

San Lorenzo Community Church United Church of Christ

Sermon: To Grow a Dream

Preached by Rev. Annette J. Cook

Sunday, November 6, 2016

Hear now a reading from the letter to the Romans 12:3-8.

³For by the grace given me I say to every one of you: Do not think of yourself more highly than you ought, but rather think of yourself with sober judgment, in accordance with the faith God has distributed to each of you.

⁴For just as each of us has one body with many members, and these members do not all have the same function, ⁵so in Christ we, though many, form one body, and each member belongs to all the others.

⁶We have different gifts, according to the grace given to each of us. If your gift is prophesying, then prophesy in accordance with your faith; ⁷if it is serving, then serve; if it is teaching, then teach; ⁸if it is to encourage, then give encouragement; if it is giving, then give generously; if it is to lead, do it diligently; if it is to show mercy, do it cheerfully.

This ends the reading from the Letter to the Romans. Thanks be to God.

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Dreams are like a garden. They need a plan for care and development. They need regular attention. You have to be willing to do the dirty work – and gardening is indeed dirty work. You have to have patience. You have to learn how to deal with things that are totally out of your control. You have to clean up after yourself. If you don't do the work, well, you just don't eat. It's hard to do it alone; and so much lovelier when you can do it with others. It reminds you along the way to be thankful for all of God's creation – the soil, the worms, the seeds, the rain and the sun.

It is going to cost you time, energy and money – yes, dreams, like a garden, are going to cost you real money – something I am sure the gardeners among us can attest to.

And, most of all, it's all about the love. The rewards of dreams becoming reality, just like the rewards of growing a garden to harvest, cannot be measured in time, dollars or possessions. The measure of a dream made real is love.

We do it for love. Love is the reward. Love is all that matters. Maybe love is all that lasts after we are gone. Well, love and trees. It's good to plant trees. But the best reason to plant trees is for love – love of the earth, love of shade, love of oxygen, love of the beauty of the branches that are so amazing they invite you to come for a while and sit beneath their breezy sway. Yes, making the church of our dreams is a lot like gardening.

This is our third Sunday in our series of Dreams – I Dream of a Church. I think that whatever it is we want to DO in 2017 and whoever we want to BE in 2017 starts with our Dream for the Church.

As you have already expressed, our dream for the church has several variations on a theme for making a community impact; investing in children's and youth ministry; leveraging this glorious building and these beautiful grounds as part of our witness; creating and expanding opportunities for our personal spiritual connection with God and one another; engaging with one another in fellowship and service; and there is a larger dream for growing this church that we might be here for generations to come. A place of radical welcome. A place of justice and peace. A place of music and joy. A place where people encounter the Divine. A multi-ethnic, multi-racial, multi-generational place of hope and inspiration.

So, call me silly, but I think this is entirely doable. I think this is completely within our reach. Of course our dream needs a plan – a concrete, specific plan to get from point A to point B.

Now I have to admit that planning is not my forte. I am organized. But I am not plan-ful. I have to work really, really hard at planning. I have to force myself to sit down months in advance of a goal with a spreadsheet and a blank piece of paper – even better, I have to ask other people to join me in a brainstorming session to think through all of the things that need to happen in order to accomplish the goal. And then, together, we will start to rearrange the pieces into the appropriate sequence and put it in a calendar with deadlines and assignments.

At our October Church Council meeting we started doing some of this planning – we put events and special days on a calendar for 2017. We'll be doing more planning in the coming months. Dreams

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become reality because we have plans to make them a reality and because we rely upon the gifts of others to add their special something to enhance the whole.

Of course, once the plan is in place, once the wheels are rolling, we have to grow those dreams. We have to nourish them, water them, encourage them, feed them. We have to become gardeners for those dreams.

Being a gardener is when things get real. This is where you keep the dream alive. This is where the commitment to the dream shows up. You take on a role. You participate in the plan. It all comes back to you.

This week you received a letter from me that started with a thank you for all of the years of commitment to this church; a thank you for your history of giving generously with your pledges and contributions. We would not have made it through our 140-year history if it weren't for you and people like you making it happen.

My letter this week also included an Estimate of Giving Card. By prayerfully considering what financial support you will provide next year, you will be making our dreams become reality. If you didn't get a letter and a pledge card, there are extras. Please pick one up and plan to bring it back next week, for our liturgy of consecration of all of our gifts.

I don't want to gloss over this too quickly. This piece is important. Of all of the possibilities for raising money for the church, our annual pledge drive is the main way we build our budget. We prepare and mail you a letter; you stare at that pledge form for a couple of days and, after a prayer or two, you write down your name and information, and you write down the financial resources you will donate during the year. Then we add up all of those pledges and we have the makings of our budget.

I want to talk for a couple of minutes about the budget and finances for the church. There are two sides to every budget – the revenue and the expenses. It's the same for your household budget. You have a source of income and you have expenses. The church's budget for 2016 was just under \$120,000 and, if we are going to accomplish all of our dreams, we will need to grow that budget for 2017. Our budget covers everything – from worship to ministries to buildings to grounds.

