Homily for Proper 24, 2025 (Year C) – Rev. Jason Lavann

Quote: "It is better to limp along the way than to walk briskly off the way"

These words come from St. Augustine of Hippo, a pillar in the tradition of our faith. On their surface, they speak of the wisdom of it being better to go slowly and stumble into the direction of life, than it is to race in a different direction.

But there is wonderful wisdom in those words that maybe even Augustine did not intend. And that is the wisdom of recognizing that oftentimes a walk of faith is a fragile limp. We see that in our first reading today, with the image of God wrestling with Jacob and Jacob being left to limp through life. We get a glimpse of wisdom in Jacob found throughout Scripture and our Tradition, that God prefers to work within the most fragile of steps, even our limping, in order to foster deep and wonderful faithfulness.

I think back to Abraham, Jacob's ancestor and ours…fragile in years and barrenness, and yet that is precisely where God began the gift of Covenant. I think of Jacob, who spent an entire night literally wrestling with God, and was left with a fragile limp that pointed to a profound blessing, through which Jacob was able to limp further and further into faithfulness. I even think of our patron Saint Luke, whose feast we celebrate today, whom tradition holds was a physician, and as a physician would spend holy time fostering wellness in the fragility of life for people who were not well. And I think of Mary, whose song known to us as the Magnificat in St. Luke's Gospel is the theme of our Financial Stewardship drive this year. It's a song where Mary Tells out Her Soul, singing of God's generous gift of becoming one of us in Jesus, and all the turning inside out and upside down of the world that gift would lead to. And it was a song sung out of a place of profound fragility. Mary was a young, unwed middle eastern teenager with no standing or value in society. This was a place of profound fragility, and yet it is precisely what we who practice following the way of Jesus celebrate as the most profound act of divine faithfulness.

It was all fostered out of fragility.

I have been your priest for nearly nine years now, and every year has been fragile. When I started, there were about 30 active members, and even with diocesan aid and daycare rent, we were still planning on dipping into savings, which were right around $100,000 at the time, to make ends meet.

And over the past nine years we have limped in fragility, but we have also seen beautiful faithfulness being fostered by God in the midst of that fragility.

We started with an average Sunday attendance of around 30 and are now regularly in the 60's. We have increased our savings from right around $100,000 to $229,000 thanks to prudent financial management and people who have left gifts to the parish because they knew we were fragile and wanted to see God continue to foster faithfulness through us. We have also been consistently running small surpluses at the end of the year, all the while maintaining our facilities with regular upkeep that will prevent us from larger, deferred maintenance costs down the road. And we invested in a new organ and solar power for increased sustainability in the future.

We are a community that opens its hearts to the most fragile and vulnerable through our support of students in need right here in our community at Malaika and St. Joe's schools, and those who

live with the fragility of hunger through our Giving Garden. We open our space to people living through the fragility of recovery, who meet here weekly for AA and Al Anon.

We offer ongoing formation for all ages because we recognize the fragility of our faith and its constant need to grow and develop. We create spaces of trust for people to come and connect, even vulnerably, whether that is pastoral care with me; Anointings at the end of Church; or connection with each other at Women' s Wellness events, Men's Coffee and Conversation, Taize and Morning Prayer gatherings, Friday Night Fires, and Coffee Hours.

And we are instruments of God fostering loads of joy and fun through many of those same events as well as our Halloween Celebration, Pet Blessing, and Santa at St. Luke's event.

And it's all fostered by God out of fragility.

And that brings us to this upcoming year, and to Dave in a few moments. This year in particular, we are facing a real fragility in terms of finances. Due to another proposed decrease in financial aid from the diocese, four funerals this year, and a few transfers, we are looking at a loss of around $20,000 in revenue for next year. This is incredibly significant for a parish our size with such a lean budget. And, it is incredibly significant for me as the full-time priest here, who is the biggest part of the budget.

I am so grateful that our Vestry is already engaging with this fragility in prayerful and honest ways, but we want to, and need to share it with you too, as you prayerfully consider what you are able and willing to give financially to St. Luke's in 2026.

