

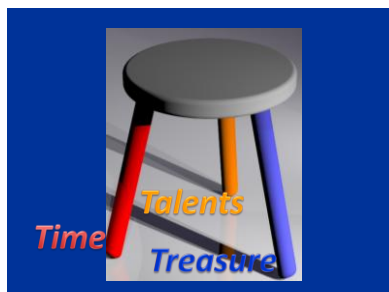
STEWARDSHIP MEDITATION...*"A Matter of the Heart"*

There are many places you and I might have chosen to be this morning, aren't there? Yet, each of us decided to be here.

We gather together for many reasons. Some of those reasons we shared a few moments ago. But each of you has your own deeply personal reason, and I imagine if we took time to go around the sanctuary, we would discover almost as many different reasons as there those of us here today.



Our church has been a beacon of hope for 372 years. Nearly 50 pastors have ministered here. Countless generations have graced our pews in the **best of times...and the worst of times**. For all they did in their time and place, and for all we do together as a community of faith here today, stewardship makes that possible.



Some of you might remember our 3 legged stool analogy. We contribute our time, we bring our talents and we offer our money. When each of these three legs of stewardship are in balance, it's a beautiful thing.

We are blessed that so many of you contribute so much of your time and your talents. You may not realize that your actions give an example to follow that speaks more powerfully than any stewardship sermon. You share your silent stewardship messages with us every day.

So it is with great humility that I would like to share some thoughts on stewardship; and particularly on the financial leg of our 3-legged stool

To say we are facing a difficult economy would be an understatement!

Some of us are on fixed incomes; some are unemployed or underemployed. Some of us are struggling with difficult medical or family situations.

Our challenge is to find ways to continue to build up the body of Christ inside and outside these walls.

It is a daunting challenge. If we were by ourselves in this, I would be very pessimistic.

But you and I are not by ourselves. Paul tells us, *"If God is for us, who can be against us!"* God himself tells us in the book of Jeremiah, *"I have plans for you; plans for your welfare and not your harm... to give you a future with hope!"*

Even in times such as these, we can approach life with confidence, knowing God will lead us and provide for our needs.

*Conceptions... and
Misconceptions About
Stewardship*

Have you seen the
Commercial on TV?



... *"What's in Your Wallet" ?*

Misconception #1:

*"Stewardship" is all about what
is in your wallet and mine!*

Of course money matters. The competing demands for our money have never been greater. It would be foolish to pretend how much we have in our wallet or purse or bank account doesn't matter, especially when we are struggling to make ends meet.

Misconception #1:

~~*"Stewardship" is all about what
is in your wallet and mine!*~~

*Our stewardship is a matter
of the heart*

But, at its core, whether we are offering our time, our talents or our \$, stewardship is all about what's in our **hearts**.

That's Jesus' main message in our Scripture Barbara read!

Misconception #2:

"Stewardship" is something we must endure every October!

There is no question churches put a lot of emphasis on the **administrative** part of stewardship every fall. We are fortunate to have dedicated members willing to volunteer their time to run our stewardship campaigns and serve on our board of trustees...as a practical matter, churches need to lay out their needs **so we all can make educated choices for the coming year.**

It is easy to confuse the **ADMINISTRATION** of stewardship, which frankly most of us don't enjoy that much, with the **ACT** of stewardship.

Misconception #2:

"Stewardship" is something we must endure every October!

Our stewardship is a privilege and responsibility, 365 days a year

I believe the **ACT** of stewardship is a privilege and responsibility, 365 days a year.

It is perhaps obvious to say stewardship is a responsibility, for if you and I do not support our church, who will?

But how often do we think of it as a privilege. It reminds me of the words we often use at the Communion table: "*Come not to this table because you **must**, but because you **may**. Come not because you are*

fulfilled, but because in your emptiness you stand in need of God's mercy and assurance."

What if we were to think of stewardship in that way... as a privilege, something we **may** do; never something we **must** do. And like communion, something that in the act of doing it, will actually fill us up rather than deplete us.

Misconception #3:

"I give my time and my talents"

Offering our time and our various talents is absolutely essential. And God gives each of us different talents to bring. **Your Time and Talents give the church light and life!**

So why did I put this statement under the heading of 'stewardship misconceptions'? I need to touch on a sensitive subject.

