

**Hard Times**  
**David Evans**  
**May 3, 2009**

Many of you know me as the Fellowship's current treasurer, who writes checks and banks your pledges and donations so that we can do the things we want to do. As treasurer, I am in a unique position to see how hard financial times in the life of our country and in your lives translates into the pledges and donations that make possible the work of this Fellowship.

This year I have seen a number of you reduce your pledges as part of our recent canvass. In combination with the loss of some members and their pledges and drops in other income that we normally expect, we find ourselves with the challenge of trying to balance our budget and still maintain the programs that define our core values as a Fellowship. There will be a budget hearing this Thursday evening to wrestle with this challenge in cutting budgets and in seeking new sources of income for the Fellowship. Your participation in this conversation is needed, and I encourage you to attend and speak out.

This is not the first challenge or crisis that this Fellowship has faced, and met, and grown from in our nearly 29 years of existence. I am not a founding member, but I have heard and read the story of the founding of this Fellowship. The original 20 founders met in response to a newspaper ad. Their first challenge was to decide whether to meet a second time. It is to our benefit now that they said "YES."

For a number of years, they met in one another's homes, supporting the Fellowship on dues of \$20 per year. There was no minister and no church building. They would meet once a month with periodic Sunday brunch meetings in the back rooms of local restaurants.

After four or five years of no growth in membership, the founders and a few new members asked the existential question, "Should we continue on or should we disband?" Again they answered "YES." I have been told that one of the factors that helped in the decision was a small pulse of new members: Ted and Ann Odell, my family and another with young children. Such are the things that renew our hopes for the future.

I have been a member now for 24 years and I have seen the ebb and flow of the Fellowship, but there has always been an upward, expansive trajectory toward building a better world both within the Fellowship and in the wider world.

In 1988, we hired our first part-time minister. With the help of a grant from the Unitarian Universalist Association, we shared a minister with two other UU churches in eastern North Carolina. Cynthia Edson provided us with one sermon per month and gave us a taste of what professional ministry could provide. We continued with a second lay-led service on another Sunday each month. We now held our services in a room in the Webb Library just down the street, with children's religious education classes upstairs in another room. We increased our budget substantially to pay our part of costs of the shared ministry. We later met in the dining room of the Galley Stack restaurant through the generosity of Susan Fetzer's in laws. We grew in numbers. We had met this new challenge.

As we grew in numbers, we identified a desire to have our own church home. For a fellowship with about 45 members, this would be a challenge. A small group of the members, called the "Partners" committed jointly to a no-interest loan of \$70,000. With contributions from other members to a building fund, this allowed us to purchase this building in 1993. I was treasurer at the time and I had the deep honor, satisfaction, and pride in writing the \$89,000 check that completed the purchase. Most of the \$70,000 loan was never repaid in kind. Much of it was converted to donations to the building fund by the "Partners." It is through such acts of joint commitment and generosity that we seem to have met the Fellowship's challenges. Soon after, we hired a half-time minister. But this was followed by a crisis, when schism developed between the minister and the board of trustees that caused the minister to resign. This caused discord among the congregation, and several members resigned. With help from our district's executive director, we did a deep self-assessment, reorganized our governance to be more truly democratic, and moved ahead.

Over the next decade we had a series of half-time ministers. We had two minister-led services per month with one lay-led service. But it is difficult to retain ministers when you can only pay them part-time.

The uncertainty and discontinuity of this ministerial turnover haunted us. A little more than five years ago, in the process of beginning another

ministerial search, this fellowship hesitantly began a conversation of what we wanted in ministry. Gradually the conversation worked its way around to the question “Why not a full time minister?” This would almost double our annual budget costs. Was this possible? This, one of our biggest challenges, was again answered with “YES.”

All of you in the pews, those of us on the stage, and those not here today, are the beneficiaries of that “YES.” I daresay that few would think that “YES” was the wrong decision.

For me, my 24 years of membership has seen my involvement and my financial support of the Fellowship ebb and flow as well, in response to my own life circumstances. Starting as the parent of young children, I worked in the children’s RE program, but my pledge was modest. As my job and income security grew, I pledged more and became treasurer. When I got divorced and became a single parent supporting two sons, my pledge dropped. It did not increase much until I had seen them through college.

Now I find myself out of synch with many of you in these economic hard times. I am blessed with a secure job with a generous salary and good benefits. My financial responsibilities to others have declined. I find that I can increase my pledge and not give up other needed expenditures. I recognize that this is not the case for many of you. For me the challenge is to find the time to do the things I commit to do for this Fellowship.

It was not many years ago that I found myself elected Trustee for Religious Education. I was also chair of the RE committee, and for most Sundays the first year, I was the only teacher upstairs. Some Sundays, no children showed up. This can be dispiriting. But the parents rallied and committed members stepped in to help. Our RE program grew in numbers, richness, and optimism. Now we have an RE administrator on staff to help us manage what we expect to be a growing commitment to the future of UCF. Last week we had 19 children in attendance.

