

“Money Is Not A Four-Letter Word”

A Sermon by The Rev. Dick Weston-Jones, 4 November, 2006
For The Unitarian Universalist Congregation of Hillsborough

Money bewitches people. They fret for it, and they swear for it. They devise most ingenious ways to get it, and most ingenious ways to get rid of it. Money is the only commodity that is good for nothing but to be gotten rid of. It will not feed you, clothe you, shelter you, or amuse you unless you spend it or invest it. It imparts value only in parting. People will do almost anything for money, and money will do almost anything for people. Money is a captivating, circulating, masquerading puzzle.

So says the Banking Journal. They believe in it. The first sermon on money we know about was given by Jesus. A group of hecklers were asking him about taxes, and Jesus said: “Render unto Caesar that which is Caesar’s, and unto God that which is God’s.” The hecklers went away embarrassed.

Talk of money-and-god does that to people. So my message is just as simple. A small and dedicated group of Unitarian Universalists who wanted this congregation to do well gave you this building. They’ve been a model of what you need to do to survive. You’ve chosen to do more, to thrive. Now pay for it. You chose to make this church thrive when you called me as Consulting Minister. Did you want to do less than thrive?

Each of you chose to make this church thrive when you stepped inside the door and sat down and said “This is my church.” You want to keep the good things going. Now it’s up to you to pay for it. That’s how it will thrive. That’s about as bold a statement as I can make. It’s up to you.

Usually people don’t talk about church that way, at least not here. Many UU’s don’t like to talk about money at all. Some consider it bad taste to talk about money in church. That’s a myth we need to get over. Money’s okay. It’s embarrassment about it that isn’t okay. Sex is okay. It’s embarrassment about it that isn’t okay. Both of these are taboo topics, even for some religious liberals who like to think they can talk about anything.

So let me say something really shocking. Some of you are paying too much to this church. I bet you didn’t expect to hear that in a kick-off sermon for a fund-drive. But it’s true. Some of you are paying too much. You are valued in this church not for what you pay, but just because you are who you are. It’s important that you understand that your leaders believe that strongly. They don’t want you to feel pressured about money or to feel that they want you for your money. Because they don’t. But they do need more money.

Most members and friends of this church will have to pay more because you’ve made a choice to thrive and the church is going to run a deficit if you don’t. You want to move ahead to call a settled minister and you can do it. But unless you raise your giving significantly, the church will stumble on current bills and not get there. You need to put your church in the black on a solid foundation now.

Why is it so hard for us to talk frankly this way in church? When you go to a restaurant the waitperson brings you a menu and the prices are right in front of you. You may think “Gee, that’s expensive” or “Gosh, this is a bargain” but you don’t think about saying “No, I don’t think I’ll pay the price printed here, but I still want the salmon with a baked potato and steamed vegetables, thanks.” Money is a matter-of-fact thing everywhere else in our culture but here. Let’s talk about that.

Money is one of the two great taboos of our modern society. You know what the other one is. Denis de Rougement said in The Dictionary of the History of Ideas that The reason Freud so profoundly shocked the Western bourgeoisie but at the same time gave a small number of fanatical disciples... the sudden certainty that his doctrine “explained all” was due to the fact that he explained neuroses and some psychoses by starting with sex, one of the two elements tabooed by the current morality. Not much earlier Marx had produced a shocking effect and a conversion of comparable intensity—and just as exaggerated—in “explaining all” by the action of the other tabooed element, money.

We’re still embarrassed by money, and anxious about sexuality. We religious liberals aren’t as uptight about sex as are fundamentalists—but then they’re not as tight about money as we are. We Unitarian Universalists produced a great RE curriculum to teach our kids all about sex while fundamentalists insist that saying “no” is all the kids need to know. UUs everywhere struggle with finances just to keep our churches going while the Baptists say the right words and the money just flows in.

Not too long ago, the First Baptist Church of Dallas, Texas took in a record \$1.85 million US dollars in cash in the offering one Sunday in response to an appeal for building upkeep funds. Just for upkeep, not even for a new building! They only asked for a million but people just couldn’t stop giving. Church officials took six hours to count the cash. “Our hearts may be in heaven but our feet are still on earth” said their minister.

Goodness, this minister says, “where are our hearts and feet?” Why is it that there is embarrassment among Unitarian Universalists when money is mentioned, but great levity when sex is discussed?

At the earliest time in our heritage our Jewish forebears discussed sex openly and enjoyed it. They considered sex a gift given to humankind by a lusty god. Not a wanton god like the fertility gods of the other people who lived nearby, but a god who himself was a sexual being. Their god Yahveh or Jehovah had a wife. Did you know that? Her name was Astarte. The rites in Old Testament book “The Song of Songs” with their lusty, sensual lines are thought to have referred to Yahveh and Astarte’s sexuality or to wedding celebrations of the time or to both.

When Christianity was invented by St. Paul, he rejected that part of the heritage, leaving his followers with fear and suspicion about sex. Today many Christians still struggle with Paul’s affliction.

Unitarian Universalists, who wear their independence from the restrictive part of our heritage as a badge of honor, discuss sexuality freely to prove our freedom from oppressive authority, at least in comparison to some other religious people. On the other hand we UU’s identify so positively with the story of Jesus chasing the moneychangers from the temple that we avoid even talking about money at all.

