



No matter what you call it -- Stewardship Kickoff Sunday, Commitment Sunday, Fun Filled Fundraising Sunday, or maybe even, in a nod to our Christian kin, the Sermon on the Amount -- no matter what you call it, or when you schedule it, in every congregation there comes a time when it becomes important to deliver a sermon about the spiritual value of generosity, about good stewardship, about pledging, and about the gifts of time, talent, and treasure that allow this community to live out its mission of service and transformation every Sunday, and every day of the week, too.

My spiritual friends, it's that time.

One of my heroes, the activist fundraiser Kim Klein, points out that almost all of us hate talking about money (Klein 66). I am clearly the exception to this rule, as in my day job I am a professional fundraiser, but I know I am in the minority on this one. Klein compares the cultural taboo against talking about money to the taboo guarding conversations about sex, religion, death, and politics, along with mental illness, age, and race. For most of us, with some variation by generation, these are topics we will only talk about with our closest friends or under great pressure or need (Klein 66).

And I have to laugh here, because every single one of those topics is perfect for a sermon, and if I haven't already preached on it, it's now on my list for sure.

But Klein notes, of all of those powerful taboos that keep us from talking about these aspects of our life together, the strongest remains on money, at least for people here in the United States (Klein 66). I wonder, friends, if you ever asked another person what their salary is, or how much debt they are carrying right now? How about how much they paid for their car, or how much they owe on their mortgage? Probably not. In fact, you may not know what your spouse's salary is, or have ever learned your parent's.

Here are four vital things we aren't talking about, when we don't talk about money:

1. Our deep fears about money
2. Our widespread financial ignorance and misunderstanding about money
3. What a just society would look like, and how it would handle money
4. How we are going to create and build that just society

When we talk about money, we flip these problems over.

1. When we talk about money, we can talk about our fears, and encourage one another to overcome them, or to take brave action even though we are uncertain, uncomfortable, and afraid
2. When we talk about money, we can talk about how to understand how the economy works, who controls our nation's wealth, and how we can gain control of it ourselves
3. When we talk about money, we can talk about what a more just society would look like, and how we wish money worked in this world
4. When we talk about money, we have taken the first step toward building that more just and humane world. And I have good news for you, when we talk about money here in this congregation, we are starting to build that world, that just and humane world that we dream of.

This work is not easy, though. Our financial ignorance as a society is quite deep and widespread. How many of us understand, truly understand, how the American economy works? Why does NPR interrupt the real news every half hour to report on the S&P, and the Dow Jones? They go up, they go down, who knows what mysterious forces are at play. If you are like me, you may have several degrees from brand-name universities and still, in the wake of the financial crisis in 2009, found yourself perplexed by the new financial vocabulary: credit default swap, debt trough, NINJa loans, and other financial instruments.

Klein wants us to ask, who is benefitting from our widespread financial ignorance? She writes,

*One major effect of money being a taboo topic is that only those willing to learn about it can control it. In the United States, an elite and fairly secret class controls most of the nation's wealth, either by earning it, having inherited it, or both. It serves the interests of this ruling class for the rest of us not to know who controls money and how to gain control of it ourselves.*

She continues,

*As long as we cannot ask about other people's salaries, we will not be able to find out that someone is being paid more because he is white or less because she is a woman. As long as we do not understand basic economics, we will not be able to advocate for or even know what the most progressive tax structure is, finance our nonprofits adequately, or create a society in which wealth is more fairly and equally distributed, which is, after all, the main underlying goal of social justice movements. (Klein 68).*

How will we create a society in which wealth is more fairly and equally distributed, if we don't talk about money?

When I read Kim Klein's words I was inspired – so much so that last fall I recruited a friend of mine who is a professional bookkeeper to offer a six-week class at a local interfaith congregation about money. We called the Soul of Money. But at a UU congregation we could have called it OWL for Money. Because in some ways it was an adaptation of OWL, which stand for Our Whole Lives, the incredible sexuality education curriculum developed jointly by our UUA and the United Church of Christ. As many of you know, Our Whole Lives offers comprehensive sexuality education beginning in kindergarten and continuing through elementary school, middle school, high school, and adulthood. Our Whole Lives 4 core values that are essential to human sexuality. The four core values are self-worth, sexual health, responsibility, and justice and inclusivity.

Think about all the misinformation you learned as a child about sex and sexuality. Was what you learned about money so different? How will we unlearn that, if we don't promote financial health, if we don't learn financial responsibility, if we don't teach financial self-worth, if we don't teach economic justice and financial inclusivity?

I think it's important to talk about money at church for the same reasons we must talk about sexuality at church. Both are powerful expressions of human life effort; both are shrouded in mystery and all the more fascinating for being hidden from view. Much of what we learn about both topics is "caught" and not "taught," based on what we see other adults do and say – based on what we see them not do and not say – rather than what we are formally taught.

Did you learn that money is dirty or evil? Did you learn that money is confusing and best left to someone else to sort out? Did you learn that getting as much money as possible is the only way to be successful in this life? Did you learn that it's not ok to talk about any of this, and not ok to ask questions about it?

