

I grew up in a very democratic household.

What I mean is that when it came to decisions that affected everyone in my nuclear family, we all had a voice.

Ultimately my parents did have the final say, but us 3 kids were all able to give our opinions and they were taken into consideration.

If my parents chose to do something any of us didn't want to do, then they would explain why they made the choice they made.

Whether it was about where to take a family vacation or where to go to dinner or what kind of new car to get or whether to get a new pet, we always talked about these things as a family, usually at family meetings.

Yes, we had family meetings.

Sometimes I loathed them, sometimes I liked them, it all just depended on the topic.

My parents emphasized communication; hence their appreciation for said meetings.

Nothing in our family was swept under the rug.

If they were dealing with something, it was never 'hidden' from us, they always told us the information that was appropriate for our age.

I appreciated their transparency.

I felt that it showed respect for us kids, and it helped us understand the complexity of running a household.

Because nothing was swept under the rug, there were no secrets in my family.

This included money as well.

We knew how much money our parents made and we knew what their financial priorities were.

My dad was out of work for several years, and during that time we knew that we had to really cut back because the budget was tight.

We knew when they had to borrow money from our grandparents.

We knew why we couldn't take the vacations we used to take and why Christmas presents became much more sparse than they used to be.

I think my parents wanted us to know that the decisions they made were practical and pragmatic.

We knew that they loved us deeply, so when they made decisions we didn't like or that they knew we'd be really unhappy with, they wanted us to know why they made those choices.

Well, we're a church family, and we're coming up to a big decision-making time in the life of our church, so I think this is an appropriate time for us to have a family meeting.

The topic of today's family meeting is the church family budget.

You see, your financial leaders, myself along with Finance and Stewardship, decided to change up the process by which we do the budget next year.

In years past, we have done a Stewardship campaign first.

It's your favorite time of year, when we ask you all to prayerfully decide how much money you can give to the church next year.

Then, we, Finance and Stewardship and Parish Council, would create the church budget based upon the money you all pledged.

This year we reversed the process.

Finance and Stewardship gathered all the financial information needed to determine how much money we will need in order to run the church next year, we did that first.

You're going to get all that information in your stewardship packet.

Now, we are doing the stewardship campaign and we are asking you all to help meet our financial goal, so that we can exist next year without going into debt.

There were a few reasons that we did this.

The first reason is that it felt more faithful.

We are a people who believe in God's extravagant generosity, that there is more than enough to go around.

We believe that if we are faithfully doing God's work, then God, working through all of us, will provide the means to make it happen.

We wanted to determine what we believe we need for next year so that we can answer God's call for us, and then work together as a community to make it so.

The other option was to ask all of us to give an arbitrary amount of money, and then we would presumably have to shrink our ministries to fit the money received.

I would rather think big about what we're being called to do as a community of faith, and then make it happen.

The second reason we chose to change the order in which we do the budget and the stewardship campaign is a matter of practicality.

The church has a lot of fixed costs.

Regardless of how much we all give this year, certain things have to be paid for like staff salaries, and maintaining the building and grounds.

Our budget can't really decrease unless we want to significantly curtail our ministries.

And the third reason we changed the order is transparency.

We want you all, the congregation, to know how much money we need to operate the church in 2019 so that you are more informed and can make your financial giving decisions accordingly.

I know that some of you are on a fixed income and so you literally give to the church the most you can afford to give.

I just want to say thanks be to God for you and your generosity.

But I imagine there are other folks who decide how much to give to the church in a more arbitrary way.

And we don't want your financial giving decisions to be random, we want them to be intentional.

When you learn how much money we need, we hope that will help you make a more informed decision about how much you feel called to give to help us reach our goal.

Now, one of my promises to you, as your pastor which I've said before, is that I will never ask you to do anything that I wouldn't do.

I will never ask you to give more if I am not giving more.

I won't ask you to prayerfully discern how much to give if I am not doing the same.

And so, I am going to walk you through how I decide how much money to give to the church, which may or may not be helpful for you.

If nothing else, I want to be as transparent a leader as I can be.

So, here goes.

My annual cash salary, this year, was \$48,050.00.

But my compensation is more complicated than that because I live in a parsonage.

I'd say that the approximate value of living in the parsonage is about \$25,000.00 a year.

So my total compensation, salary plus housing, is about \$73,050.00.

Now, my goal is to eventually tithe, which would be 10% of my salary.

However, I subtract my student loans from that total.

I subtract that amount because I believe that that money is already being spent in service to the church, because if I didn't have those loans, I wouldn't have been able to go to seminary and I wouldn't be able to be your pastor.

I pay \$300 a month towards my loans, or \$3,600 a year.

They'll be paid off in August 2020, not that I'm counting or anything.

So, my total salary minus what I spend on loans is \$69,450.00.

If I had met my giving goal, I would give the church about \$6,945 a year.

I am not there yet.

I am not even halfway there.

But each year I get a little closer to being there.

You see, I brought my wallet up with me today because I want to show you what I keep in here.

In this pocket I have every stewardship card since I started serving this church in November 2012, this is where they live all the time.

I filled out my first card in January of 2013, that year I gave the church \$84 per month.

The following year for 2014, I increased my giving and I gave the church \$92 a month.

The next year, 2015, I was up to giving the church \$125 a month.

In 2016, I increased my giving up to \$168 a month.

In 2017, I increased my giving to \$200 a month.

And this year, in 2018, I gave the church \$250 a month, or \$3,000.00 a year.

Now, I want to give the church \$6,600.00 per year and I am not even halfway there.

Which disappoints me.

So next year, I am committing to giving the church \$300 a month or \$3,600 for the year.

I will be over halfway towards my goal.

For the first time, I will be giving more than 5% of my salary back to the church, which makes me really, really happy.

I'm not sharing this information so that it's a point of comparison for you.

I don't care whether you give more or less than me.

And for those of you who are newer to our church, I should mention that I don't know how much any of you give, that's not information that I am privy to.

My only hope is that you decide how much money to give to our church next year in a prayerful and thoughtful manner.

Please don't fill out your pledge card arbitrarily.

Think about how much your budget can handle and how much you will feel good about giving.

I will tell you that after having increased my pledge every year for the past 6 years, I have never regretted it.

I have never felt badly about giving more.

The only thing I am disappointed by is that I am not up to my 10% goal yet.

But I will get there one day.

As for now, I am thrilled and delighted that I am able to give in such a way that I feel the pinch in my budget every month, I notice the money is gone from my bank account.

It feels great because there is nowhere else I'd rather give to.

I am so proud of all that our church does for each other, our community, and the wider world.

Every single one of us is needed to help make it so.

So please, when you get your stewardship packet and you are thinking about filling out that pledge card, please do so prayerfully and intentionally.

Thank you for attending today's church family meeting.

Amen.

Rev. Wells-Bean: UCC Burlington