

Money and Soul

Sunday, February 24, 2019

Unitarian Universalist Society of Sacramento

Rev. Dr. Roger D. Jones, preaching

Worship Associate Jed Shapiro

(his reflection printed at end of sermon)

Choral Invocation: Freedom Is Coming!

Hymns: #1000 Morning Has Come; #15 The Lone Wild Bird; #201 Glory, Glory Hallelujah!



Sermon

“You don’t need to tell Mom about this,” he said. My dad and I were driving back home after a Saturday afternoon trip to the City, as we referred to Indianapolis back when I was growing up. He didn’t want to give Mom a chance to argue him out of the purchase he had made. Somehow, Dad imagined that after he picked it up in a week and brought it home, my mother wouldn’t notice a new automobile parked in the driveway. Especially a large new Jeep Wagoneer--canary yellow. I kept the secret and we went back the next weekend to trade in the old Jeep for the new one. Perhaps this kind of secret bonded me with my father. Moreover, I enjoyed the things on which he’d spend money, like a super 8 movie camera and projector--with sound!

For dealing with my mom, his approach was to say he was just trying out a car or was trying out a new gadget but hadn’t decided to buy it yet. Over time, perhaps the energy of Mom’s opposition would fade. It usually did. In fact, both parents indulged in their own shopping ventures on parallel tracks, with little negotiation or cooperative planning.

They could afford the money. But for our family, the spiritual cost of mixed messages about

money was a lasting one. Dad was a good provider and mom a responsible homemaker. Yet there was anxiety about money and complaining about rising prices and having to pay taxes. There was penny pinching about the wrong things. In our family, I don’t recall any sense of peace, joy, or ease around money—no sense of well-being around having it, spending it, saving it, or sharing it. We didn’t know how much was enough.

We had the possessions of a good life, but not the recognition that life is good.

Whether you have a lot of money, a modest amount, or less than your basic needs require, money has a powerful place in our lives. In our consumer society, we can be tormented by concerns and worries—like *how much is enough?* How much to earn and save, how much to invest and spend, how much to keep and how much to share with others. How much is enough to put away, and how much to give away? How much is enough to feel satisfied and whole. How much is enough so we can stop worrying about the question, how much is enough?

In her book *The Soul of Money*, Lynne Twist says *enough* is not a quantity; it’s an experience. To have enough is an outlook. We can cultivate this outlook by appreciating what we have. Having enough is not a calculation of an amount, it’s a declaration of gratitude.

In her book, Twist recounts observations from her prior work for an organization called The Hunger Project. Rather than providing money or food for immediate needs of poor communities, as many charities do, the Hunger Project was established to work in partnership with communities to promote self-reliance and sustainable improvements. By working with local groups around the world, Hunger Project staff aimed to help them appreciate their own strengths, capabilities and resources.

As a fundraising staffer, Twist’s job was to show American donors how their money could support those locally-chosen projects—like digging a new well in a desert area, starting a micro-lending program for village women to market their products for export, or building a school. Her work took her to Senegal, Bangladesh, and Ecuador among other parts of the globe. In the United States, she visited

corporate headquarters, penthouse apartments and country estates of wealthy families.

On a trip to India, Twist was granted a meeting with Mother Theresa, who had always been an inspiration to her. Mother Theresa and her order of Catholic nuns are known for many projects to help the poorest of the poor, such as hostels for the sick and dying so they wouldn't die alone or on the streets.

Twist and Mother Theresa met in a room at an orphanage the nun had founded. Their sweet encounter was interrupted by an unpleasant couple of rich donors. They barged into the room to get a picture taken with Mother Theresa, as they had forgotten to do so earlier. Their garishness and air of entitlement brought up Twist's prejudice against wealthy people. It brought up disgust.

Later in a letter to Mother Theresa, she asked: *When so many are suffering and living with nothing, how could she stand people like that rich couple?*

In reply, the nun said: if you believe in compassion and empathy, you can work to widen it and extend its embrace to everyone. Mother Theresa wrote:

The vicious cycle of poverty ... has been clearly articulated and is widely known. What is less obvious and goes ... unacknowledged is the vicious cycle of *wealth*. There is no recognition of the trap that wealth so often is, and of the suffering of the wealthy: the loneliness, the isolation, the hardening of the heart, the hunger and poverty of the soul that can come with the burden of wealth."¹

Of course, if I had to choose, I'd select the burdens of wealth over the burdens of poverty. I could always decide to give more wealth away, could choose to downsize, de-acquisition, let go. But if I had less than I needed to eat or to stay dry and warm, it wouldn't be easy to change that circumstance.

People who have nothing often aren't free to *get more* in the same way that people with plenty are free to *let go* of more. Yet in her work as a fundraiser, Twist encountered many wealthy people who didn't have any sense of freedom with money.

