

## READING:

### From Your Money or Your Life by Vicki Rubin and Joe Dominguez

Normally when we talk about money, we are really talking about what to do about it. How to get it, spend it, invest it, save it, pay (or avoid paying) our taxes with it, and ensure that we'll have plenty of it in our old age. Hate it or love it, rail against it or lust for it, accuse it of evil or praise it for all the good it can do, money itself is a fact of life. Yet most of us understand it far less than we do those other "facts of life". And almost none of us has stood in its presence the way we might with a redwood, a Rembrandt or a starry desert night. We may worship it, pay homage to it or sacrifice our lives for it - but we don't contemplate it. Money as an object of contemplation is like a koan - that unanswerable sort of question meditated on in Zen Buddhism. What is the sound of one hand clapping? What is the reality of money?

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## Your Money and Your Life

By Don Southworth  
October 1, 2006

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It was a warm, May night in 1977. I was 19 years old and the manager of a fast food restaurant. I was also in the middle of a five-year addiction to compulsive gambling that would eventually lead me to the brink of emotional and financial bankruptcy. It was about 10:30 at night and I was cleaning up the store after closing. I was planning on going to the racetrack to catch the last race when I was done.

I was emptying the soft drink system when I turned around and saw two men in ski masks pointing guns at me. I burst out laughing - I thought it was a joke. When they ordered me to get down on the floor and crawl over to the safe, I knew they were deadly serious.

One of the men ordered me to empty the safe and put all the money in his bag. As I nervously loaded hundreds of dollars in coins into the bag, I noticed out of the corner of my eye that there was a paper cup sitting on my desk stuffed with about \$400 in cash. The thought popped in my head that maybe he wouldn't notice it and I could take it with me to the racetrack that night.

After I cleaned out the safe he asked me "Is that all the money?" I replied, as I tried not to look at the money on the desk, "yea, that's all the money." He cocked the trigger of his gun, put it to my head and said, "IS THAT ALL THE MONEY?" I stuttered, "uh, there's some more up there on the desk."

Maybe his gun wasn't loaded or maybe he was too nervous to realize that I had tried to pull something over on him. Instead of shooting me, he and his partner tied me up and ran off into the night. I did not make it to the racetrack that night. I did not realize until many years later, after I quit gambling, how close I came to losing my life over my perverted sense of money.

Hopefully, you haven't faced such an experience when it comes to choosing your money or your life. But I know that you *do* make choices about your money and your life all the time. These choices may not be forced upon you by the cold steel of a gun to your head, but they are forced on all of us every day. Our choices range from deciding how to live on what we make to deciding how much time and energy to spend making our livings versus being with our family and friends. Some of us struggle with deciding how long to stay at jobs that provide us with economic security but leave us feeling empty and unfulfilled at the end of the day.

Some of us are simply looking for a job - any job. Many of us wonder how we can help those less fortunate as we struggle with deciding how much is enough. Whatever choices we are faced with, the question of our money or our lives is never far away.

This morning I invite us to contemplate our relationship with money, how it impacts our lives and what we can do to savor *both* our money and our life. Money is a subject that we Unitarian Universalists don't talk about very much. Maybe we don't want to admit to having any problems with money or maybe we spend so much time and energy on it during the week we don't want to be reminded about it on Sunday. Our silence about money does not offer help or healing however, to those that need it.

And lots of people need it. We live in the richest country in the world. We have more millionaires and billionaires than ever. We are - on average - 4 times wealthier than our great grandparents and we live in homes twice the size - with smaller families - than our grandparents did. And yet we seem to be suffering more and more about money than ever before. We carry an average of \$8,000 in credit card debt. Last year, for the first time since the depression, our national savings rate fell below zero - which means people are spending more than they are making. We have a growing gap between the haves and have-nots. The number of people living in poverty has grown every year since 2000 and over 20% of our nation's children live in poverty. For many people - rich and poor- money has become the main focus of their life.

Jacob Needleman in his book, Money and the Meaning of Life, writes: "The problem of money dogs our steps throughout the whole of our lives, exerting a pressure that, in its way, is as powerful and insistent as any other problem of human existence. And it haunts our spiritual search as well...Money now plays an unprecedentedly powerful role in our inner and outer lives, and *any* serious search for self-knowledge and self-development requires that we study the meaning that money actually has for us." Needleman believes that exploring, and healing, our relationship with money provides us our greatest opportunity for learning how to live a rich and satisfying life. I agree with him. But how do we do that?

I have begun to understand that above all else money is a story - a myth - that I have learned from others and continue to create myself. Reflecting on our stories about money is an important step in building a peaceful relationship with money. What lessons did we learn as children about money? Are those lessons relevant for how we wish to live today?

My story was greatly influenced by being raised in a single parent household where money was sometimes scarce. My mom was so busy working to keep our family together and worrying if we had enough money she didn't have time for the spiritual side of life. I have struggled with creating a story of money that balances security with the spiritual and having enough for my family and to share with others. Like most myths, there is both truth and fantasy in our money stories. One of our challenges is to discover which parts of our money stories no longer work for us.

Vicki Rubin and the late Joe Dominguez have helped me and many others do that with the book our reading came from this morning, Your Money or Your Life. They present in the book a nine-step process designed to help people find freedom and fulfillment by transforming their relationship with money. I like their definition of money a lot: "Money is something we choose to trade our life energy for. Our life energy is the allotment of time here on earth, the hours of precious life available to us; it is limited and irretrievable - our choices about how we use it, express the meaning and purpose of our time on earth."

