

## "Money and Our Spiritual Lives"

Readings and sermon preached by Reverend Carolyn Patierno  
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Money is a medium of power through which we act and are acted upon. A spiritual life that does not concern itself with money can have little effect on our daily lives, especially in a culture as saturated by financial forces as ours. Strong feelings about money threaten to preoccupy us: shame at lacking it, pride in having it, fear of losing it, compulsive eagerness to spend it, gluttonous delight in hoarding it. Each of these feelings has a moral and spiritual dimension: At worst, shame can render us unconscious of our kinship with God's family; pride can make us feel like gods ourselves. Fear can take away the courage requisite for moral action. Compulsive spending, like compulsive hoarding, turns our attention toward ourselves and away from the well-being of others. At its best, though, money can be a spiritual plus. Money earned for useful work is an encouraging symbol of our worthiness and value. The thoughtful use of money – spending, saving, investing, giving – is as effective.

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*"When you don't talk, there's a lot of stuff that ends up not getting said." -  
Catherine Gilbert Murdock, American author*

Sexuality, race, class, war and peace, yes: even religion – all of these tough topics have been considered here at All Souls even though each in its own way makes us jittery for layers and layers of reasons. But it seems that none make us as jittery as does money.

We don't talk about it much. Not really. We don't talk about what it means to us. We don't talk about the burden of not having enough or having more than enough. We don't talk about, as the wise man said, "shame at lacking it, pride in having it, fear of losing it, compulsive eagerness to spend it, gluttonous delight in hoarding it." We don't talk about practical matters that could help so many Souls such as how to create and stick to a budget. We don't talk about the consumer debt we racked up because we didn't know any better or because we were depressed or because we were laid off or had a medical emergency or because we were in seminary and didn't realize that it would be better to take out a bigger student loan than to depend on credit cards to get by.

That last one was me.

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There's a lot that ends of not getting said around here. There's a lot of meaning making left unmeant and for a congregation whose mission leads off with nourishing life-long spiritual development, ya gotta wonder about this unusually quiet front when it comes to money.

So as I prepared and reflected on the topic, I wondered: if we haven't done nearly enough discerning about money as a spiritual issue; how can we even begin to talk about money as it relates to who we are as religious people.

And now your minds may well be racing in another direction so let me offer you a bit of a roadmap.

Religious.

I am claiming that identity because in our free tradition that is covenantal and creedless - to be religious is to stand with and among others who share a vision of the world that is welcoming, caring, and just.

Now, let's head back to the trail.

Actually, there has been important spiritual and practical exploration here at All Souls. There is an excellent small group ministry session from which I pulled the reading that got us started. There has been a group of people gathering to talk about living simply. I have a feeling that a good deal of that conversation has to do with money. Regarding practical matters, Derry Bortner Ryder led interested Souls through discussions about personal finances. And finally, Jackie Pick nearly single-handedly helped shift our congregational attitudes about money in significant ways.

All of these efforts are great. Important. Illuminating. But it's not a whole lot of reflection. Not nearly enough. Might we lay our burdens down – our burdens of shame, discomfort, bewilderment, embarrassment – so that we can begin to ponder this complicated issue?

We'll come out and talk about sexuality – and talk honestly and frankly with our children and youth about the same; we'll come out and talk about race; we'll come out and talk about religion, our faith journeys; Unitarian Universalism's theological evolution, but sadly, very sadly, when it comes to money this congregation is pretty much a closet case.

*"When you don't talk, there's a lot of stuff that ends up not getting said." - Catherine Gilbert Murdock*

That line precluded an essay that was shared by a Soul on Facebook a few days ago. What great timing! The title of the essay was, "The Conversation You're Not Having But Should Probably Start."

The blog site is called "Becoming Minimalist" – just to give you a peek into the writer's point of view. Here's his thinking about why we are not having the conversation that we should probably start:

- *We have been conditioned since a young age to not ask the questions.*
- *We have fears of looking foolish in our personal decision-making [or] that our spending will reveal too much about us.*
- *We worry about stirring up envy or comparison among our friends and family.*
- *We are concerned about how we will be perceived.*
- *It seems easier to just go at it alone.*

He wisely continues:

*... our silence is ruining us. We have so much to learn from one another in all aspects of life – including money. And it is clear that not having the conversation is negatively affecting us as persons, as families, and as a society. Personal finance is a conversation we need to be having with one another. We need to find the humility and the boldness to start asking the right questions.* by Joshua Becker

Amen to that. And then he offers a few tips to get started. Here are three of them:

1. Embrace humility and create a list of financial questions you need answered. How much money do I really need? ... How do I begin the process of [getting out of debt](#)? Should I be saving for retirement / my child's college education? What is a credit score? How much money do other people spend on \_\_\_\_\_? Am I doing my taxes the right way? It sure seems like I spend a lot of money on \_\_\_\_\_, I wonder if that's average?