Her observations are matched by a recent *New York Times Magazine* article. Writer Charles Duhigg went to his 15-year class reunion from the MBA program at Harvard Business School. He found that some of the most prosperous and successful MBAs were disappointed in their lives. To be sure, many did feel satisfied, but many did not. They were stressed and miserable at work. One man said: "If you spend 12 hours a day doing work that you hate, at some point it doesn't matter what your paycheck says."²

Twist puts it this way: "A lifestyle of privilege [can cut people] off from the richness of ordinary everyday life, the ... give and take of relationships and [the joy of] useful work." For many people, lives of wealth and privilege include rejection by others, addiction and abuse, lawsuits for child custody and property, and family members who "shut ... down from each other."³

Twist says we are afflicted by myths and assumptions about money which we widely accept and fail to examine. The underlying myth, she says, is the myth of scarcity. You must guard what you have and try to get more. More is better, because there is never enough to go around.

Of course, the myth of scarcity permeates our lives in areas beyond money. Feelings of being deprived or being inadequate haunt many of us. We go through our days feeling, "There's just not enough of me." Twist writes: "[in the morning,] Our first waking thought is, *I didn't get enough sleep*. Our next one is, *I don't have enough time in the day*. Hence, "before we even sit up in bed, we're already inadequate!"⁴

What many of us consider to be a personal or individual insecurity could be seen instead as a sign of the myth of scarcity in our culture. It keeps us from accepting who we are and valuing what we already possess. It's so easy to think we are not earning enough, don't own enough, aren't attractive enough, don't do enough of this, that or the other thing. Just not good enough. The industries of marketing, advertising, entertainment, fashion, online retail and social media serve to perpetuate this myth, and profit from it.

The myth of *not enough* "shouts down the wiser voice inside us," the voice of compassion and acceptance, Twist says. The scarcity myth shouts at us. How do we shut it up?

Her book is rich with many suggestions, but I'd like to offer a couple of practices I've drawn from it. One is Examination; the other is Appreciation. Mainly they involve taking some time to reflect.

First, examination. When caught in an urge for more, when we recognize it, we can pause to examine that urge. What is the assumption underlying it? Am I feeling inadequate or not up to the challenges of the day? Let's pause to examine if that's a realistic feeling to have, or just a sign of the myth of scarcity. If I don't feel I have enough time or personal capacity for today, I can think: Hey! If I'm here today, then I must have been adequate for yesterday. Maybe I can do it again, today. I may feel challenged, I may feel rushed, I may feel stressed; but if I examine my life, I'll notice what I did accomplish with the time I had. If the sense of *not enough* is nipping at us from behind, we can turn around, face it, and examine it.

When an urge for more—more whatever—is gripping us, we can examine if that's what we really need more of. Believe it or not, I learned this at the Costco store. It's hard to get out of there with just one thing, even if you need only one thing. *Such good values, and so many options!* But when I go, I try to avoid using a shopping cart. If you're shopping for a family, that's not an option, but often it is for me. I pick up only what I can carry to the checkout. That means: two things I came in for and three other things that caught my eye, all of which I wedge under my arms. Of course, on checking out, I get a box or I may not manage the walk to my car.

One day at Costco I paid for a prescription at the pharmacy, with no line at all. But on my way out, other stuff caught my eye, so I ended up standing in the main checkout line with arms full of stuff.

The checkout line was long—long enough for a self-examination to arise in me. “Don't I have enough of these crackers?” I asked myself.

“And how many winter coats do I own already?” A sense of scarcity had given me the urge to grab a good value, but after a mental inventory, after a little examination, I decided to put it all back, except for my prescription. I learned how I can save money shopping at Costco—put it back on the shelf!

The other practice for quieting the voices of *not enough*, is the practice of appreciation.⁵ In the

investment world, appreciation means growth in the value of an asset, like stocks or a house. As a spiritual practice, appreciation means noticing the value already present—in your own life, in those you care about, and in your community. For some people this is called a gratitude practice. I started one again a few months ago. It works best if I write a list rather than just thinking about it, because it helps me focus. I don't write a long essay. I have a little notebook, but sometimes I grab a 3x5 card or a post-it note and put down what occurs to me, just a few words. I note simple things for gratitude: a night's rest in a warm bed, the sunshine or the rain, being able to show a kindness to someone else, a cup of coffee, having a workout. I include special things for gratitude: a good conversation at a party, a great movie, a good morning at church, taking a trip out of town. Some things that I appreciate require money, and all things take time—so if I had the money or time for something, I can give thanks for that.

