

YOUR MONEY AND YOUR LIFE

A sermon preached by the Reverend John H. Nichols to the First Parish of Wayland on March 17, 2013

Many years ago, a parishioner of mine stopped at a convenience store on his way home from our Christmas Eve service. He purchased some lottery tickets. Normally he never played the lottery, but this time he was going to wrap those tickets up into much thicker packages and put them in his children's stockings as a surprise for Christmas morning.

The next day they had a good laugh when those tiny tickets emerged from all of the Christmas wrappings. As it turned out, however, they did win the lottery. They won a record-shattering amount. I suppose most of us dream of something like this. A bunch of clowns from Publishers Clearing House show up on our doorstep unexpectedly check in hand, and they change our life forever. Or you get a phone call that some relative you never knew you had has died and left you the better part of a small country, which is situated over an oil field. Or the lottery numbers you've been secretly playing for years finally come through. In this case, the dream came true. So, now they had more money than anyone could ever dream of having, and their question was how this money was going to affect their lives.

At the time it was hard for me to imagine that a sudden large gift of money could be anything other than an unmitigated joy, but I have learned some things since then. We might think that sufficient money is all we would need to finally have peace of mind. But suddenly having that money can raise all kinds of other issues – both practical and spiritual issues – that can make the road ahead seem actually tougher.

For example, if you have small children you might worry that your newfound wealth would make them a tempting target for kidnappers. Or you might worry that this money would provide your children with too easy a cushion upon which they might be tempted to lead highly privileged and wasteful lives.

You might find your own life profoundly changed. Perhaps some people with whom you work will hint you should leave your job and give up your salary to a person who really needs it – and yet you love working. You might begin – as some have – to question the motives of people who seem to want to get close to you. You might imagine that your life is suddenly too full of people who want to get close to you. You might get superstitious, thinking that since you were undeserving of this good luck, perhaps undeserved bad luck will come along to even things up. You might feel crushed under the weight of managing – or at least not diminishing – your new financial assets.

Money is the currency of many things. Where two people are struggling in their relationship they will often fight about money, because where there is

ambivalence or self-doubt, insecurity or distrust in a relationship or in a person, money issues will surface. Our attitude toward money reflects our deepest, most private and most sensitive feelings. Deeply spiritual questions are involved.

They are: has Life treated me fairly? Have I received as much love, friendship, praise, success or security as I feel I deserve? Can I find any blessings in my life or does it all seem gray? Have I enough to look forward to? Can I allow myself to be more optimistic than fearful or will I always be more fearful than optimistic?

A long time ago, a Boston area psychiatrist met a financial manager at a dinner party. After they had introduced themselves, the financial manager remarked that what many of his clients really needed most was a good psychiatrist. Their investment strategies or non-strategies seemed to be coming out of some wholly irrational place. The psychiatrist said he had been thinking just the other day that most of his clients really needed a good money manager. They needed to be saved from their own irrational impulses.

The two men were so intrigued by this interplay of money and psyche that together they wrote a book titled, "What Are You Worth?" The double meaning of the title was intended. We tend to equate our financial assets with our sense of personal worth, and we do so in very individual ways. Sometimes we also do this in ways that are self-defeating.

All generalizations fall apart if pushed too far, but they are the best way to express larger ideas. And they are indispensable for preachers. So feel free to excuse yourself from the following if you wish, but I think it is pretty much on the mark. Imagine a spectrum of belief in which our attitudes toward life are related to our attitudes toward money.

At one end of the spectrum there are people who are certain that life for nearly everyone is miserly and mean. They have a very guarded or a very bitter outlook on the world. They are convinced that life never really gives us anything we do not sweat blood to achieve, and even then eventually it all gets taken away. So they are determined to hold on to their money because, by God, they sweated blood to earn it, and no one is going to take it away or cheat them out of it. And cheating is precisely what they expect of most people. Nothing is ever quite good or pure enough for them to make a commitment to it.

The financial analyst worried about these folks because their unwillingness to take even the smallest of chances in the direction of increasing their earnings makes it almost certain their fortunes will never increase and probably will decrease. The psychiatrist worried that his patients who fell into this category devoted so much of their energy into self-defense they would never have a chance to be happy.

Then there are folks who don't want the responsibility for making any decisions about their lives or their funds. They are happy enough to spend money on themselves as long as they don't have to look at the bills and the checkbook balances or live with the question of what their spending says about their values.

