

Rev. Betsy Mead Tabor
UU Fellowship of the Eastern Slopes
March 8, 2020 “Kick-Off Sunday”

Feel the energy of “money on the move.”

What Goes Around Comes Around

Money goes around and around the planet. Like the Gulf Stream, it touches every shore. Now it moves rapidly. Now it eddies and concentrates in one spot. Sometimes it stops altogether and doesn't move for years. In its circling around, money moves through and between systems. It's that movement that makes them run – countries, corporations and small businesses, stores and restaurants, hospitals, schools, museums. Money moves through our families, too, and of course it flows in and out of communities like ours.

While some money sits for years in Swiss banks or under the mattress, cash that's in constant use has a relatively short lifespan. Did you know that \$100 bills last some 15 years before they're retired and \$20s have a relatively healthy lifespan of 7.7 years? \$1s and \$5s last only five or six years.¹

Cash tends to circulate in a relatively small area. In a two-week study about 15 years ago, many dollar bills remained in the state where they started. Only about 7% traveled more than 500 miles away.²

Curiously, Googling these cash facts sends you to fundraising appeals for NPR and the Guardian. In a timely footnote, in this day of the virus, it also turns up disease research. Studies of how money moves help us understand patterns of how people travel and carry diseases to new places. Seeing how quickly a disease moves helps predict how long it will take to spread to other regions. This information is, of course, dated in today's world when you can carry little cash and tap your watch to buy a cup of coffee.

Here at UUFES, money tends to stay close to home. While our monthly Special Collection is a way to make a difference outside our faith community's circle, every October we devote it to the Minister's Discretionary Fund, which exists to help people in need. Cash and checks in the basket that Sunday comes out of your bank accounts. Paul deposits it in the Discretionary Fund account, and your banks register the withdrawal. The money then stops moving until a need arises.

A local neighbor sends me an email. Hard times have hit, and the family struggles to pay bills, buy food and gas, clothes for the children. The Discretionary Account funds a gift card, and the dollars you put in the basket that day circulate around our community – Hannafords, gas stations. The neighbor's limited cash now goes further, and one fine day in April, the neighbor visits

¹ <https://www.forbes.com/sites/niallmccarthy/2014/09/12/how-many-years-do-us-banknotes-stay-in-circulation-infographic/#6809d5bfcf54>

² www.theguardian.com/science/2006/jan/26/highereducation.education

UUsed, our amazing thrift shop downstairs. That shopping spree, which helps so very much (the prices can't be beat), also puts cash in the till for UUFES. What goes around comes around.

Do you have any idea how big a fundraiser UUsed is? When Bobbi first explained it to me, she said that UUsed is like recycling. The same items get sold over and over again as people buy things they need, then bring them back to be sold again to someone else. An excellent business proposition! Last year, the sales of clothes and bedding, toys and appliances, books and jewelry and everyday household items brought in \$14,000 (over \$15,000 the year before). That's about 10% of our operating budget!

Our thrift shop is possible only through the hundreds of hours that UUFES friends and members volunteer by staffing and merchandising and organizing all year long. Who here has worked at UUsed? Who has bought something there? Who has donated goods? [Nearly every hand went up!] Thank you.

Meanwhile, Paul deposits into the UUFES checking account the cash from what the neighbor buys that day. Staff salaries come out of that checking account. This time those dollars turn up in Shana's wallet and buy her a cup of tea before she comes here Monday night to work with the fiddlers' group. It's cold out, and the fiddlers contribute a few dollars for heat and lights. The next morning, Paul deposits them into the checking account where they go to pay for the new thermostats that will help keep our fuel bills in line.³

And so it goes. Money moving through the system, close to home, making good things possible.

Money coming in can have a pleasing energy. People count on social security checks, paychecks and, for some folks, pensions, bonuses, maybe raises. Big life events can increase the flow – we sell a home, perhaps downsize, we receive an inheritance (a mixed blessing). Sometimes the stock market provides a windfall.

Money going out can reflect troubles – not having enough, not spending it wisely, or bad luck – suffering stock market losses, unexpected misfortunes and repairs. Money going out can also have a wonderful energy, especially when we use it for the good – when we give it to those in need; spend it on initiatives that promote our values; fund causes close to our hearts.

Some money doesn't move, and the flow stops – this might reflect a hardship when we're running low or running without. Other times it reflects our choice and intention to save it. "Stopped" money can get parked in a bank account or a CD. It might buy stocks or bonds, it might wait for retirement or a goal to be achieved. Savings give us a feeling of security.