Religious education, both children’s and adult is what brings me back and commits me most to this Fellowship. In the canvass package, that I hope each of you received, there was, besides the buff-colored pledge card and the green card to volunteer your services, a list of questions for discussion with your canvasser. One of the last questions was one that asked you “What brings you back to UCF” I have heard some of the answers and they reflect

the diversity of the core values we share, such as the minister, the services, the music, the RE program, and Social Outreach. But there is one response that was voiced most often, “the PEOPLE.” I think “the PEOPLE” means more than individual friends or the spirit of friendship in general. I think it echoes our mission statement: “building a community of free religious inquiry and universal social justice.” It is people in community that is the fundamental attraction of this Fellowship.

Community is in itself hard to define, but I think we recognize it when we see it. To me, religious community is about people in relation with one another, committed to common action, informed by a set of shared values, and with a respect for each other in the shared effort. I think that it is this sense of community that motivated the founding of this Fellowship and sustained us through the many challenges that have faced us. It is what we draw strength from and what we can count on. This sense of community, which brings us here, will carry us through our current challenges. And we will grow from the experience, as we have done each time before.

**When Money Is Tight**  
**Unitarian Coastal Fellowship**  
**May 3, 2009**  
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What you do when money is tight depends in large part on what money means to you. For some, money represents power, or prestige – think Donald Trump, or Bernard Madoff, or Hannah Montana. For some, money is safety, or security – money puts a roof over your head, food on the table, clothes on your back; and money in the bank promises continued access to these things. For some, money is independence, or freedom. Joseph Campbell talks about money as “congealed energy,” a tangible representation of time and energy invested in the creation and production of goods and services. Others liken money to water, to yeast, to electricity, to

sex, to a drug, to gasoline in a car, to “an arm or a leg – use it or lose it” (that one is attributed to Henry Ford).

Choose a metaphor, and you can create elaborate allegories that help to explore why money is so powerful in our lives: so compelling and, potentially, so destructive. Stripped of metaphor, money (along with religion and politics) is one of those things we just don't talk about in polite company. (So, here we are in church, and we're going to talk about money and religion in the same conversation. How uncomfortable is THAT?) Mathematical as money seems on the surface, most of us engage in conversation about money much less with our heads than with our hearts, or our guts. The conversation cuts close to the bone, stirring up our hunger and our fear of power, prestige, safety, security, or the lack of these things in our lives.

But the reality is that for many among us, money IS tight these days. And what we do about that, whether we respond with fear or with intention, can make all the difference in the quality of our lives and, ultimately, in the health of our spirits. Let's look first at how we respond to concerns about money in our personal lives, in our homes and our families.

Difficult as it may be, if we are to relate with integrity to money and to money's role in our lives, then we must begin with honesty, and with as much information as we can gather – for information and understanding are the very best antidotes to fear. Assess the situation as honestly and as completely as you can. What is your income? What are your assets – savings, sources of credit or loans, people who have offered to help? What

are your expenses? Differentiate carefully between what you know and what you fear. The more you know, the more wisely you can plan, and the more you can feel, and be, in charge and in control of your situation. Knowledge and control help to lessen fear.

Having taken stock carefully and honestly, the next thing to do is look for ways to cut expenses. (In all honesty, many of us take these two first steps in reverse order: cutting back on expenses or expenditures before we really know where we stand, and in so doing, heightening our sense of fear, helplessness, and deprivation). There is so much power and possibility in this process of cutting back on spending, if it is undertaken deliberately and intentionally. Begin with an examination of what is really important to you – what are your deepest values? And follow this with a careful consideration of the most meaningful ways of honoring those values. What “needs” follow from your values, and what “wants” might be postponed, or satisfied in another way? Perhaps you will choose to cancel some of your magazine or newspaper subscriptions – or read the publications online – and not only reduce your spending on subscriptions, but also reduce the amount of paper you consume. Perhaps your commitment to eating locally will translate into gardening rather than shopping (or maybe, when all is said and done, buying the food will cost you less than growing it!) Perhaps your support for a favorite charity would be more meaningfully expressed by donating hours of volunteer time, rather than money. Maybe you can get another few years out of your car. Maybe you’ll look into a “staycation” this year instead of traveling. Maybe you’ll walk around your neighborhood, instead of working out at the gym – and maybe you’ll get to know your neighbors in the process! Maybe you’ll invite friends for a home-cooked

dinner instead of going out, and perhaps you will find that the conversation flows more freely and more deeply at home than in a restaurant. What I know is that if you honor and respect your deepest values in this paring-down process, you will come out feeling leaner, healthier, more clear and more honest. There is room here for the occasional indulgence – indeed, there must be, for a feeling of deprivation will trigger resentment and fear, and therein lie the seeds of dis-ease rather than health, of spiritual starvation rather than spiritual integrity.

Perhaps ends still don't meet. Then you begin to look for new sources of income. Are there things you can sell? Can you work overtime? Can you manage a second job (and can you find one)? Can you draw on a line of credit, refinance some debt, negotiate a loan, call in a loan? Can you barter – trade your services or goods for something that you need? But in this step, as in the last one, the health of your spirit is at the core of the process. When we are talking about your personal finances, then you must “try this at home,” but you must not do this alone. When you are looking at ends not meeting, at needs (not just wants) going unmet, there is a natural human tendency to pull away from others, to feel guilt or shame or unworthiness. But (here comes the religious part!) this is the time when your spirit most needs the soothing balm of love, when you most need the support and reassurance of community. Now, more than ever, you must allow your friends, your family, and this, your faith community, to be there for you – to be HERE for you, and you must be here with us, for us.

