

## Money & Meaning: Between Agony & Affluence

Rev. Roger Jones  
Sunday, February 16, 2014  
Unitarian Universalist Society of Sacramento

### Hymns:

#123, Spirit of Life; #21, For the Beauty of the Earth; #1064, Blue Boat Home.

### Special Music:

Linda Dawson, piano; Ross Hammond, guitar.

### Youth Testimonial

by Sonia

I started going here to UUSS when I was 9 years old. My mom had been taking me to different churches and one day she took me to another church; this was uuss. When I came here everyone was friendly to me. This was a change from every other church I had gone to in the past--at those churches I just kind of hid next to my mom till we went home. So we took our whole family here and then we stayed here.

I joined Religious education. This has been a great experience for me. I felt like I was safe and I could be myself. In Spirit Play the stories I heard were fun, but also I learned a lot from them, and when I moved to JHYG (Junior high youth group) I learned even more than in Spirit play. I learned about Unitarian Universalists in more depth than I had previously known.

This church has all kinds of great activities, like the middle school Unitarian Universalist gatherings (MUUGs) and conferences (more commonly known as CONs, these are overnight youth conferences at different Unitarian Universalist churches) When I went to MUUGs for the first time I found that I could share what I was feeling and people would care and comfort me if I needed it.

There are lots of learning experiences here too like Coming of Age, and the Our Whole Lives sexuality course. The church generously hosts these events.

Everyone at this church is always friendly and supporting, welcoming anyone who walks through these doors. I'd like to thank the

volunteers and friendly people that make this church my home.

I also want to thank you for generously pledging to support church programs. We all appreciate all that you give to UUSS. Thank you.

### Sermon

by Roger Jones

In Mary Oliver's poem "On Losing a House," the poet sums up the bewilderment that she and her partner felt at having to pack up and leave their home of many years.

Where will we go  
with our table and chairs,  
our bed,  
our nine thousand books,  
our TV, PC, VCR,  
our cat  
who is sixteen years old?  
Where will we put down  
our dishes and our blue carpets,  
where will we put up  
our rose-colored,  
rice-paper  
shades?

Their modest house was near the water on Cape Cod, and it was sold out from under them to wealthy investors. She writes:

O, what is money?  
O, never in our lives have we thought  
about money.  
O, we have only a little money.  
O, now in our sleep  
we dream of finding money.  
But someone else  
already has money.  
Money, money, money.  
Someone else  
can sign the papers,  
can turn the key.  
O dark, O heavy, O mossy money.<sup>1</sup>

How much money is enough? This important question is not one to be shamed out of

thinking about in your life. Thousands of years ago, human beings invented money as a tool. Think of money as a common language for trading goods, labor, skills, time and property. It can provide the means to security, comfort, freedom, and influence among people. With money we can express appreciation, we can obtain enjoyable experiences, we can buy food.

But money can also be the source of insecurity. In our society so much revolves around the tool of money, that many of us are vexed by obsession about How Much Is Enough. This can bring stress, distraction, self-doubt, and worry for ourselves and those we care about.

Concerns about our relationship to money can bring spiritual suffering.

Not having enough money for our basic needs can be agonizing.

For example, some families must choose between paying the rent and buying all the groceries they need. Some people put off attending to health care due to the cost. Since 2008, the collapse of the financial house of cards known as mortgage banking, and the bursting of the real-estate bubble, have knocked thousands of people out of their homes, leaving them with broken dreams, lost investments, ruined credit, and a sense of dislocation.

“Where will we go with our table and chairs, our bed...?”

The recent economic downturn put California in a terrible budget crisis. State budget cuts have hurt our public school systems, students at our public universities and community colleges, and many social services, like adult day health care centers for disabled and elderly poor people. Many of us have encountered people in desperation due to lack of support, and some among us here have experienced that agony in their own lives.

In the past 30 years, wealth in America has become concentrated among the few households at the top. The ranks of the poor have grown, and the middle class—the vast middle class—has felt squeezed.

