

Poised for Greatness Campaign

*(Paying down the Church Mortgage—Sunday, March 1, 2009)
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In thinking about leading today's discussion, I was really at a loss for how to get started. I had a lot of thoughts and ideas in my mind, but really didn't have a clear picture of how to bring the thoughts together and how to best share them with you.

I have always thought that if I am going to stand up and talk in front of people that first of all, I better have something to say, and secondly, whatever I was talking about had better be something I was interested in, believed in, and was something that was authentic to me. And there was my dilemma...how do I stand in front of the church and talk about giving and paying off debt when I myself don't tithe my 10% every month due to debt of my own? I give a lot of my time, and I share my "talents", but I don't tithe 10% every month and it has felt like my dirty little secret for a long time now. Perhaps I am not alone, though. Today is going to be about being real and being honest...but it is also going to be about setting a goal, making a plan, and attacking the plan with courage, enthusiasm and faith.

In preparing for today, I started looking through a file of magazine clippings, articles from different sources, and hand written notes of thoughts and ideas that I have gathered over the years which I thought might come in handy sometime in preparing a speech or presentation. In looking over the assortment of notes and thoughts, I found the missing piece I was looking for. After reading Randy Pausch's book "The Last Lecture", I went online and searched for quotes from the book. I didn't know why I was searching for the quotes or how I would use them at the time...I just knew that this guy had some incredibly powerful things to say and he expressed them in such simple ways that they would probably prove helpful at some point. I was reading over the quotes and found the direction I needed for today's discussion. The quote was this: "Do not tell people how to live their lives. Just tell them stories. And they will figure out how those stories apply to them." So, as we talk today, I'm going to share some personal stories with you and some of my own

experiences...experiences which have sometimes held me back and sometimes have made me stronger. Reading that quote gave me the courage I needed to be able to stand here today and not feel like a total hypocrite.

This morning, we are going to be talking about debt, the church mortgage and giving. We are going to be talking about some different ways to think about the building mortgage and how it is affecting our church, our outreach and our ministry. We are going to talk about some of the reasons why we need to be thinking about this and why we are putting a plan together to address it.

This church needs to be in a position we have come to think of as being “Poised for Greatness”. Think about that for a minute...*poised for greatness*. What I mean is this...doing what we need to do as a church to position ourselves to be able to do great things. In 2008, this church provided \$8,868.32 in the form of assistance for KUB, utilities, rent, and prescriptions just to name a few. We gave out 108 food baskets. Imagine the possibilities by working to position ourselves to be able to give unlimited amounts of food baskets to those in need. To have an overflowing Deacon’s Pantry. To be able to assist those with financial need. Positioning ourselves to be able to reach out to the community and share the love and warmth of this church through programs and events. Positioning ourselves to embrace the power of YES...the power to say “Yes, we can assist with a food basket” or “Yes, we can assist with your electric bill” or “Yes, we have a place where you can stay and feel safe”. To remove ourselves from the position of having to answer requests for help with uncertain answers such as “Well....we would like to...but we need to check the finances...we’ll see what we can do...we can’t make any promises....we’re already overextended this month...” To be able to put God first and the people that need this church and our assistance, love, and support next.

So how do we do this? We start making changes. At one time in my life, I had a great deal of debt. I had so much debt that my monthly salary at UT did not cover my outgoing expenses and payments each month. This meant a second job. Due to

Sharon's company closing, she had already taken a second job as a newspaper carrier in addition to her new, but lower paying job. The upside to the paper route was extra income and hours that didn't interfere with a regular 8-5 job. So, I too took on a paper route. If you have not had a paper route for many years, or are unfamiliar with the delivery of the News-Sentinel today, let me give you an idea of how it works. The job is seven days a week, 365 days a year. You get up at 3:00 am and drive to the distribution center. Depending on the number of deliveries on your route, you pick up anywhere from 30-100 or more bundles of newspapers. You load them in your car and drive the start of your route. The route I had was 60 miles long in East Knoxville and had around 250 deliveries. I usually finished around 5:30 or 5:45 am each morning and would drive home, go back to bed for an hour and then get up and get dressed for work at UT from 8-5. Something you need to know about me is that I need my sleep. I am not a morning person and much less of a middle-of-the-night person. There were times I fell asleep driving to pick up the papers and many times I fell asleep driving home after the last delivery. To say that God was watching over me when I was on the road at those times would be an understatement! I was out in the country in the dark of the night and I am a chicken. Many times I would have to stop and move bundles of papers from the back seat or the back of the truck into the passenger seat and I was scared to death. If you spend enough time on dark country roads at 3 and 4 in the morning, you see some interesting things. To say the least, it was not a pleasant job for me. I hated it...hated it...hated it. But I had to do it. I had to meet my expenses every month and pay my bills. One morning, while driving on my route, I fell apart emotionally. I was at the point where things didn't seem to be changing, the debt was all I could think about and was totally consuming. It felt as if things were never going to change. I realized that how I was feeling at that moment had to be exactly how people feel when they make the terrible decision to take their own life. I never considered actually committing suicide, but I realized how it felt to be at that point. I'll never forget pulling off to the side of the road that morning and sobbing in my car. But, slowly, things did change. Eventually, I was able to pay down my debt to a much more manageable level and was able to quit the paper route. One small

paycheck at a time meant one small extra payment at a time which eventually led to more financial freedom from debt. I still have debt today and am not proud of that. It still worries me...but I am attacking it one debt at a time and I will never be in the horrible position I was in before.