Let's talk about the expenses for a minute.

1. How much of your household income do you spend on your house and yard, maintenance and utilities, property taxes and repairs? When I was in high school and even in college, I was told to plan my household budget so that 25% of my income would go to housing. 25%. Well, all sorts of things have changed since then and the San Francisco Chronicle recently reported that the average for the Bay Area is 40%. Yes, 40% of every dollar you earn most likely gets spent -- off the top -- for a safe and warm place to live. That's a lot.

2. How much of the church's annual budget do you think is spent on keeping the building safe and open and operating? . . . 64%

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Can you imagine having to work with a household budget where 64% of every dollar was spent on housing? That's what we do – and we don't have a mortgage, so, thankfully, there is no debt hanging over our heads and we don't pay rent. No, 64% is a result of the fixed costs to keep this place safe and open.

We have done everything possible over the course of many years to make this building as energy efficient, self-maintaining and safe as we can. We are constantly thinking of more ways to be even more energy efficient. It is simply not possible to reduce these costs any further. In fact, we can and should be spending more on the building and grounds – things like security and key systems, self-closing doors, handicap accessibility. There is opportunity here for a big investment into this amazing space. After all, 100% of our ministries and worship, 100% of our children's church and youth group, 100% of our faith studies and action committees use the church. So there is a great opportunity here.

3. Here is our 2016 Budget represented as a pie chart. You can see that the biggest piece of the pie is our building and grounds. All of the other five areas of ministry each have their own slice of the remaining budget expenses. Every year we try to rearrange these pieces to maximize our impact in the life of the church.

Since we cannot reduce the fixed costs, then we have to go to the other side of the budget – the income side – to find opportunity for our dreams. Where do you think our income comes from?

Well, let's think about it. It might surprise you to know that the National setting of the United Church of Christ does not provide any funding to the local church. You see, we are a "congregational" style of governance in the UCC. That means all of our decisions are made at the local level. It also means all of our income, fundraising and financial campaigns happen here at the local level.

One source of income are all of the renters and tenants. Out of a budget of \$120,000, how much do you think we earn from the different renters, tenants and groups that use the church each year? ... 37 %

We are very fortunate to have our long-term tenants – a community preschool, a Samoan congregation and the Steadfast Covenant congregation. Regular, reliable income that supports the work of this church.

In the last couple of years we have started a process to raise long-term rents on a regular basis, and that has helped. Still, if we want to increase the portion of our income that comes from renters and tenants, we will have to invest even more money into the building and grounds. So there's a bit of a tension here because we would have to spend money we don't have to raise money we very much need, right?

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4. So that leaves the remaining 63% of the income coming from . . . you. Yes, 63% of the annual financial resources come from your annual pledge, the fundraiser yard sale and dinners and concerts and the extra appeals we have during the year.

So when we think about the dreams of the church, our plans for those dreams and our role as gardeners for those dreams, I want you to think about how your financial contribution has a direct impact on growing this garden. Every additional dollar you contribute in 2017 goes to another dream coming true. Every additional dollar you contribution in 2017 brings us a little closer to this vision we have for the church. Every additional dollar you give this year is like sun and rain to nourish and grow this garden.

- If you give \$200 more than you did this year, you will cover the cost of curriculum for the dream of Children's Church every Sunday
- If you give \$400 more than you did this year, you will support a youth mission trip for our dream of expanded youth ministries
- If you give \$1,500 more, you will cover the cost of Dinner in the Yard to expand our dream for fellowship and service
- \$2,000 more covers the cost of a Minister-in-Training to join the staff and grow our dream for church growth and community impact
- \$5,000 more covers the cost of installing a new security system on the doors of the church and supporting the dream of using this place as a witness to our faith
- \$10,000 more covers the cost of creating a more flexible sanctuary with refinished walls, additional lines and pulleys and new lighting

I can continue –

- \$20,000 more covers the cost to re-do the walls in the Social Hall, replace the stage curtain and add new tables and chairs.
- \$40,000 more pays for a new roof on the back half of the building
- \$50,000 more pays for us to have a certified, licensed kitchen from which we can prepare and serve food to the public, including feeding the poor
- \$120,000 more covers the cost of making all entrances and hallways handicap accessible and thereby enable both an expanded community impact and also church growth

So if you have an extra \$120,000 this year, we have a dream and a ministry and way for your donation to become a witness for generations to come. – which is also to say that, if you haven't already done so, I want to encourage you to think about leaving a bequest to the church in your will for a legacy beyond your years.

Still, it is always about the love. Even Paul, one of the key disciples in building the early church, wrote to the church in Rome:

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I dream of a church where we celebrate all of our gifts; where we recognize with gratitude the time, effort and contributions of the giver and praise to the One who first gave us the gift of love. I dream of a church where each of us become gardeners for this dream of love. It's all about the love. It will always be about the love.

Amen.