Misconception #3:

"I give my time and my talents"

....Excellent! But stewardship requires our time, talents and treasure



As important as they are, our time and talents by themselves are not sufficient to build and sustain our church. I am sensitive to the fact that some of us contribute our time and our talents in lieu of money because our financial means are limited and we want to help in any way we can... and that's wonderful!

But a stool requires three, equally balanced legs to stand...And so do we.

Two differing perspectives:

"I give my money"

"I return that which God gave me"

I wouldn't necessarily put this one under the category of stewardship misconceptions, but these two perspectives are certainly profoundly different, aren't they?

Underlying the first is the idea whatever we have is of our own doing, our hard work. It's easy to take our successes for granted. I fall into that trap from time to time. Perhaps you do to.

How much more pleasing it might be to God if we thought more often in the context of **returning**.

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**IMPORTANT FACTS ABOUT
OUR CHURCH**

... and ITS FUTURE

Did You Know...

- We have 650 members on our rolls

Did You Know...

- 130 of us Pledged Our Financial Support in 2011

Did You Know...

- 20 Families Contributed 50% of the Pledge Dollars
- 5 Families Contributed Nearly 30% of the Pledge Dollars

Here we have a hidden vulnerability... people come and go. Imagine what the loss of several of these families would mean to our remaining pledge income.

I like rules of thumb...I used them at Sikorsky all the time. It makes complicated things a whole lot easier.

Did You Know...

- It costs about **\$1,000** a day to sustain our church

Did You Know...

- Our average pledge is **\$1,500**

...so, on average, each of our pledges covers about a day and a half of our need.

GOOD NEWS:

Did You Know...

- Together, our pledges support our church just over 200 days a year
- Fund raisers and other income bring that to about 260 days a year

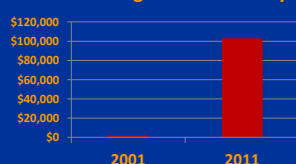
BAD NEWS:

Did You Know...

- That means we must take money out of the bank to pay for the remaining 100 + days of the year
- ... that will be about **\$110,000** next year

Did You Know...

Our deficits have grown in recent years



The short story is even though many of us have increased our pledges over the last 10 years, we have fewer people pledging, so our overall income level has remained about the same. Meanwhile, our expenses have continued to rise. The difference has given rise to our deficits, roughly \$100k this year and projected to increase to \$110k next year.

If we stay on the same course...
 1st Congregational Church of
 Stratford could cease to exist
 as we know it in as little as
 2 years....20??

How many more years our investments will hold out depends on how the stock market performs. The point is, do we want to bet our future on the ups and downs of what has become an increasingly volatile market?

Wouldn't it be better to rely more on our own pledges to cover operating expenses and preserve our investments for a rainy day... that would help make our future more certain and more secure.

You might be thinking.... *"If things are so bad, how come everything seems to be operating so smoothly?"* That's easy!... you and I don't see the bank withdrawal slips that Dick Ross and Don Coulson fill out regularly to keep things running so well!



That's the church where I grew up...where I was baptized...attended cub scouts... Sunday school...where I worshipped...where we held the memorial service for my mother. It hurt more than I can tell you. But we don't need to look as far as Illinois.

- 3 churches in the Bridgeport catholic diocese.
- Unitarian press release
- Other local churches

Let's take a few moments to reflect on these two questions...

- *What would it mean to you and your family if our church were no longer here?*
- *What would it mean to others in the community?*

So what can we do?

What Can We Do?

Long-term

- *Strengthen connections with each other and our community?*
- *Seek new members?*
- *Explore mergers?*
- *Consider new forms of "church"?*
- *Consider church in our estate planning?*

Facing the reality of that possibility is the first step.

Here are some longer-term thoughts... you may think of others:

Strengthen our spiritual connections.... that sounds like a real soft ball statement! But it seems to me it's the most important thing we can do.

It is the depth of our spirituality and those connections with one another and with God that become the driving force, the engine that propels us to want to be a part of God's team, to be better stewards.

You know, ministry is nothing more than sharing God with others at the point of their need. **Every person here is a minister in God's sight.**

But perhaps you not as active as you might be. Perhaps you feel you have nothing to add or don't know where to begin or who to ask. Talk to Ed, or someone on one of the many boards and committees. If you happen to be sitting on the bench wondering what 'position' God will call you to play, I encourage you to stand up and run right out on the field!

