

Where Money and Spirit Meet

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So, here we are again. We've celebrated Thanksgiving and now we observe Black Friday. Black Friday has expanded to become Black Friday Week, and the season of spending is upon us. I'm not going to give the traditional sermon chastising you about overspending on the holiday. I'm not going to scold you about the folly of going into debt to buy a bunch of stuff that no one really needs, or maybe even wants; I'm not going to tell you that presents have nothing to do with the real meaning of Christmas, or Hanukkah, or Festivas, or... fill in the holiday of your choice. Growing up UU, I heard that sermon many times, but I can't say that it ever did much good. I'm a fine one to talk about responsible spending when it comes to Christmas.

And the last thing we need to offer people in our churches at this time, or any time, is shame. There is altogether too much self-righteous mutual criticism around the topic of money. We don't need to add to the anxiety that the season brings to many of us.

People will do what they will do when it comes to holiday spending, urged on by family traditions and emotional needs and, of course, cultural pressures and financial circumstances. What you spend at this time of year is between you and your bank, your family, your conscience, and your spirit.

Yes, your spirit. We sang, "Help our hands tell of our love." How we earn, spend, save, invest or give away money, these acts of our hands, tell us and others of our love. They tell us what we love. There is no more powerful and universal expression of our values, of what we hold most dear, than the actions we take around money.

What other aspect of our lives causes so much anguish? So many marital arguments, so many broken bonds among siblings, so much personal shame, anger, grief and fear? And yet,

apart from the annual pledge drive, we don't talk much about money in church. And even when we talk about pledging, we carefully avoid naming specific amounts, for the most part. The powerful taboo against speaking openly about our personal finances applies even here, in this place. After all, how can we claim that this is a safe space in which your spirit can grow if we challenge this last bastion of privacy?

And forget about money as a topic of polite conversation. We don't talk about how much we make, or, usually, how much we paid for things, how much we spend; how much we donate, or what our savings accounts and investments look like. Money is embarrassing, we're taught at an early age. It's crass, grubby, even dirty. The opposite of spiritual. Shouldn't we be above such things? Shouldn't we pretend that we all have plenty? I appreciate Marilyn's courage this morning in opening up the conversation about this truth we are all painfully aware of: We could, almost all of us, find ourselves in want practically overnight, despite doing all the right things. A death, a fire, a catastrophic illness, a stock market miscalculation, an accident... It wouldn't take much.

The Biblical saying that "Love of money is the root of all evil" is often misquoted as, "Money is the root of all evil." Maybe it would be more accurate to say that the fear of want is the root of all evil. This is a fear that we are quite right to feel. How strange that money, more specifically, the lack of money – poverty -- was hardly mentioned during our recent presidential election, as it is hardly mentioned in any election year. Poverty seems to be a shameful secret on a national scale as well as a personal one. Our collective inability to talk about want, about the disempowerment of the poor, the unemployed or underemployed came back at us on Election Day – a big hard smack in the face, saying, you ignore us at your peril.

I would bet that this shame around poverty in America dates back to our Puritan ancestors.

I know, we blame those poor Puritans for a lot. But while they may have disapproved of frills and frivolity, but they were no enemies of prosperity. Prosperity, in fact, was a sign of god's favor. You gained wealth because you deserved it. And, by contrast, if you were poor, you deserved that, too. We see this deep-seated belief, alive and well today, maybe even in our own attitudes.

Christianity may preach that "It is easier for a camel to pass through the eye of a needle than for a rich man to enter into the Kingdom of Heaven." Jesus may have encouraged his followers to give away all that they had in order to follow him. Religious orders may take vows of poverty, lest their members be distracted from God, their true and only object of adoration. We Americans aren't too big on renunciation, though, clearly. As a culture, we pick and choose our religious messages, and, for the most part, we choose the gospel of prosperity. Money is our reward, our validation, and proof of our worthiness.

And yet, oddly, money is intrinsically worthless stuff... a piece of paper, a piece of metal, a piece of plastic... The power of money lies in what it symbolizes. Those symbolic meanings and how we feel about them are keys to our spiritual selves. How we use money, and how we feel about it, can help us discover those values that guide our daily lives, the values that sustain us and challenge us to do better and be better.