Twist writes that appreciating the abundance of our life is the way out of the trap of the myth of scarcity. This does not ignore the reality that some folks need more to survive and thrive in their lives. Scarcity for them is a painful, physical reality. Yet others have more than we need and still don't feel it's enough.

Twist says *enough* is not an amount; it's an experience. Sometimes having more than enough diminishes our appreciation for *what* we have. For example, in her book *Gift of the Sea*, Anne Morrow Lindbergh says:

One cannot collect all the beautiful shells on the beach. One can collect only a few. And they are more beautiful if they are few. One moon shell is more impressive [to behold] than three of them.⁶

When it comes to money, the practice of examination is to notice our habits and consider the attitudes behind them. We can question our assumptions. We can take time for decisions about how we get, save, spend or share our money. Taking time to be intentional can help us align our use of money with our values. Making choices that align our use of money with our values may be good for the world around us, but it's primarily good for our own soul, our own sense of well-being.

Money can be a carrier of our intentions. To a restaurant server or hotel housekeeper, a generous tip may have the same practical effect, whether the money is given to them out of habit, or a sense of guilt, or an intention of gratitude and care. Yet for us as the giver, our intentions make the difference in how we experience that exchange of money.

Twist writes: “No matter how much or how little money you have flowing through your life, when you direct that flow with soulful purpose, you feel wealthy.”

Gratitude and appreciation can help us recognize all our gifts. This matters with our money, our health and our abilities. Gratitude matters in our families, our communities, and our institutions.

There IS enough. Within us, there is enough. Among us together, there is enough. There is so much to appreciate, so much for which we can express gratitude.

As Twist says, *enough* is not a quantity; it’s an experience. To know what is enough is not the calculation of an amount, it’s a declaration of gratitude.

Let us live more of the moments of our days recognizing and appreciating all our gifts—those we have, those we receive, and those we give away. Let us give thanks for the gift of life and for every good gift. Amen.

“Money Values” -- Reflection by Jed Shapiro

When I was in my early teens, I suddenly became aware of popular music, which rapidly became an obsession about having a stereo in my room.

I found some electronics stored in our garage, that dated to my Dad’s college years, and wired some stuff together to create a Frankenstein hi-fi.

But I really wanted a legit, commercially manufactured receiver, with big speakers and tons of power to accomplish two goals:

- ONE: to blast me across my bedroom like Marty did with that guitar amplifier in “Back to the Future”
- TWO: to drown out my Dad yelling, “Turn it down!”

My birthday gift hints went nowhere, so in despair, I started to build a pair of speaker enclosures. I was trying to cut two perfectly round holes hacking away with a handsaw and it wasn’t going well. I had the desire for quality but not the skill.

My birthday brought a small but heavy package. Maybe a compact tabletop radio? Could my wishes be fulfilled?

Nope. It was a sabre saw – the power tool with the skinny blade that sticks out the bottom like a stiletto. Dad said, “this will make it much easier to finish your speaker cutouts.”

I wasn’t able to muster much appreciation. Until now. Here’s why:

1. My parents were frugal, but thoughtful and generous where it made a difference.
2. They championed self confidence saying, “you can do anything.”
3. They thought it was absurd to pay someone else to do anything they could do themselves.

The sabre saw did help me make nice smooth cutouts for my speakers – and it jumpstarted self-sufficiency. I...

- Repaired and maintained my own car from driving age through college and beyond
- Built the furniture I needed for my first house
- Remodeled my new spouse's condo
- Built a new custom home for my young family by picking up my hammer and actually building it, stick by stick
- With no power available, I built a cabin in the woods using hand tools and precut materials

I lived in 14 places during the 14 years of my first marriage – my ex-wife brought this to my attention toward the end – and I made major improvements or remodeled almost every place we lived.

¹ Lynne Twist, *The Soul of Money* (New York, 2017: W.W. Norton & Co.), 36.

² Charles Duhigg, "America's Professional Elite: Wealthy, Successful and Miserable," *New York Times Magazine*, February 21, 2019. Accessed February 22, 2019.

My career has been a patchwork of occupations – none motivated by high earnings. I've been fortunate to figure out how to have comfortable surroundings using what I could afford to spend.

My parents' legacy? This public school teacher and engineer-turned-patent-attorney lived a simple, almost austere lifestyle devoid of any motivation to acquire for show or status.

Their frugality ensured food and shelter for our family, they sent my sister and me to college, helped us buy homes of our own, accumulated a nest egg for their retirement, endowed educational trusts for their five grandchildren, and left my sister and me with inheritances.

That sabre saw has come to symbolize the foundation of self-reliance my parents laid – which today finds me enriched beyond money, assets and things.

³ Twist, 36.

⁴ Twist, 45.

⁵ Twist, 76.

⁶ Twist, 89.