In addition to a letter and pledge card that will go out this week, the Stewardship Team (and I want to thank Joyce Britt, Amy Cook, and Dave Bernstein for being on that with me), will be sending out a FAQ document, as well as a funnel chart that breaks down the pledges without giving away any personal information. This chart also shows our financial fragility in the fact that there are a few large pledges that if they went away, our financial landscape would dramatically change.

In full transparency, I do want you to know that the second highest pledge to St. Luke's comes from me and Kristy. And I only say this because I cannot in good conscience ask you to give if I am not deeply invested, especially as I am the biggest piece of the budget. And I am deeply invested, because this community has not only embraced me and Kristy in our fragility, but is one of the circles where we find the most meaningful life on our journeys. It is a gift to give to this fragile, faithful community!

So, if you are a regular giver, thank you for your sustained support! If you are able and willing to increase your giving, I invite you to prayerfully consider doing so. If you are not a regular giver but are willing and able to become one, I invite you to prayerfully consider becoming a regular giver. And if you are not able to give financially, thank you for giving the even greater gift of yourselves to this fragile and faithful community.

As Augustine notes, we may be fragile and limping, but we are limping along the right way. And as the story of Scripture and our story here so beautifully proclaims, that's more than enough for God, who loves and longs to continue to foster all sorts of faithfulness through our fragility. Amen.

Good Morning!

It is always such a joy for me to see so many of you here every Sunday – all of the parishioners who are here regularly, especially all of the children, as well as the new faces that I haven't yet had the pleasure to meet yet. And, if you're visiting for the first time today, please accept my apologies as we begin our annual Stewardship Campaign – we actually don't like talking about money, and we only do it once a year! But whether you're here for the first time today, or if you've been a faithful member for many decades, we want you to know 3 things:

First, you are welcome here, and we are glad you are here! Whether or not you are able to contribute financially, your presence alone is a gift! We hope that you find spiritual nourishment here in our community of St. Luke's.

Second, our leadership is committed to being good stewards of your financial gifts. We are continually looking for ways to improve our operations, lower costs, and keep St. Luke's sustainable for years to come.

Third, our leadership is committed to being open and transparent with our finances, while maintaining confidentiality of individual gifts. We want you to know how we manage and spend your financial gifts.

It is also important to understand that most parishes our size do not have a full-time priest. Let that sink in for a minute. Most parishes our size don't have a full-time priest. They either share their priest with another parish, or they have a less-than full-time priest. For example, before he retired recently, the priest at the Cathedral in downtown Milwaukee was only paid at 80%. The priest in Janesville also serves the church in Beloit. Many small parishes get by with only supply priests for Sunday services. If we did not have financial assistance from the Diocese, we could not afford a full-time priest at St. Luke's.

OK, with those basic understandings out of the way, let's dig in. Let's talk about our expenses – where our money goes. For 2025, our budgeted expenses were estimated to be about $197,000. Our largest expense (as well as our greatest asset) is our one full-time employee, Fr. Jason. His salary, pension contribution, and disability insurance account for about $90,000, or 46% of our annual expenses. Keep in mind, we have no other paid staff, other than our part-time organist, Marilyn. Also keep in mind that because Jason's wife, Kristy, receives health insurance from her employer, St. Luke's does not pay for Fr. Jason's health insurance. Health insurance premiums for an employee and spouse through the Diocesan heath plan would cost St. Luke's an additional $30,000 per year!

Our second largest expense is our Diocesan Assessment, which was set at $24,677 for 2025. This assessment is determined annually by the Diocese according to a formula based on each parish's revenue over the preceding two years.

The third largest expense, Utilities (gas, electric, water/sewer) for the church building and rectory were estimated to be $17,500, even with our new solar panels providing virtually all of the church's electrical needs.

Our organist's stipend ($12,300) and building insurance ($12,000) round out our largest expenses. Together, they account for 80% of our operating expenses. The remaining 20% of

our expenses include supplies, repairs, cleaning, property tax on the portion of the building rented out to the day care, and other miscellaneous items.