Where I am today personally is very similar to where I see this church right now....we are doing ok...we meet our expenses each year...we give out food baskets...we assist those in need...but we are limited in what we are able to do. We are surviving, but the building debt keeps us from thoroughly thriving. In order to thrive, we have got to lift the burden of debt from the shoulders of the church. Dave Ramsey can always be heard on his radio show saying “The borrower is slave to the lender” and that couldn’t be more true. Every penny that comes in the door has to first be spent on the mortgage and expenses. Imagine the possibilities and the potential for this church to be poised for greatness if we did not have the burden of debt on this building. Will there still be expenses associated with being in this building or any other building? Yes...but without the debt of the building itself, we are more free to maintain the property, continue to build the community of MCC, and have a more impactful outreach on our community.

I realize that I may have already lost some of you to doubt, worry and fear. You may be thinking to yourself right now “How in the world can we do this now? Doesn’t she know what kind of shape the economy is in right now? Doesn’t she know people in this congregation and community are losing their jobs?” Yes...I have had those thoughts and questions myself, but as Ray N. stated in a recent sermon...you eat an elephant one bite at a time. Change can happen and change will happen...one small step at a time.

In the February 2008 edition of Good Housekeeping magazine (yes...I read Good Housekeeping...so now you know I’ve got some nerd in me) The Editor’s letter said this and I think it relates so well to how we plan to attack paying off the mortgage: “Setting out to make huge, immediate changes often results—if you’re anything like

me—in huge, immediate failure. The Japanese have a wonderful concept called *kaizen*, and it is the exact opposite: Kaizen is making the smallest imaginable change—a change so simple that it may even seem laughable. A change so easy that you have zero chance of failure. A change so small, it can't help but stick.”

So, let's talk about some of the ways we can make small changes together and how we can make this a successful campaign towards being poised for greatness...

Each month, the church mortgage payment is \$1,441.93. We currently pay \$822.75 towards interest and \$619.18 towards principal. Our interest rate is 6% for three years and our interest rate re-sets in 2011 and will be 1% above New York prime as posted in the Wall Street Journal on August 17, 2011. When the balloon payment is due in 2014, we will either have to pay the entire balloon payment on that date or refinance the mortgage again. We currently pay a small amount of extra principle each month provided we have not assisted an unusual amount of people in need or have not had to make a major repair to the building or anything along those lines. But, we need a more solid plan in place. A plan which will allow us to consistently take those small bites of the elephant. The key to accomplishing this goal has got to be consistency and dedication.

We have been talking about change so far from a theoretical standpoint, but let's talk about it now from a tangible stand point. If there's one thing we all know about this church...it would undoubtedly be that we are an inclusive church. The finance committee has worked very hard to build an inclusive campaign meaning a campaign that makes it possible for everyone to be able to participate. Beginning soon, there will be a large glass container in the building which will be decorated by the children and young adults. We are challenging you to collect your spare change to drop in the container every Sunday. If you have something similar at your house, you already know how quickly the change can add up. During Rev. Elder Arlene Ackerman's recent visit, she talked about this very thing and how she and her family will be paying their way to the MCC general conference this year by saving

their spare change. I have a small jar at home that usually adds up to at least \$60.00 when it is full. Heck, I've paid for a whole meal in the McDonald's drive-thru before with change from my ashtray! You will have two options for donating your change...you may drop your spare change in the glass jar on your way in or out of church, or, we will have a basket for change which will be passed through the rows on each side of the church during the offering time. Every cent counts and every cent adds up. So, please join us in throwing your spare change in the glass jar and help us put a lid on debt.

The second part of this campaign deals with daily, weekly or monthly gifts. As you know, the more principle you pay each month on a car loan, mortgage, credit card or personal loan, the faster the balance comes down and can be paid off. In addition to the glass jar for spare change, you will soon find color coded envelopes at the front of the church which will cover a day's worth of principle...a week's worth of principle and a month's worth of principle. We are challenging you to pledge to give one day, a week, or even a month's worth of principle. One day's worth of principle is \$29.00. One week's worth of principle is \$203.00 and one month's worth of principle is \$870.00. And...just in case anyone wins the lottery...one year's worth of principle is \$10,585.00. A few members of the finance committee have already made extra principle payments for the entire months of January and February...so they are leading us into this campaign full steam ahead and the ball is already rolling. I challenge you to consider pledging at least one day's worth per month in addition to your regular tithe, but I also challenge you to consider making a pledge for more than just one day per month. One day's worth of principle at \$29.00 is very do-able. I guarantee you I can go through my check register and find purchases at gas stations, restaurants, and more that would easily total more than \$29.00 per month that were not essential purchases. Donations for a day, a week, a month or even more can be made as an individual, as a group, or as a team of people. If you are in a small group, challenge your group to work together to take an entire month or more. It may even be that we receive duplicate donations for a certain day, week or month and that is perfectly ok because in the end...it is all going towards the

