and then we step back and trust that folks will make the best decision for them. If you have been around for a little while or longer, and have already made your pledge, thank you. And if you haven't, but are going to pledge, please, please do so before next Sunday.

If you are experiencing, or are looking at financial hardship down the road, please just give Mark or me a call to let us know. We want to know. We want you to know that you are not alone and that we and this congregation will do all we can for you and your family. Especially in this economy, when the odds are increasingly stacked against us, we have to look out for one another.

In our Path to Membership classes, and we held another just yesterday, we encourage folks to make a meaningful and manageable pledge. We mean both.

And if you are one for whom talk of money is like the sound of nails on a chalkboard, keep breathing. This too shall pass. And if you are up to it, try a little experiment yourself by testing Opdyke's notion that it's the silence that's expensive in your own life. I'd like to hear how that goes for you.

The leadership of the congregation is working to be clearer and more focused about how we talk about money, not so we can keep talking about it, but so we can get on with the business of fulfilling our mission. About being a vital community that holds one another in care at the same time we challenge ourselves to help build the just society we long for our children to know. So let our gifts be like the seeds of trees which when planted grow to give shade to nourish our souls, and whose roots restore the depleted soil. The best gifts are those which are generative, creating ripples of life anew. That's the wonder of it all. Let's see what we can create together.

Offering

In gratitude for all that went into making this congregation as truly vital as it is, we pause now for a moment of both appreciation and generosity. Together we support such a community as best we can, in many ways, through our human presence, our gifts behind the scenes, and through this ancient and thoughtful way of supporting what we love. Our ushers will now come forward. The offering will be given and gratefully received.

Returning Blessing