

"Let the Lower Lights Be Burning"

Psalm 107:23-32; Matthew 5:14-16

November 9, 2025

Woodbury United Methodist Church, Woodbury, Connecticut

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Today's sermon is unapologetically full of family memories. I share them for three purposes:

1. We, as a church, are a life-saving station.
2. We, as individuals, are essential to God's mission as we let our lights shine.
3. Our financial giving is one reflection of our commitment to this mission.

The first memory is the hymn we just sang. My mother used to play it on the piano now owned by her grandson, Adam. Hear again the lyrics:

*"Brightly beams our Father's mercy from His lighthouse evermore
But to us he gives the keeping of the lights along the shore.
Let the lower lights be burning! Send a gleam across the wave!
Some poor fainting, struggling seaman you may rescue, you may save."*

What does this mean? Mariners know. A lighthouse protects the entrance to a safe harbor, especially at night. But without shore lights, nighttime mariners can become disoriented as to where the shoreline is, and run aground.

God is our lighthouse. Psalm 27 begins *"The Lord is my light and my salvation: whom shall I fear?"* We are the shore lights. As a life-saving station, we are the shore lights that keep people from running aground on the shoals of life's trials and temptations.

The second memory is of summer worship in the Union Chapel in Ship Bottom, New Jersey and the inscription painted above the chancel from today's Psalm in the King James' Version:

*"They that go down to the sea in ships...
see the works of the Lord and his wonders in the deep."*

It's a big ocean out there, not always friendly, as we know from the recent ravages of Hurricane Melissa. When folks face challenges or get in trouble, we send out lifeboats to rescue them. Helping Hands, Transition Academy, Community Services Council of Woodbury with its Food Bank

and Energy Assistance Services are three local ministries, augmented by our robust commitment to missions and our service through Shared Ministry Apportionments: dollars given through the Conference as part of the larger church family we call “United Methodist.” These missions are lifeboats in stormy seas.

The third memory is of the beach cottage that our family owned for nearly a century in Ship Bottom, New Jersey. In the 1930’s, when my mother was a child, there was a U.S. Coast Guard Station behind the house. They regularly conducted rescue drills using a breeches buoy, literally a pair of pants hinged to a line in which stranded sailors would ride from their sinking ship to the safety of shore. My mother, then a young girl, delighted in being allowed to be one of the “sailors” being rescued in these drills and riding the breeches buoy.

So tying these together is the picture in today’s bulletin of the U.S. Life Saving Station in Wood End, Provincetown, Massachusetts. The station pictured in the vintage 1908 postcard is still there, now part of the Cape Cod National Seashore. They run rescue drills on Thursdays throughout the summer just like the ones my mother knew as a child. Why Thursdays? That’s when the U.S. Life Saving Service and its successor, the U.S. Coast Guard, ran them.

But what was the U.S. Life Saving Service and why did it exist?” The borough of “Ship Bottom” was so named because of the number of ship wrecks off the New Jersey coast in the 19th century. This phenomenon was not limited to New Jersey, but replicated up and down the Atlantic Coast as intra-coastal shipping increased with the growing U.S. economy, the lack of accurate underwater mapping and the shifting sands and coastlines.

To respond to the increasing loss of life, efforts began in the 1840’s to provide coastal rescue services, culminating in the formation of the U.S. Life Saving Service (USLSS) in 1878. Stations like the one pictured in your bulletin were built 13 miles apart along the coast, staffed by 8 man crews who were ready, at a moment’s notice, to push out into the sea, imperiling their own lives to perform a rescue. When the USLSS became part of the U.S. Coast Guard in 1915, the drills continued. So every Thursday at 10 a.m., regardless of weather, they performed the rescue drill using the breeches buoy my mother remembered as a child. In their time, a well-

trained crew could perform the drill in five minutes from the time the first distress call was received.

By the way, a breeches buoy was a last-ditch means to reach a sinking ship. A line was shot, harpoon style, from a cannon on the beach to the ship in distress. It could only rescue one person at a time. The better rescue method was surfboats, faster and able to rescue more at a time.

To prevent all this from being needed, the members of the USLSS kept constant vigil along the beach, 24 hours a day, seven days a week, to keep an eye out for vessels in danger of running aground. Night watchers carried powerful kerosene lamps to mark the shore for any passing vessel.

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What more need I say? The Church is a life-saving service! **We** are needed to complete the saving mission! **We, as individuals,** are called to respond to maintain and equip this life-saving station we call the Church. **We**, like the Life Saving Service, are called to keep watch, to keep our lamps lit along the shore where the stream of humankind passes. **We** are called to be ready to push out, at a moments notice, into storm-troubled waters so that *"Some poor fainting, struggling seaman you may rescue, you may save."*

So we as a church are a life-saving station and we as individuals are called to respond. Which brings me to the last point: our financial giving is one reflection of our commitment to this mission.

We often speak in the church of giving time, talent and treasure to support the work of Christ. While some do not have the capacity to give money, most do. Without it, the church closes and all the good we do in mission, whether at home or abroad, either disappears or will need to find a different station from which to launch out. Some here today with longer memories remember a time when that might have happened at this church, with fewer than 15 people in worship.

But the need of the church to receive our gifts is only part of the equation. The other part is the need of the giver to give. "Give 'til it hurts" is the old saying, but I don't think God asks that of us. I think God says

“Give ‘til it feels good.” When we consider all the good our giving does, we feel good both about the life-saving station we support and the ministry it offers.