Most of all, money symbolizes power, our ability to influence others, affect the course of events and make a difference in the world. No matter how modest our means, when we spend money, we exert power. Power to gain something we need or desire, power to enjoy that something, power to increase the wealth and wellbeing of all those engaged in producing that something. Power to influence others. When we spend money, or decline to spend it, we exercise our freedom to choose – we exercise our power. When we have no money to spend, we

find ourselves without power, at least in this society. Producers and sellers of goods no longer court our favor; the political system ignores us; law enforcement and the legal system can take control of our lives if we lack the power of money to defend ourselves.

Money tells us if we are winners or losers, to borrow the perspective of our president-elect. For many, the getting of wealth is a game. Once your basic needs have been met and you can even afford to indulge in luxuries, accruing more and more money seems pointless unless we view it as an endless competition. He who dies with the most toys wins... so goes the cynical saying (attributed to Malcolm Forbes.) Our particular culture and our economic system offer a straightforward challenge: get more money and spend more money. The question of whether or not this is a worthy goal rarely comes up. It is a given: more is better.

So I'm not going to tell you that money is bad, or even that the love of money is bad. Only you can know what money really means in your life. But I do challenge you to question yourself: what is it that you really want? What is it that you truly love? What is it that you give your life to? For when you give your money, you're giving your time, and when you give your time, you're giving your life.

I want to challenge us to look carefully at how we earn our money, or don't earn it; and why. How we spend our money or don't spend it, and why; save it or don't; invest it or don't; and share it with others, or don't, and again, why. Church is here to help us figure out what it is we truly love. Not just what we think we love, or believe we ought to love, but what our actions reveal about what we truly love.

Now, our **actions** involving money can also be misleading. So much of that behavior is learned in our childhood. Behavior based on attitudes and circumstances that may or may not apply to us as adults. Spending, saving and giving can also become habitual. We may follow old

patterns here that no longer express our values.

My challenge to us this morning is to examine both our conscious beliefs **and** our behaviors when it comes to money, and where values and actions don't mesh, to take a hard look at why, and consider making some adjustments. Discontent, anxiety, shame and fear about money... these arise when we are unable to reconcile our beliefs about the right way to handle money and the actions we in fact take.

Let's see how this might work. Think, if you will, about the messages about money and its meanings that you received as a child. Let me tell you about my family, as an example, and what attitudes and behaviors were learned there.

Growing up in the fifties and sixties, my father worked and my mother did not, the typical middle-class arrangement of the day. My father was a professor. I know that he was earning \$20,000 a year when he retired in 1973. In 2016 money, that was about \$108,000. I tell you this so you can see that we were certainly comfortable, but not rich. We had a nice home, but nothing fancy, no antiques, no jewelry, no special furnishings. My parents spent money on what they loved: books, food and wine, the occasional vacation, and college for their three daughters. They talked, and worried, openly about money, but never argued about it. Every once in a while they would declare a moratorium on unnecessary spending, but they never really stuck to it. They used investments inherited from my grandfather to fund the occasional extravagance. On the subject of Christmas, they announced every year that this Christmas would be leaner and we shouldn't expect much in the way of presents. Then on Christmas morning, the tree would be swamped with gifts, a true blowout. Maybe this was how they showed their love. Maybe it was a way to make up for childhoods in which there was a feeling of "never enough." Maybe they just liked to see their kids happy. Maybe it made them feel like good parents. Who knows? Whatever

needs their behavior met, I, for one, wasn't complaining. Basically, they lived beyond their means and didn't regret it.

Now, this nonchalant attitude toward money affected their three children very differently. (My sisters, by the way, have given me permission to use them as Exhibits A and B.) The oldest daughter was appalled by her parents' extravagance, frightened by what she perceived as their irresponsibility. This daughter grew up to be what would kindly be described as frugal. Birth order probably had something to do with this. She is the hyper-responsible one, the worrier. At age 71, she is saving for her old age. She never buys anything she doesn't need. **Wanting** something "just because" simply doesn't exist for her. She will spend money on the things she loves – her dogs, her home, her garden – but within reason and only after careful consideration. She will drive ten miles out of her way to save a few cents on gas. Saving money is a game to her, much as getting money is a game to others. She can laugh at her frugality, but it is real. The world is a dangerous place at worst, indifferent at best. We are responsible for ourselves and endowed with the will and self-discipline to take care of our own needs. It is foolish and even immoral to depend on others to take care of us. If you do, it's your own fault if you fall on your face. Security and self-sufficiency are her motivations. Her worldview is apparent in her spending habits. Her values and her behavior are consistent.