Unless you were raised in a different country, or in a household with particularly liberated attitudes toward money, (Klein 66) you probably caught some pretty serious misconceptions about money, and you may have continued to carry that anxiety, fear, and silence into your adult life.

The good news is, you can un-learn these lessons. Klein quotes the feminist author Ursula K. LeGuin, who died just a few weeks ago, and who once said, "I never learned much from my teachers, but I learned a great deal from my un-teachers: the people who said to me, 'You shouldn't have learned that and you don't need to think it anymore.'" (Klein 69).

There's a lot about money that we shouldn't have learned, and we don't need to think about in that way anymore. Instead, we can adopt healthier attitudes about money, value, worth, and effort. We can learn the economic basics. We can break the taboo against talking about money. And that is work we must do to build a radically different world.

Neighborhood Church, when I talk about money, if you want to know what I am talking about when I talk about money at this church, I'm talking about growing an inclusive religious community connected by love, spirit, and service.

When I talk about money, I am talking about ensuring the continuity of our church through generosity and good stewardship.

I'm talking about richness through giving.

I hope many of you received a packet of information about the congregation's stewardship campaign in the last week or so. I know at least 30 of you did, including all the members of your Board and your Stewardship Committee, because you've already sent in over \$50,000 in pledges for the coming year. This is a wonderful start toward our goal of raising \$650,000 in annual gifts this year. Thank you for your generosity, and to add some fun to this year's campaign, please know that all those who complete a pledge card are invited to stop by the stewardship table on the patio to receive a gift of appreciation from the church.

One of the goals of the stewardship campaign this year is to highlight all the different ways people support the church financially, whether it's through a cash gift in a pledge envelope in services, a gift of appreciated stock, a bequest given to the church in your will or estate plan, writing a paper check, online giving, or a monthly electronic funds transfer from your bank. There are lots of ways to give, and every gift is meaningful and appreciated.

As a professional fundraiser in my day job, I happen to know the number one secret of why people give generously to a host of worthy causes, including their religious homes. Would you like to know the #1 reason they give? It is not because the cause is worthy. It is not because the mailer was designed just so. It is... because someone asked them to give.

So on behalf of your senior minister, Rev. Lissa, who will be back among you not too long from now, and on behalf of the ministers who have served here for generations, I am asking you to be generous, and to make a thoughtful gift or pledge to the church for the coming year.

And when you do make your gift, remember the lesson that the Rev. Vail Weller, a colleague and a terrific fundraiser, once taught me about good stewardship, which is that being generous is a lot like riding a bike – for three reasons.

The first reason that being generous is like riding a bicycle is that many of us learned our first lessons about generosity from our parents. It was our parents who we watched each week as they set aside money for their spiritual community; it was our parents who clipped coupons or juggled the bills or made a thousand other decisions about money that have affected us to this day – either teaching us how we want to be with money, or how we don't want to be with money.

The second reason being generous is like riding a bike is that it's a skill that most adults can do but often choose not to. Many of us – though not all of us – could be more generous. We could choose to pay for the person behind us at the drive-through, as well as for ourselves, when we pull up to the window – but usually we don't.

Many of us -- though not all of us—could give away a single dollar to the person who is asking for it on the streetcorner, and ask their name, as well, and introduce ourselves. But we don't.

Many of us could leave a more generous tip in the box at the coffee shop, or for the serving staff at the restaurant, especially if we remember working in food service ourselves at one time in our lives.

Many of us could give the person in front of us our full attention, unimpeded by devices, screens, or interruptions—but we don't.

Many of us have incredible talents in leadership, ideas, connections, or even just a willingness to help however we can, talents that we could share with the congregation, the school, the city council, or the union or the neighborhood or the workplace – if we could only find a path to share our many gifts.

Many of us – though not all of us- can ride a bike, at least some of the time to some of the places we go. Or we could... if we gave that bike a tune up. The same is true for generosity... so please consider this sermon, and the following weeks of this stewardship campaign, a chance for your annual generosity tune up. Ask yourself, what would a generous person do? Would a generous person give a dollar, pay attention, or make the day of the person behind them in the drive through? If so – between now and March 18, when our pledge drive concludes - I'm asking you to do it, and see what happens.

Because, my spiritual friends, the third reason that being generous is like riding a bicycle is that you can talk all you want about bike riding, and you can read all you want about bike riding – or generosity – and even watch a youtube or two, but when you get right down to it, the only way to learn how to ride a bike is to get on the bike and ride.

Neighborhood Church, it's time to ride.

May it be so.

**Sources:**

Ewert, Mark. *The Generosity Path: Finding the Richness in Giving*.

This sermon draws extensively from Kim Klein's *Fundraising for Social Change*, "Getting Comfortable With Asking for Money," especially pages 66-69.

Parts of this sermon were adapted from a sermon previously preached on Nov 9, 2015 at the UU Community Church of Santa Monica.