John Wesley, the founder of Methodism, remarked that the hardest conversion was our pocketbooks. This does not mean we are miserly, it simply means that most of us are cautious about giving to the point that it jeopardizes our well-being. Rightly so, and no church or pastor should ask that of its people. In his sermon, *“The Use of Money,”* Wesley famously said we should “earn all you can, save all you can, give all you can.” It’s worth a read on-line, even with its 18th century English, some translated Latin quotes and a spoken delivery time of about 30 minutes!

With respect to his counsel to “give all you can,” Wesley actually cites a hierarchy of giving: to self, family, then church and community. Those who think that Christian stewardship is at the expense of our lives and families do not understand Methodist stewardship.

Nor do those who think what we have is wholly our own. In this, Wesley is clear: we are stewards, holding in trust all that we have, including our money. It is not my money. It belongs to God; and as I often say when dedicating the offering, we return to God this portion given to us in trust.

By now someone may be thinking, “Very well, pastor, but the burning question is ‘How much?’” In short, the goal is the Biblical tithe, 10% of our income given to the work of Christ through the church. Speaking of this with someone recently, they were taken aback by that benchmark. I responded by saying that is exactly what it is: a benchmark, a goal. Some never make it, some do, and some exceed it. But if we are big on the Bible, it’s clear that that is what we should be aiming for.

I’ll repeat four things I said a year ago, one with a slight twist. First, I said that Carol and I tithe. Not all of it comes to WUMC. We have two other churches we regularly support, with occasional gifts to other churches. I share this with you not to brag. If it is bragging, then so is every testimony speaker we have heard since last March. Rather, sharing that with you is a statement that I am not asking anything of you that we do not do. It is leadership by example.

Second, the question is sometimes asked “pre-tax” or “post-tax.” My friend Kevin Murphy, a layman in Texas with a long history of stewardship

leadership, answers this question by saying “Yes!” I believe one can ethically tithe after-tax income. The Biblical model was based on no social safety net. Today our taxes provide some of what the church alone provided in Biblical times. A factoid: the average United Methodist gives 2%. If we increased to half a tithe, we would double our income.

Third, we did not become tithers overnight. It took me five years, at the beginning of my ministry, to build up the strength and discipline to be a tither. I started at 5% and worked upward 1% a year. When Carol and I married we joined together in that commitment. In that sense, it is similar to strength training or athletic training. We start where we are and work toward the goal.

Fourth, last year I offered to show you our tax returns if you would show me yours. This year, I extend the same offer without the caveat. If anyone doubts the truth of my witness, I am happy to show you our returns, without judgment or guile, and without any expectation that you show me yours. I have them here today.

One more thing I didn’t say last year that I will say this year. If you are in serious debt, especially revolving credit debt (credit cards), focus on that first. The average American had \$6,580 in credit card debt in the fourth quarter of 2024, according to data from TransUnion. Unlike a home mortgage or car loan, there is no intrinsic value to that debt. According to the Federal Reserve, the average interest rate of a US credit card in May, 2025 was 22.5%. So if you are not paying your balance in full each month, you are paying \$22.50 on every \$100 of balance. This is crippling for personal finance as well a Christian stewardship. There are programs available to help get out of this kind of paralyzing debt. So get started there first.

So let’s talk about last year’s campaign results at WUMC and this year’s needs. Last year you responded very positively to the appeal from last year’s stewardship team of Bob Asman, Lynne Ramsden-Calabrese and Elizabeth Styblo. Pledged commitments increased 19%, and my last check with our financial leaders noted that the actual giving was at a 15.5% increase. So some of us may have some catching up to do. Still, many churches would salivate at a 15.5% increase in giving. Give yourselves a hand!

So, then, this year's needs. As most know, my status as a half-time retired pastor has, among other things, given our church some financial breathing room: no pension, no health benefits, no residence. It has also possibly lulled us into a false sense of security. I am half-time, and that has limitations that most recognize and that we have talked about, and will talk about again today, in our Staff-Parish Relations Committee meeting. This committee is those leaders elected by you at Church Conference to work with the District Superintendent to discern the skills desired in my successor. The general sense is that Woodbury UMC would be better served with a **resident pastor who was more than half-time.**

Bottom line? It will cost more. So as you receive your letter this coming week with a pledge card enclosed, please do consider in prayer your gift for what you want for your church. Consider what you need and what your family needs, and then consider your church family, the positive momentum we've achieved and that positive forward movement toward Christ's mission we all desire.

Whether we are working toward a tithe or not, all of us give proportionately. What percentage of income is the gift you currently give, or hope to give next year? Would you like to, and are you able to, increase that proportion in relation to your income?

And also know that every gift counts. Every gift counts. No gift, of whatever percentage, is too small. Remember, whatever the amount it signals your commitment to this ministry.

I've always said I don't know where I'd be without the church, without those who shined a light for me, who showed me the way, who cared enough to stop and ask, "How are you?" and truly waited for the answer. I still need to grow in personal and social holiness. I still need others to let their "lower lights" burn for me. And I need to let my lights shine for others: to say "Thank you" and "God is good" and "Help is on the way." I imagine it is the same for you, and I know it is for the community and world around us. In the words of Philip Bliss:

*Dark the night of sin has settled, Loud the angry billows roar;
Eager eyes are watching, longing, For the lights along the shore.*

Amen.