Moneychangers were always part of religious groups, even before the first coins were minted. The temple was the marketplace, with trading heavy in real things—cattle, sheep and sheaves of grain. The rules were clear. A portion of everything that was produced went to the temple for its maintenance, for sacrifices and for distribution to the poor.

As commerce developed it grew up around the temples which never gave up their right to a cut of the coinage that had been invented to replace the sacrificial animals. The Christian attitude towards money followed the most ancient Jewish traditions. It remains unchanged today in churches that trace their roots to the beginnings of western religion.

Fundamentalists retain financial authority over those who don't challenge their theology. When people leave that faith behind in a quest for religious freedom, many also leave the ease of dealing with money as straightforwardly as people in those churches do. They confuse the authoritarianism that they reject with financial responsibility in the way the churches raise the money they need to pay their bills.

To put it concisely, UUs know that with our freedom from the authoritarianism of religion, our church won't try to take our sexuality from us. That's not the only thing we keep in our pockets. So we have to shock ourselves to admit what we need. We've got to pay the bill. We sometimes forget that we're paying it to ourselves, for ourselves.

Here's the truth about the finances of this church. The members and active friends aren't sharing its costs evenly. 75% of the funds come from about 40% of our pledging members and friends. This year's budget shows that we are spending an average of about \$950 for each of the 76 adults who came fairly often during the first three-quarters of the year—that was a budget of about \$72,000 divided by 76 people, most of whom were members.

We had perhaps another dozen people who were active but apparently are not active now; about half of them attend other churches. Some of our active people pledged very generously and some did not pledge at all. There was a total of 67 people who had pledges either as individuals or combined with a spouse or partner sharing the pledge.

The church had a median pledge this year of \$720. Half of the pledges were below this and half above it. The average per pledging adult was \$860. We need more than that to balance the budget next year. Most pledges were for individuals, but 14 were for couples. The average gift from individuals was about \$400 more than the average per person for individuals who pledged as couples.

We are spending about \$70 per person more than we get from pledges; that income in 2006 has come mostly from increased pledges, special fundraising and individual contributions.

Here are some specific costs of church programming. Last year it cost about \$12.50 per occupied seat per Sunday service. How did I get that figure? By calculating the total yearly cost of the share of the building expenses, minister's salary, other speakers and music, orders of service, etc., and dividing it by 52 Sundays and then dividing by average Sunday attendance. It costs about \$12.50 per person for Sunday services.

I don't know how much it costs per child for religious education because attendance is so erratic, but it costs about \$225 per week for the children's program, no matter how many children attend, a total of \$11,679. It's an expensive part of the entire church program and one that is absolutely necessary if the church is to grow.

Lots of you enjoy coffee hours after services, social events like potlucks, concerts, singing in the choir. It costs about \$3.50 per person for each time that you took part in something social or educational here.

Our Sunday services, religious education, adult socials, education and discussions cost about 72% of our budget. Other major costs are pastoral services, community action and denominational support. Pastoral services, mostly a share of ministerial time in contact with people, counseling, preparing memorials, weddings, etc. cost about \$76 per member or active friend for the year: a total of \$5,791.

The cost of denominational support and activity is about \$69 per member and active friend, \$5,206 annually. We spend about \$40 per person on community action or \$3,050 annually.

I could give you lots of details on where the money goes, and where it comes from, but the so-called “bottom line” is this: you all need to think seriously about what it takes to thrive in this church, or the church won’t thrive, no matter how generous many people have been in providing the church building and funding for the basic programs here. The canvass committee estimates that we need to raise about 20% more in pledges this year just to keep even in our budget.

Remember where I started. I said some of you are paying more than you can afford. Don’t do it. You are loved here for your vitality and for being yourself. Thank you for giving what you can. Some people give time and labor to the support of this church because they cannot afford to give much in cash. That’s important and valued. We’re all in it together.

I’m going to close with a story about a woman who gave too much. The treasurer of her small Virginia church came to the minister and said “Mrs. Smith is giving too much. [That wasn’t her name] She can’t afford it.” The overly generous member was a widow who, with her children, was living off a small pension. “She’s putting \$100 into the church each month,” said the treasurer, “a tenth of her income. We want you to talk with her and free her from feeling this responsibility.”

The minister, the Rev. Gordon Crosley [that is his real name] said of his experience with her “I am not wise now; I was less wise then. I went and told her of the concern of the treasurer. I told her as graciously and supportively as I knew how that she was relieved of the responsibility of giving. “As I talked with her,” he said “tears came into her eyes. ‘I want to tell you’ she said to me ‘that you are taking away the last thing that gives my life dignity and meaning.’”

That’s as theological a statement about money as I’ve heard. Little in her life gave her the sense of dignity. Giving to her church did. How? She gave herself dignity by retaining control over what the money meant, rather than letting the money control her. She kept her capacity to choose what it was for.

Dr. Karl Menninger, the noted psychiatrist, once said “Money giving is a symptom of a person’s mental health. Generous people are seldom mentally ill.”

I wish for you all great and abundant mental health. Especially during the next two weeks of our pledge canvass.

Dick Weston-Jones

The Unitarian Universalist Congregation of Hillsborough, NC

1710 Old NC 10, Hillsborough, NC 27278 (919, 644-0567)

The Rev. Dick Weston-Jones, Minister; home office phone 919, 932-7447, dwj@wuworld.org