I won't rattle off the many statistics, but here's a telling example from the world of retail sales. Companies that run mid-price chain stores for middle class customers are hurting financially. It's easy not to notice this, given how many malls

we pass in our daily lives. Yet a recent article pointed out that Sears, JC Penny, and Macy's are laying people off and closing stores. These chains focus on the large middle of the market, the shrinking middle class. Yet business is great for the two ends of the market. At the low end, general-merchandise retailers like 99 Cents Only and the Dollar Store are popping up all over the country. I can walk to three from here. At the other end, chains that cater to high-end consumers are expanding. Business is booming for boutiques and upscale department stores.

The sight of conspicuous consumption, and the longing to keep up, add anxiety to our worries about income and employment stability. Such anxiety makes it hard to appreciate what we do have as individuals and as communities. What's normal anymore? What is enough?

We may ask ourselves: How do I measure up? Or the little devil of envy sits on our shoulder.

Sometimes envy sits on *my* shoulder, whispering in my ear: “Where did you go wrong? Why is life better for so many others than it is for you?”

Well, I know the saying, “Money can't buy happiness.” I've heard that for ages. But I wonder if that's really true. Some people with a lot of money seem as if they got a good deal on something pretty close to happiness.

A cartoon in the *New Yorker* magazine (4/9/2001, p. 111) shows two men with their golf clubs out on the course. One says to the other: “Researchers say I'm not happier for being richer, but do you know how much researchers make?”

According to English philosopher John Stuart Mill, the issue is not money itself, but the status *implied* by our money. Mill said that people do not just want to be rich, they want to know that they are richer than other people.

In 1997, as a young adult and as a new minister, I moved to the Silicon Valley of California, the place of economic boom and bust cycles in these times. In the first year I was there, I attended a Valentine's Day party. The host was a man from a running club that I belonged to. A nice man, and well off, owning his own business. He lived in a town on the peninsula south of San Francisco where the Venture Capital firms are based. He asked me how I liked Silicon Valley so

far. How was I adjusting? I told him I liked my job and my congregation. And I found the South Bay area fascinating.

I added, however, that it felt a little strange to know so many people working in high-technology firms, and to know so many affluent people my age and younger. I said my insecurities nagged at me sometimes. I'd say to myself: "You know, you're not stupid. You even have an MBA. What are you doing in the ministry?"

He said to me, "You know, I've found that it doesn't do you any good to compare yourself to others. It's not helpful at all." Of course, he was right, and I told him so. But what I really wanted to say to him was this: "Well, that's easy for you to say; you drive a Lexus."

On the roadways of Silicon Valley, you couldn't miss the contrast of prosperity and its lack, in the cars around you. The main roads are decorated with dealerships for luxury domestic and foreign cars like so many diamonds on a bracelet. Cars serve as transportation, but they are also status symbols. Hence they also can spark one's envy. I lived in a condominium complex in San Jose, in what had been a modestly priced neighborhood. I'd look out the window at the parking lot at my neighbors' cars, and wonder if I really belonged there. Maybe they wondered that also.

I, of course, was driving a Honda Civic. And, after having many parts replaced and the transmission rebuilt, I'm still driving it. The Civic is the ideal car: low-cost, reliable, fuel efficient, and cute in a boring kind of way. I think it's the best internal combustion vehicle that one can have at a decent price. Owning it in Silicon Valley enabled me to feel both superior and modest at the same time.

Here in Sacramento, I park it on the street. As a result, it gets dirty. When I have an urge for a new car, I take my filthy one to a car wash. After that, it really seems like a new car to me. A makeover for \$15, plus tip.

Living here in the Central Valley I perceive a larger diversity of wealth and income. I see that diversity as I eye the cars on the highways and when I circle for a parking space in the parking lots, including our parking lot at UUSS. It's great for me--less of a chance for envy.

But in these times everyone is vulnerable to doubts and questions about our relationship with money. If we are not at the top of the economic ladder, how can we avoid the toxic sense of resentment about those who do have lots of money? How do we avoid trading in shame?

My Silicon Valley friend said: "It doesn't do you any good to compare yourself to others. It's not helpful at all." I think that's right. It doesn't help. It doesn't change anything.