Money that stops moving can also reflect an inertness, a stuckness. People can resist parting with money that's been "put away," as if it has become attached to us. "What are you going to do with your one wild and precious life?" asked Mary Oliver. What are *you* going to do with your nest egg? We give it away sooner or later.

³ Correction from Carol Smith: "Those thermostats were donated!" You get the idea....

Last week's Sunday *Times* ran a story about Apple founder Steve Job's wife Laurene Powell Jobs. A story of extreme wealth, it's true. I was struck by what she said about keeping it in the family, which many people are tempted to do. "It's not right," she said, "for individuals to accumulate a massive amount of wealth... There's nothing fair about that."⁴ We might also ask about the fairness of those who have more than they need to keep it. To live deeply and connect, we have to share something of ourselves.

Jobs wants her wealth making a difference out in the world. She's committed to helping make good things happen – her primary interests include education and the environment. "I'm not interested in legacy wealth buildings, and my children know that," she added. "...If I live long enough, it ends with me."

Here at UUFES, we keep track of money's flow. It's managed carefully. Happily, the good people of this fellowship pledge reliably every year. Funds flow in with regularity. Because of your generosity, UUFES has reserves to pay for big maintenance projects – a new roof, a furnace. Finance committees have prudently built up an endowment fund and savings that help ends meet.

This time of year, the call that goes out for pledges and gifts results in financial support that will refill the coffers over the coming year. Thank you for this support. As people have come and gone from this place, it's remarkable how predictably *stable* pledges and contributions have been. They come in at just over \$100,000 year after year. \$100,000 in 2014. \$101 the next year, then \$106 for two years, then \$104, last year \$108. This year's budget is \$103 in pledges plus \$6,000 in contributions.

In addition to these financial contributions, let's remember that you give to UUFES in many ways. When you visit Phyllis at Mountain View, you give to this community. When you make a dish for coffee hour or bake for the Cookie Walk, when you dig up perennials for the Plant Sale or decorate for UUFES SPOOKUS, when you bring in hats and gloves for local schoolchildren and people without homes, you strengthen this community. When you commit to participate in one of these circles on the wall (UUFES groups and committees), you give to UUFES. When you make music Sunday morning, you give so very much. Thank you for all the ways you give.

Running UUFES costs around \$140,000 a year. Fundraising has made up the difference between that and pledges: the prosperous thrift shop and fundraisers like the Cookie Walk, the Plant Sale, Farmers' Market coffee and book cart sales, and bricks for the garden walkway.

This is a story of stability. Our financial energetic, if you will, has a steady, measured feel to it. Similar amounts in and similar amounts out. And yet, as people of conscience... we have high aspirations. Aspirations always to do more. To make a difference in the world. To dream big. Imagine what a surge in contributions could do! Imagine the energy that *more flow*, in and out, could create! There's nothing like the energy money takes on when we do meaningful things with it.

⁴ David Gelles, "Putting Her Own Dent in the Universe," *NYTimes*, 1 March 2020.

What does dreaming big look like at UUFES? Children and youth thriving here, crowding into this space during the Time for All Ages? Offering the OWL program to our kids and open to the community, too? (OWL, short for “Our Whole Lives,” is a curriculum of comprehensive, lifespan sexuality education.) Does dreaming big look like more Community Evenings that bring people in our doors? Or hiring someone to coordinate them! What if we could fund everyone’s registration and travel expenses so that anyone who wants to could go to General Assembly? What if we had a marketing person on staff to spread the UU word throughout the valley? Good things start with dreaming big.

Imagine the energy of our steady stream of pledges growing into a big wide river. An increase of as little as \$15,000 could fund some of these initiatives – that translates into an increase of \$224 for each of our 67 pledging units.

Remember that, when we pledge, we are giving to something that tugs on the conscience, something that reflects our values. Three years ago I pledged 4% of my UUFES salary. That amount has grown to between 4-5 % , \$2,100 last year, a little more than the average pledge. I like the idea of a pledge that tugs at the conscience.

This year’s pledge drive theme, “Draw the Circle Wide,” came out of a service about widening our circle of awareness right here in Carroll County. Seeing who lives here and finding out how they are doing. Drawing our circle wider takes energy. Seeing “others” as neighbors takes energy. Growing a steady stream into a teeming river takes energy.

As members of UUFES fill out pledge cards and as friends write checks of appreciation, feel the energy of “money on the move.” Consider that energy when you express your ongoing commitment to our beautiful, lofty principles and you give to this spiritual home. And let us also consider the energy of thriving – of giving and receiving with pleasure and conviction, even excitement, as we turn what *everyone* has to give – time, talent and treasure –into widening our loving reach.

May it be so.