I guarantee, God will use you... and I bet you will find it becomes a self -fulfilling prophesy...one thing will lead to another.

Building connections with our community is just as important as building connections with each other. Dick Ross asked if we had ever considered running a fund-raiser, not to bolster our budget, but for benefit of the community? ...Great idea

Seek New Members....that's a BIG DEAL, and sermon in itself

Explore Mergers ...businesses do it, churches do it, could we? My first- hand preaching in one such church says it can be very challenging. But the economic reality is we have to be open to new ways to maintain and build critical mass.

What do I mean by **New forms of church**? After 100 years, Walgreen's remains a vibrant business today because it has the knack for looking to the future and reinventing itself. Adaptation is essential to survival.

Many churches are struggling with the legacy of costly, oversized, often inefficient physical plants. We all love this sanctuary. But there may come a day when our service to Christ may need to transcend this building.

Perhaps the vibrant church of the future will be based on internet social networking, or a return to house churches, or perhaps a smaller, but super energy efficient modern sanctuary on this very land.

Estate Planning...what a wonderful way to create a legacy.

Parenthetically, I might add that designating funds for general use is important. We have a number of special designated funds which often are less useful.

These are a few longer-term ideas. **But what can we do right now?**

What Can We Do?

Short-term

- *Redouble our efforts to control expenses?*
- *Share our facilities with other congregations?*
- *Re-examine our giving patterns?*

Controlling Expenses ...Our Trustees have already doubled their efforts to mind every penny. And some of you are members of a special Deficit Reduction Team to look at our situation from all

possible angles. **One thing we can all do to help them is be increasingly proactive at our annual meetings where the budget gets voted.**

Sharing our facilities ... we are already hosting the Baptists, Unitarians and 7th Day Advent groups... could we/ should we do even more?

Re-examine our giving patterns ...

- ***Some of you may feel you can't afford to give more...*** Who could disagree in this economy? But have we ever thought about flipping that around: **"I can't afford not to!"** ? Bill Hickey tells the story about the lady who approached our scholarship committee.....
- ***Some of you cannot get excited about paying the church's electric bill...*** neither can I, **BUT** your pledges do so, so much more than that! By the way, those of us who lost power during Irene rediscovered that having electricity really can be exciting!
- ***Some of you may not have realized how great the need actually is.....***I hope what we are sharing today helps
- ***Believe it or not, we are a very harmonious church!*** ***But did you ever know a family that never had a fight, or difference of opinion, never had someone's feelings trampled on by another family member?*** It's not a matter of if, just when! Perhaps you are reminded of a situation like that. If that has become a stumbling block, might it be time to ask God to remove it for the sake of your church family?

- *Sometimes we might hear someone say, "Pledging makes me uncomfortable. I want to be true to my word...and I may not be able to meet my commitment." ...that's OK. Life happens. We can adjust our pledge up or down at any time.*

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So Where Do We Stand?

Our projected deficit for 2012 is
\$110,000

Realistically there are **130** of us
who pledge our support

So Where Do We Stand?

*We can eliminate our deficit if
each of us increases whatever
we are returning to God now by*

\$16 per week

Challenging... absolutely! Impossible...**NO!** ...not because of us, but because we have an awesome God!

The book of Acts tells us the early believers shared their possessions so that none was in need of anything.

If there are those among us for whom a \$16/week increase is more than they can bear, **let those among us who can afford to increase our pledges by more than \$16 **be eager to do so.**** ...For by doing so, we lift each other up in the sight of God.

Dick Ross gave me a recent interview with Rahm Emanuel, President Obama's former Chief of Staff and now the new Mayor of Chicago. He is facing the same problems we are...

"We can no longer kick the can down the road....because we have run out of road!"

Source: Rahm Emanuel,
Mayor of Chicago, October 2011

We are all in the same boat

Our Government will tell us what we must pay to support our nation and our state



But in this place, we have a choice... you and I will decide how we will support our church

Please...pray about it

...After all, at the end of the day, stewardship is a matter of the heart.

Let us join our voices together in today's Scripture....

"Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal.

For where your treasure is, there your heart will be also."

Source: Jesus Christ

What will God place in your heart?

Let us pray.

Dear Father today we pray for your church and especially for this community of faith known as 1st Congregational Church. Give us the wisdom and confidence to do the right thing in your sight. For Christ's sake. Amen