Most of the people I know who can enjoy nice things have worked hard, saved diligently, or invested wisely. Hard work pays off, and it's nothing to laugh at. It's no more useful to ridicule the fruits of others' labors than it is to judge oneself a big failure for not having what other people have.

However, it is also true that public policy decisions have shaped the distribution of wealth and income in this country. The word "economy" comes from a Greek word meaning "household." In a representative government, how we construct our common household comes from policy debates and political struggles. An economic system is not a pure product of nature, nor is it handed down from the mind of God. It is built, shaped and modified by people acting individually and acting as communities, making choices together.

For example, the government chooses to favor some industries through subsidies, tax breaks and trade rules. Various industry lobbyists get the government to make laws and regulations to favor their firms or industries.

Another example is how Federal tax law benefits those of us who buy a home with a tax deduction on the interest we pay on our mortgage. To be sure, this deduction has helped many of us in the middle class. But the bigger the price of the house, the bigger the tax deduction. Furthermore, those who can only rent a home do not receive a federal subsidy for their living expenses.

California's budget and finances are now in much better shape than a few years ago, but many people are not. A growing number of families with children are still running out of food between paychecks.

All of these conditions result in large part from political decisions—decisions about taxes, public spending, and regulation. We live in the household that our institutions build and maintain.

That is my political analysis. Here's my spiritual one.

It's true that in the past three decades, the new wealth in this country has gone mostly to those at the top levels. Yet condemning the lifestyles of the rich and famous is a distraction, just as celebrating or envying them is a distraction from the underlying economic structures in which we live and work. Such distractions will not change the problem, and won't ease our spirits. To do this it will take some personal attention to our own lives.

Whoever we may be, we can take some time to reflect on money, on the ways we earn it, spend it, invest it, save it, and the ways we give it away.

However well off we may be—or not—we can choose to look at our money and resources through the lens of our spiritual values and personal ethics.

If we can afford some time to be thoughtful about our impulses, anxieties, and aspirations around money and life, we might gain a bit more ease and clarity about how we use our money.

Neither wealth nor poverty is a reason for pride or shame. Some wealth can make life easier. Too much poverty can make life unbearable. But neither one is a reflection of our human goodness. We are born good. Goodness lies in our hearts. The only issue is whether we will choose to put that goodness into action, and how.

In the money-centered culture in which we live, one way to pursue spiritual sanity is to celebrate the abundance of life, the generosity of nature, and the simple gifts that crowd around us every day. For me, this means a discipline of gratitude. In these times, gratitude can be a useful antidote for anxiety--and for all times as well.

Living in the 1300s, the European philosopher Meister Eckhart wrote: "If the only prayer you ever say in your entire life is 'thank you,' that is enough."

This is the reminder I need to begin my day before heading out the door or clicking through an inbox full of emails. My mantra of remembering, my daily prayer, is this: "For the gift of life and the gift of this new day, I give thanks." Then I pause and look around. I call to mind the gifts for which I'm grateful.

Mostly they are simple gifts, like the earth beneath my feet, the world around me and the senses to experience it, food and shelter, my friendships, my work, and this congregation.

Over time, this discipline of gratitude has brought me back from envy and worry. It has eased my anxiety. Giving thanks is my grounding. When I think of the fragility of life, I remember that life is a blessing. When I count my blessings, I cease from counting my possessions. I remember that life is abundant, and I'm grateful.

Meister Eckhart wrote: "If the only prayer you ever say in your entire life is 'thank you,' that is enough." So may it be. Blessed be, and amen.

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<sup>i</sup> In *Michigan Quarterly Review*, vol. XL, no. 1, Winter 2001.  
Issue title: Reimagining Place.  
<http://hdl.handle.net/2027/spo.act2080.0040.115>  
This poem: <http://quod.lib.umich.edu/cgi/t/text/text-idx?cc=mqr;c=mqr;c=mqrarchive;idno=act2080.0040.115;rgn=main;view=text;xc=1;g=mqrg>