2. Bring your best "I need some help" attitude.

6. Look for community help. Many local communities offer classes on personal finance. If you need help, look into your options. Sometimes these classes are offered through a local Parks and Recreation department. Others times they

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can be found at nonprofit organizations or *at local churches* (preacher's emphasis).

I hope we can do that at this local church: offer time and space to have questions answered without judgment here in a place where we can lay our burdens down, open the closet doors and breathe easier. I hope we can begin to look at these money matters through a spiritual lens and then perhaps the questions we are pondering as a religious body will have a deeper context and less charge.

My friend Tom Schade wrote a beautiful essay that's in this season's issue of the *UU World*. In it he writes that "Unitarian Universalism's purpose is much bigger than gathering with like-minded people for mutual support." It's a great think piece that I hope you'll seek out. For now, I want to share the catchphrase he offers us: "We have to turn ourselves inside out to turn the world upside down" meaning, how may we turn out to the world all that nourishes us within these walls? Each week, what if we jot down a few things that we will do differently based on what we learned or were moved by at All Souls.

How would that affect the way we spend, save, invest, and give away our money? Both as individuals and as a congregation?

I wonder ... and I am encouraged by what I imagine. For, if we embark on a quest for meaning when it comes to money, I imagine that we will lessen the burden that our relationship to money too-often brings.

Let's turn ourselves toward the religious part of the story and one man's perspective on why he tithes. Consider his thinking on the matter:

*To tithe is to tell the truth about who I am. If I did not tithe, it would say that I was a person who had nothing to give, a person who had received nothing from life. A person who did not matter to the larger society or whose life's meaning was in providing for his own needs alone. But in fact, who I am is the opposite of all of these things. I am a person who has something to give. I am a person whose presence matters in the world, and I am a person whose life has meaning because I am connected to and care about many things larger than myself. If I did not tithe, I would lose track of these truths about who I am. From Serving with Grace: Lay Leadership as a Spiritual Practice by Erik Walker Wikstrom*

That reading comes from a book published by Skinner House, a UU publishing house. It's actually a quote from *another* book published by Beacon Press, the other UU publishing house. And the reading is a quote from a parishioner of the original source's author's congregation. And he's Methodist. That's a long way around the barn to say that we have to go a long way around the barn to dig

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up a quote for a Unitarian Universalist publication on tithing. And then, it's a quote from a Methodist man. No. We don't have a tradition of tithing in Unitarian Universalism. More often than not, we're ambivalent about asking for money and articulating guidelines for giving or how giving may well bring a sense of spiritual well-being. At All Souls we say something like this: "We hope you'll consider perhaps getting yourself up to giving around 5% or so of your household income. Net? Gross? Ehhhh, you choose."

Very succinct.

And we approach the annual campaign in all manner of planning calisthenics. Big deal ... low key ... face to face discussions ... cottage gatherings ... Celebration Sunday ...

And in this congregation of exuberant worker bees, ask anyone if they'd like to head up the annual campaign – stewardship – and you can actually feel their blood pressure plummeting.

Who can blame them? All the ambivalence we hold around money pretty much is reflected in the way that we approach our annual campaigns.

But we're trying to get better. Our Open Question for the year is about money and giving the first session of which was this past Tuesday. Already, it's been illuminating. The first question is a good one, "Exuberant Giving." Because we've noticed that there is a sense of purpose and commitment and even joy on a day when we are taking up a Good Neighbor Offering to share beyond our walls or a Dedicated Offering for our needs within our walls. But it just doesn't feel the same for the annual campaign. We're wondering why not.

And this wondering led us to the first question. And when we asked the question in the first session a wise Soul raised a question in return, "Why do we have to be exuberant? We pay our income taxes because we have to and we want to as responsible citizens. But we're not 'exuberant' about it!"

Fair. (And hilarious.) So maybe we're making more of a fuss than we need to, on some level. But I don't think so. After hearing this sermon at the first service, Jackie Pick approached me and said, "If we don't feel good about giving, we're missing the point. Giving should make us feel good." She's right. Okay ... so here's the nickel pitch for the Open Question gatherings: please try to participate. In our continuing efforts to behave like the regional church that we are, there are opportunities to participate in Oakdale and Mystic too. Check it out and go! Like last year's Open Question, these discussions may well change the course of our history and more simply and immediately, the course of how we do things.

And to be clear, despite all this ambivalence and a slight conundrum regarding leadership, we have done well. Because of this congregation's generosity and commitment, we weathered the country's financial crisis better than most faith communities were able. I hope that you all feel grateful - and good – about that. I do.

Here's what: I hope that someday, if you don't feel this way already, you'll feel like the man who understands that he gives his treasure in order to tell the truth about who he is. To give is to understand that you have received much from life. That we all have something to give. That we can let go of the strong feelings about money that not only threaten but do preoccupy us so much that we actually lose track of our lives.

Money.

So complicated. And so worth our attention.

Amen.