principle note on the building. If you have a credit card that offers you rewards or points and you would like to use that credit card for a month's worth of principle, we will make that option available to you as well. I'm not encouraging misuse of credit cards, but if you have a card that you use for rewards, please think about making an entire month's worth donation. As another member of the committee said to me recently...we create our tomorrows by what we dream today. Dream small...get small. Dream big....get....well...just look at what we accomplished at the Bijou Theatre this year. One thing I can tell you about this church is that we are a generous church. The numbers in the bulletin each week do not tell the whole story of this congregation. When faced with a challenge or a need...the people of this church always come through without fail.

Lastly, I want you to know that the finance committee is also researching and studying ways to assist everyone in this church with the education and tools to address personal debt and financial planning. We have researched Dave Ramsey's program which provides a plan to pay off debt and build a secure financial future. We are researching Suze Orman's financial tools. We have not chosen an education program yet, but when we do, I guarantee you I will be a part of the classes as well as I continue to work towards becoming debt free myself. Let me assure you that the road ahead of us will be long and challenging...but with the amount of love, support and encouragement this congregation has to offer and shows on a daily basis, we can do it and we can do it together. We can change the church's financial future as well as our personal financial futures.

MCC Knoxville celebrated our 30th anniversary last year. The people who started this congregation have seen many challenges, changes and growth over the years. Because they remained faithful to the ideals of the need for this church...it is a place of safety, worship, community, and personal growth for us today. You and I are benefiting from the people before us who had the foresight to provide a place where we can gather, worship, and be reassured that we are ok and that God loves us all just as he made us. We must continue to pay it forward to future generations of the

LGBT and straight communities of Knoxville and beyond, and continue to improve upon what is already in place to ensure the future of this church for those that will need her in generations to come.

One of my favorite Jason and deMarco songs is “Be the Light”. The song says “We’re in a day, we’re in a time, we’re in a world that’s lost its mind. Where is our soul? Where is our heart? We each need to pray to find a way, there is a way out of the dark.” “Be the light, be the light...let the flame that burns inside of you change somebody’s life. Be the light...be the light...You may be the only candle in the night...but you be the light.” I have seen this church be the light for so many. It was the light for me in the midst of my darkness as I came with questions, doubts, and fears about being gay. I cautiously and fearfully entered the doors at a time when I was questioning God’s love for me and this church lit the path for me. I have seen this church be the light for women and men coming out of straight marriages...shunned by their friends, families, and former churches. I have seen this church be the light for young gay people who have been exiled by their families. I have seen this church be the light for people hurting from broken relationships. I have seen this church be the light for gay parents...giving them the courage to face the criticisms and judgments of the straight community. I have seen this church be the light for many in need. I have seen this church be the light to those who thought they would never be able to stand in front of a crowd and sing, or read poetry, or perform again. I have seen this church be the light for those who never wanted to darken the doors of a church again due the chastising and negative images and stories they were told in other churches. This church is not in the dark...but is not shining as brightly as it possibly can. Debt brings darkness...but there is a way out of the dark...and it depends on each and every one of us. Will you join me in assuring that this church remains strong, continues to grow, and thrives for those who need her now and in the future? Will you join me positioning this church for greatness? Will you join me in being the light for those who need this church today, tomorrow, and for generations to come?

In President Barack Obama’s inaugural speech, he said the following... “We remain a young nation, but in the words of Scripture, the time has come to set aside childish things. The time has come to reaffirm our enduring spirit; to choose our better history; to carry forward that precious gift, that noble idea, passed on from generation to generation; the God-given promise that all are equal, all are free, and all deserve a chance to pursue their full measure of happiness. In reaffirming the greatness of our nation, we understand that greatness is never a given. It must be earned. Our journey has never been one of shortcuts or settling for less.”

I would like to take the liberty to apply those words to the challenge ahead of us. “We remain a young church, but in the best interest of this church’s future, the time has come to become a debt-free church. The time has come to reaffirm our enduring spirit; to choose our better history, to carry forward the precious gift of the founders of this church before us, that noble idea, passed on from congregation to congregation; the God-given promise that all are equal, all are free, all are loved by God just as they are, and all deserve a chance to pursue their full measure of happiness. In taking on this challenge to pay off the church mortgage, we understand that being poised for greatness is not a given. It must be a goal that we set, attack, and achieve together. Our journey has never been one of shortcuts, maintaining status quo, or settling for less. It must be one that we take together as we position ourselves for greatness and light the path to spiritual and personal freedom for the many who will follow in our footsteps for years to come.

--Be the Light Video--

I encourage you to kindle the flame of determination within yourself to attack this goal with us. Let the love for this church and the flame that burns inside of you change somebody’s life and change the future of this church. Let’s work together to be Poised for Greatness.