Somewhere on that spectrum are folks who spend on others sometimes, but they never invest. They keep people and institutions on short tethers, because they worry that what they give away in love or friendship or commitment may not be given back to them. Because they never give us the feeling of full and affectionate support and because they trust life so conditionally we sense their reservations, and we tend to respond with our own reservations. What comes back to them is not even as much as they hope.

Now at the far other end of the spectrum are people who believe that we are given to extravagantly by a life that does not seem to stop giving. Yes, there are losses, setbacks and difficulties in every life. Yes, there are betrayals and hard times and tough luck. But these are things that just seem to happen. There is no connection between what we think we deserve from life and what we get. If there were such a connection most of us would get far less than we do now because we have a great tendency to disparage our own efforts. In truth, what we get is always far more than what we think we deserve.

People who live at this end of the spectrum are, in effect or in fact, Universalists. The Universalists affirmed that God loves us. God loves all of us. God also loves those who think themselves unlovable. Put another way, our entitlement to many of life's blessings is a guarantee if we are open enough to allow those blessings to come into our lives. What brings us the greatest happiness is not what we put aside for our safety or security, but what we invest toward projects that will expand the possibilities for happiness and health for persons living even far beyond our own lives.

To repeat the contrast, on the one end of the spectrum are those who see the world as tough and mean, a place where everyone's life needs to be a fortress. Money is the building material that will keep the fortress secure, however that hoarded money also keeps out warmth and friendship, excitement and purpose.

At the other end of the spectrum are those –those who are rich, poor and many in between – who see their life as an endless stretch of forest and meadow that just keeps turning up beauty. It simply pleases them to give away large chunks of what they have received to the people and causes they care about. Because they believe their lives are already full enough they keep only as much as they reasonably need. They understand that the worst thing that could happen would be for them to make a fortress out of the money they already have.

There is a historic assumption that religion and money should never be discussed in the same breath. This is probably why in the first New England church I ever served the annual canvass was wrapped up on one Sunday at the end of coffee hour with nary a word about money said aloud. The wealthier members were simply approached: they having already brought their checkbooks in anticipation. Then, people believed it was indecorous to mix spiritual matters with money matters.

It seems clear to me, now, that money is both the means by which we pay our bills, and the way we express how we feel about our lives. Money is a deeply spiritual issue, not because we worship it, but because it reflects how and what we do worship. Therefore, the congregation of one's choice is exactly the place where money should be discussed since one of the goals of nearly all religious traditions is to increase the generosity of our responses to the world.

To be generous in the broadest sense is to increase our openness and receptiveness toward the rest of the world. This kind of receptivity generates its own energy. We don't know why, but there is something in the graces and electricities of the world around us, which more than repays the full-hearted efforts we make to reach beyond ourselves.

Making one new friend opens doors to other friendships. Trying one new experience brings whole new worlds closer than they were. And adopting a more giving attitude helps us invest and care about something that is more important than our own private torments.

Caring, even if it is impassioned caring, even if it sometimes moves us to anger, is the foundation of a healthier life. Studies of religious institutions demonstrate that congregations, which are focused internally, on their own issues only, often wither and sometimes die, while congregations that are focused externally, on the work they can do in the larger world, often grow. Studies of human beings now suggest that those who lead generous, externally focused lives often live longer lives.

How sad it is then that congregations often go about raising money as if the job of canvasser were to extract generosity from the hardened, stingy, miserly souls of the "faithful." In this spirit, the whole process becomes a silly game of cat and mouse – a sort of catch me if you can – between the canvasser and the canvassed. This frustrates all of the ideals of a liberal religious tradition.

The alternative is that we agree to open the doors of our lives and invest ourselves in something that deeply matters. We have this chance to express appreciation for all our life has given us. We are given this opportunity to share some of the power the world has given to us.

Many years ago on a Saturday night in another congregation a member of the church canvass committee met one of the people he was supposed to canvass the next morning. He said, "I have your pledge card, so maybe we could meet at church tomorrow morning and talk." The canvasee said sourly, " That won't be necessary. We'll give the same as last year, whatever that was."

The canvasser responded, "Let me suggest this. Let's meet in the sanctuary after services tomorrow. Let's meet in the place where we are reminded of our most important commitments. When we meet I hope you will give me a figure that you have looked forward to telling me. That will be your most generous contribution – whatever that figure may be – and I will accept it gladly."

I've found that's true when it comes to contributions. When I am buying a product I try to get the best deal I can for the least money. When I am contributing to an organization I care about, I want to give a figure that reflects the fullness of my life. I hope you will be able to do the same thing.