The middle sister – same parents, only one year younger than the oldest – drew a very different lesson about life from our family's spending habits and attitudes. Money is only a tool, a means to surrounding yourself with beautiful things that make you happy. She is impatient with those who worry about money. Money is boring. She doesn't like to think about it or talk about it. Spend it today because you may not be here tomorrow. And she spends it freely on others, as well. She is generous with money and gifts. She is lavish in her expressions of love. She also

received a message of scarcity from her parents, and her response was, not to save or spend carefully, but the opposite. She also received a message that the world is dangerous and life insecure, but instead of seeking safety in self-reliance and money in the bank, she finds it by being surrounded by the things she enjoys, by the concrete evidence that there is always “enough.” Living authentically means following one’s heart and one’s impulses. There will be time enough tomorrow for regrets.

The third child – that would be me – also refuses to take money very seriously. There will be money for what I really need. It will come from somewhere – and it always has, thanks in large part to the generosity of family. I chose to become downwardly mobile when I chose to enter the ministry. I realized this was not a lucrative profession, and I really didn’t care. I cashed in my IRA in order to pay for seminary and still managed to accrue a huge student debt. I am faithful about making payments on my debts, but realize that some of them will outlive me, and I’m okay with that. My attitude toward my personal finances can be summed up as “Oh, well.” I make periodic efforts to budget my money, at least to know how much is coming in and where it is going, but I have trouble sticking to it. Small wonder, when I recall how my parents made a habit of borrowing back my allowance at the end of the month in order to pay the bills. This happened so often that they ended up saying, “Look, let’s just skip the allowance. Ask for what you need and if it’s reasonable and we have it, we’ll give it to you.” They trusted me not to exploit their generosity, and I didn’t.

I believe in giving away what I don’t need and struggle with the question of just how much I really do need, with how much I “deserve.” I feel uncomfortable with money, and with having money. I think a lot about how much good luck has figured into my life. Why am I not living in a favela in Rio, or sleeping in a doorway in Mumbai? Why am I not standing in a bread

line in some refugee camp, or, for that matter, scavenging in a dumpster right here in Sacramento? What did I do to deserve this life of ease? Absolutely nothing. I was born into the right family and circumstances, and everything else has followed from that.

No wonder I refuse to think very much about money or to save it for possible future disasters. After all, why should I have what most of the people in the world do not?

What about you? Can you trace the origins of your handling of money? Can you identify the feelings and needs and values that guide your earning, your spending, your saving? The financial obligations you accept and your charitable giving?

What constitutes financial virtue for you? Providing for your posterity? Supporting good causes? Being self-sufficient? Living a beautiful life? Ensuring that you and your family will always have basic needs met, no matter what dips the economy may take?

If, say, \$100,000 were to fall into your lap, what would you do with it? Pay off your debts? Make your house more beautiful or comfortable or more environmentally healthy? Would you give it to an organization that fights the good fight? Or to struggling family members? Or to strangers who need food and shelter?

There are no right answers here, only good questions to ask yourself. What would these options, and so many others, mean to you, and what would each tell you about your spiritual values? Look deeply enough and you may discover a lot about how you view yourself and your place in this world. Look deeply enough and you will find out what you truly love, what sustains you, what you believe makes a life worth living.

The next time we spend twenty dollars, or a hundred, or a thousand, let's ask ourselves if this is how we really want to spend this money. Are we using our economic power in a way that expresses our values? If not, why not? I invite you to experiment with being mindful about your

money habits, and with being ruthlessly honest about why you make the choices that you do. Are your choices driven by fear? Pride? Shame? Joy? Defiance? A need to control, or to fill some emptiness inside you? Then I invite you, ever so gently, to attempt to reconcile your financial choices with who you truly are, who you want to be, and what you love.

“Help our hands tell of our love,” the song says. Help our actions express our spiritual values. May we use our powers to enhance life and not to diminish it, and may our choices nurture and empower all that is most worthy of our love.