Now, let's talk about where our money comes from. We have three primary sources of income:

(1) Pledges, which for 2025 totaled just under $87,000 from 32 pledgers, down from $98,000 in 2024 from 42 pledgers;

(2) Rental income from Nestling House Day Care, which is $33,600 annually; and

(3) Diocesan Assistance, which is $25,000 in 2025, but will be reduced again in 2026.

These three sources supply 73% of our income. We also receive lesser amounts from non-pledged giving by regular members ($30,000), open offerings from visitors ($4,000), and a fixed percentage of the assets of our Endowment Fund, which in 2025 is just over $9,000.

For the past five years that I've been treasurer, we have managed to have balanced budgets – that is, we've taken in at least as much money as we've spent. However, as we begin to budget for 2026, we are facing even greater challenges than we have in the past. First, our Diocesan Aid, which has been helping to sustain us for the past nine years, will again be reduced – from $25,000 this year to $22,000 next year. Second, in 2025 we have lost – through death or transfer – several members who have historically been very generous financial supporters. Because of these and other reasons, we foresee a potential $20,000 shortfall in 2026.

This DOESN'T mean that we're in immediate financial trouble! We will go into 2026 with adequate cash reserves in interest-bearing accounts to meet our obligations in the short term. However, it DOES mean that we must be aware that our finances are fragile, and that we must continue to look for ways to ensure our long-term viability.

Think of your own family budget. Money comes in from salaries, wages, or investments; money goes out to pay bills. If there isn't enough money coming in to pay your bills, you either have to cut your spending, or raise more money. Here at St. Luke's, we've done a very good job of cutting spending. We have no paid staff other than Fr. Jason and Marilyn. We've found new vendors for several services such as banking and internet service. We've installed solar panels to nearly eliminate our electric bill at church. In short, we've squeezed the turnip to the point where there's very little juice left.

I'm now going to share some information on pledges that we haven't directly shared in the past, to shed even more light on our situation. At the beginning of 2025, we had 32 family units make a pledge – ten fewer than in 2024. Those 32 pledges totaled $86,845. This means our average (mean) pledge amount is $2,714. However, this is a bit misleading. The median pledge amount (half give this amount or less, and half give more than this amount), is $1,800, or $150 per month. We have a few family units that give significantly more than the median, which brings up the overall average. You can imagine the effect that the loss of any of them would have on our budget – this is what we mean when we say our finances are fragile.

Even though we're a growing parish, we are still relatively small in numbers. If we had more overall members, and more pledging members, the financial burden would be spread more widely. In 2025, we've received offerings from 64 identified family units, some of which are

regular attendees who have not formally pledged, and some from visitors or occasional guests. But only 32 - half of the 64 family units we've received offerings from - actually made a pledge for 2025. It would be extremely helpful for our budgeting process if more parishioners, and those who consider St. Luke's their spiritual home, would make a pledge, regardless of the amount.

So, now you may be wondering, "How much should I pledge?" And we would tell you; that's between you and God. But we would also ask, what does St. Luke's mean to you? How much does it mean to you to be a member of this community of believers? How important is it to you to have a full-time priest like Fr. Jason here to shepherd us?

In can be tempting to think, "I'll just give what I gave this year, or what I have always given." This season, I'm asking you to please take some time to think and pray about your offering and how it relates to your household budget. Has your situation changed? Have you been fortunate to be blessed with higher income? Have your overall expenses decreased? Are you paying for subscriptions or services that you no longer need or use? If we had 50 pledgers who each increased their pledge by $7.69 per week, our projected $20,000 shortfall would disappear.

The Stewardship Committee recognizes that for some parishioners, giving more is not economically possible and maintaining their existing pledge is necessary. That is a gift, and we thank you. For others, your pledge to St. Luke's becomes one of many items competing for your discretionary spending. Again, please take some time to think and pray about what St. Luke's means to you.

Thank you for your continuing support of St. Luke's!

David Bernstein, Treasurer and Senior Warden