Four steps, then: an honest assessment that differentiates fact from fear; cutting back on expenses in accordance with your deepest values; a search

for new sources of income; and, through it all, an attention to the health of your spirit, nurtured in connection and in community.

Just as money is tight for many of us in this congregation, so, too, money is tight for this congregation right now, and what we do about *that*, whether we respond with fear or with intention, can make all the difference in the quality of our collective lives and, ultimately, in the health of our collective spirits. So let us apply the same four steps to our congregational financial picture that we apply to our personal situations, for that is how we live together with integrity and in health.

First, an honest assessment. This congregation and all its ministries are supported week by week and year by year by the work of scores of volunteers and three paid staff members (RE Administrator Debra Guthrie, Music Director Ann Odell, and myself). Everything we do is financed by pledges and offerings of money from members and friends, by the income from annual fundraisers, by a draw from the interest earned by our endowment fund, and by money allocated from our reserve fund (which serves more or less as our savings account). Each year every member and friend of the congregation is canvassed: asked for comments on the workings of the congregation and its ministries, and asked to make a pledge of financial support. This year, the Finance Committee proposed a request budget (based on requests for funding from the committees of the Fellowship) that totaled about \$106,000. To balance that budget, we would need to raise about \$80,000 in pledges.

As of last week, pledges totaled \$55,000. That's a shortfall of \$25,000. Let me repeat that. As of last week, pledges totaled \$55,000. That's a shortfall of \$25,000.

Those numbers assume significant income from such fundraisers as the auction and the yard sale – and income from both of those was down this year as compared with last year.

Far and away the largest expenditure in our annual budget is staffing costs: ministerial services, music director, and religious education administrator compensation and benefits. My own salary is the largest of these. After these, the next largest line item is our denominational connections: our congregation's dues to the Unitarian Universalist Association and the Thomas Jefferson District. Setting aside the cost of operating and insuring our building, the ministries and programs that we spend the most on are Social Outreach, Worship and Music, building maintenance, religious education, and membership services, for these are the ways in which we live our values in the world. When we come together as a community, to worship, to learn and teach together, to reach out to others, to welcome the newcomer and the stranger, our small efforts are amplified, our small gifts are multiplied, and we ourselves are strengthened and enlarged.

With income down, endowment earnings down, our reserve fund being spent down, it's time to take a look at cutting back expenses, *in line with our deepest values*. I suggest that the programs and ministries I mentioned above are at the core of our values. And so is the spirit of this community – a spirit of openness, collaboration, and participation that asks that every

person be a part of a deliberate and intentional process of examination and cutting back, of redefining and reshaping and recommitting to who we are and how we practice our core ministries.

What I know is that the request budget for this year proposes a 5% increase in salary and benefits for me, and restores more than \$1800 in professional expense money that was not budgeted last year because I was away on sabbatical. For my part, I propose freezing my salary and reducing my professional expenses by an additional \$167, thereby cutting \$4646 from the proposed budget.

What I know is that committee chairs and other congregational leaders have been asked to consider what cuts they can make to their budgets. They will bring their responses to the budget hearing this Thursday evening at 7pm here at the church, when the Finance Committee will facilitate a conversation about how we can honor our values and still live within our means. I hope that you, too, will be there, in a spirit of openness and honesty, in a spirit of collaboration and creativity.

Collaboration and creativity come to bear on the third step of this congregational conversation about money. For perhaps, together, we can find additional sources of income. Perhaps some of you are moved to make a pledge or increase your pledge, feeling that this congregation and its ministries speak to *your* deepest values, and meet your deepest needs. For you, pledge cards are available here in the sanctuary this morning. Every small contribution, added to every other contribution, makes a difference. As long as we pay our “fair share” dues to the UUA and the Thomas

Jefferson District, we may apply for grants or loans that might help us fund specific programs or building improvements or staff positions. Perhaps there are fundraisers we haven't thought of, haven't tried. Perhaps as the year progresses the economy will begin to rebound, and money will be less tight for us; perhaps then we can restore some spending that, for the time being, we have to cut.

What I know, what David sketched out for you in his remarks, is that this is a community full of life and energy, with much to offer to the world and more yet to offer to you, its members and friends. What I know, and what David has lifted up before you, is that time and again this community has faced challenges and risen up to meet them, and that you will do so now. What I know is that here there are deep wells of generosity and compassion that are impervious to the ups and downs of the economy, because they draw on the resources of the heart and the spirit and not on the resources of the wallet and the marketplace. . What I ask you now is to touch into those depths in you: the need to care, the need to be cared for, the deep values that inform your spirit, and honor them in silence for a minute.

The bell will lead us into silence, and music will lead us out.

*Bell*

*Silence*

*Music*

May you be blessed, and may you be a blessing on the world.