Rev. David Kraemer

I don’t quote from the Bible much, but there are a few books I like better than others. One of them is the book of James. I like it especially because it is contrarian. Martin Luther wanted to throw it out of the Bible entirely. Which is an interesting response for a guy held up as a hero for some who now claim the absolute inerrancy of the Word of God.

But there are some things that James says that I especially like. One of them is from Chapter 2, verse 17: “…faith, by itself, if it has no works, is dead.”

What he was saying is a lot like our message – it’s not enough to just believe, you also have to live your beliefs.

This is what stewardship is. It is living out your values, your convictions, your faith.

Today we launch our annual stewardship campaign, our pledge drive. If you have pledged in the past, our treasurer, Paul Bergmann, has likely already presented you with material for this year’s pledge. If he missed you, now’s your chance. Run, before he catches you!

No seriously, stewardship of course is about more than money. It is how we live into our faith, into this church. It is shoveling snow and dusting the corners. It is changing light bulbs and cleaning the carpet. It is in making coffee, and cooking for the homeless. It is collecting shoes and coats, and recycling your toner cartridges.

 It is seeking new avenues for service, and reshaping what we do to be ever more inclusive. It is about showing up when someone is in the hospital. And offering a ride to someone who can’t drive. It is about being present to the many needs around you. It is about showing up here, on a Sunday, which tells us that you care.

It also is about what it takes to keep this place running. And so it is about the money, too.

I am a huge believer in transparency when it comes to this. So I have some numbers to share with you which I hope help you be present to the needs. You will decide for yourselves what your right response will be. All of us are grateful for whatever each one brings.

The first thing I will start with is our annual budget. For this current year, which will end in June, we have budgeted to spend just over $116,000. We expect to bring in just over $118,000. Which is good. Right now we are three quarters of the way through the year and we are on track to hit both of those numbers.

Pledges – the amount of money you say you will contribute, either by check or by bank withdrawal – will amount to about 63 percent of the income.

Fundraisers, including our auction, will bring in another 10 percent.

Each year we use a percentage of our endowment, which stands at $216,671 currently, to help pay expenses. That will cover about another 10 percent of our income.

The rest, which you can see is maybe 15 to 20 percent of our budget, comes from the weekly plate, from non-pledge contributions, rent primarily from the Mindful Meditation group, proceeds from the Alice Ryder trust, and a healthy carryover from prior years.

As for expense, the biggest share of our budget goes to staff. You will pay me a total of $55,500, this year, which includes my salary, a portion designated for housing, plus travel and professional development. I receive health care through my spouse’s employer.

Salaries for our Office Administrator, Director of Religious Education, and musician total $26,600.

Altogether, salaries make up a little more than 70 to 72 percent of our expense.

Our mortgage, which stands at $124,000 right now, is another 7 percent of the budget. So once again, about 20 percent of what we expect to spend will go toward buildings and grounds, office supplies, and programming.

I am being broad here in these numbers because I do not want to drown you in data, but I do want you to know. There will be more detail at the annual meeting which is set now for June 9.

As for individual pledges, here’s a look at the overall picture, which might help you figure out where you are in this.

The average pledge this year – meaning the total amount pledged divided by the number of people pledging – was $1,700 annually.

The amount most often pledged was $1,200, or $100 a month, which is not too surprising because it’s an easy number to remember.

The median amount – meaning an equal number of people gave more as gave less, also was $1,200. Which is good. Because it means that we have a healthy number of people right in the middle who contribute most of what we will need for the year.

We do have a few individuals whose generosity builds that average amount. We are grateful for their gifts. But we are not overly reliant on one or two families or individuals such that the rest of us would be hard-pressed without them.

As you think about what you can contribute, you should pay attention to your own personal finances and what you need to live. I do not particularly like the Widow’s Mite parable from the Bible in which a poor woman gives up all she has.

But a common and fair recommendation is to consider 5 percent of your annual gross income.

As you can see, we do receive gifts in addition to pledges. We are grateful also for these. But pledging is valuable because it helps us budget. At the same time as we launch this campaign, we begin the budget process.

We come at this from both sides – from what you say you will contribute and what our committees and program say they will need. Additionally, if you choose to make an automatic deposit through your bank each month, or even once a year, our cash flow is better assured.

While we are talking numbers, I have a few more metrics to share with you.

One is that the savings from our solar panels amounted to an estimated $416 over four months last year, from September to December. The total is a little less than we were hoping because it took longer to get the panels hooked up than we anticipated. But we will continue to “catch up” as we move forward.

Another measurement is in people. Our average attendance on Sunday morning so far this year has been 42 adults and three children. That’s about even with the same period a year ago, at 42 adults and five children.

But I would point out that this year we have begun a new youth group, for those age 12 and up, with eight or nine youth every time we meet. For reasons known only to teens and preteens, these are people who we don’t often see on Sunday morning. But they are with us, nevertheless.

Our official membership stands at about 60 people. We have not pushed this number as hard this year, content to welcome our friends as much as our members. You do not have to be a member to pledge. I would encourage you to do so for all the reasons I just talked about.

But you might also consider membership because members are allowed to vote on matters of congregational concern. This year, I expect we will be talking about carpet replacement or other building improvements. If you have opinions on these things, you might consider signing our membership book and becoming a voting member.

I have one last request, in addition to this pledge drive, which I do not want to compete with stewardship yet is a vital function of what we do, so might as well talk about now. It is for a fund called the minister’s benevolence fund. This is an account that I can draw on for specific needs. Help for someone struggling to pay for heat, for example, or one-time moving costs. It is funded separately from the pledge drive and annual budget, and carried over year to year.

I have made use of this fund in the three years I have been here, and it is now drawn down to a few hundred dollars. In addition to your pledge, and if you have the means and inclination, I would welcome any contributions to this account.

Thank you, for your good works.