One of the main purposes of religion is to help us answer the questions we have about how to live a life of meaning and purpose. Unfortunately when it comes to teaching us how to incorporate money into our lives, religion - including our own Unitarian Universalist movement - has let us down.

It is not surprising that money has its roots in religion. The word money is named after the Roman Goddess of Warning, Juno Moneta, whose temple housed the very first mint. Money may have begun as a religious symbol but somewhere along the way money changed from a religious symbol to a symbol for evil and greed.

Money - like the body - was said to be part of our "lower" and evil natures. One of the greatest legacies religion has left us is a dualism about money that has forced us to choose between the material and the spiritual. Jesus tells us "You cannot serve God and wealth." Some religions have taught that rich is bad and poor is good, while they have stockpiled fortunes, and their leaders have been exposed for financial fraud and deceit. It's no wonder that we are confused about our relationship with money, and distrustful of religion's ability to teach us how to value money in our lives.

Our Unitarian Universalist movement has not escaped sending mixed messages about the role of money in our lives. Two of our most eloquent and famous forefathers, Ralph Waldo Emerson and Henry David

Thoreau, gently fought over how we should view money. Thoreau was very clear about what he thought about our quest for riches: "Cultivate poverty," he urged, "like a garden herb."

Emerson saw things differently. He did not believe Thoreau's choice to leave society would work for most people. He once wrote to his friend, "My dear Henry -A frog was made to live in a swamp, but a man was not." Emerson argued that "we were born to be rich" and that richness included both the material and the spiritual. He was one of the few religious leaders who acknowledged that money played an important part in living a full life. He once wrote: "Money which represents the prose of life, and which is hardly spoken of in parlors without an apology, is in its effects and laws, as beautiful as roses." Do we see money today in its effects and laws as "beautiful as roses", or do we speak about it with apology? My experience as a Unitarian Universalist is that we mainly speak about it with apology.

I knew the first time I walked into a UU congregation that I was in a place of wealth. The beauty of the setting and the cars in the parking lot told me there weren't many poor people around. I have had the same experience in every congregation I have stepped in since. But I have also experienced that nobody seems to want to talk about money. Although we are not alone in this trait - a recent survey said the least likely place people talk about money is in their religious community - it has always troubled me that the only time I have heard about money is when the charts come out at pledge time.

We have two or three curriculums designed for our children about sexuality but only one about money - one that nobody I have been around has wanted to teach. Our openness and teaching about the beauty of each person's sexuality is one of the finest things we do as Unitarian Universalists. But I find it disturbing that we seem to be so quiet about our material lives. Are we subconsciously perpetuating the notion that money is evil?

I think it is time that we start a new revolution within our movement. A revolution that will promote the same freedom and liberation that our work with sexuality has. A revolution that will allow us to inhale the sweet scent of the rose called money and honor its place in our lives. I would like to suggest five steps in our money revolution that will help end our dualistic relationship with money and provide more peace and prosperity in our lives.

We begin this morning the first step in our money revolution, **Talking about it**. Each of us has our own questions about the role of money in our lives. Let's start sharing them with others. It is time to teach our kids how money can help build a balanced and happy life. It is time for ministers to preach about money and its effects and causes in our lives more than once a year. We need to provide a space for healing and a place for people to share their guilt, their fears, confusions, joys, shames, and worries about money. We need to offer classes and forums on the meaning of money, how to manage money and how to talk about money - especially for those in partnerships since it is the number one topic for arguments and break-ups with couples.

We need to wrestle, *in community*, with the tough questions of how much *is* enough and how much *do* we share. If we are serious about economic justice and hope to close the gap between the haves and have-nots, we need to bring the topic of money back into our congregations.

The next step in our money revolution is for us to **Celebrate our Abundance**. A few years ago I had the opportunity to attend the Allen Temple Baptist Church in East Oakland, California. Allen Temple is a predominantly African-American church in one of the poorest areas of Oakland. I had never been to a Baptist church before. I was advised that I might want to wear a tie so that I didn't "feel out of place".

I was overwhelmed by the experience. Everyone in the church was impeccably dressed and the joy and celebration of the people were inspiring. These people knew how to celebrate their abundance *and* they did not apologize about money. I don't think it was a coincidence that this congregation had started a credit union and was doing cutting edge work with poverty and economic justice work in the community. Although I disagreed with much of the theology I heard, my heart soared with the richness of spirit and joy that surrounded me that Sunday morning.

I haven't (yet) had quite the same experience in a Unitarian Universalist setting, but I left that day wondering how we can put more celebration into our lives and congregations. All of us have riches, both materially and spiritually, that we can and should celebrate more often - both at home and here at ERUUF. These celebrations can be as simple as lighting a candle of gratitude every day or keeping a daily gratitude

journal that focuses on the abundance, and not the scarcity, in our lives. They can be as elaborate as designing special worship services focused on prosperity and abundance.

The third part of our revolution is to **tithe**. (Whenever I speak about tithing I am always reminded of a Wizard of Id cartoon I once saw. The minister is standing outside church when a congregant sees the title of the morning's sermon "The Joy of Tithing" and says "Sorry I can't afford to be any happier than I am right now.")

Tithing, the practice of giving away 10% of our income to God, our religious community and/or people and places that need it more than us, does not seem to be a popular practice in our tradition. Statistics tell us that Unitarian Universalists donate less money to their religious communities than others. I am not sure why that is the case but I do know that no other spiritual practice provides a more profound sense of abundance, gratitude, financial peace and joy than tithing.

I was first exposed to the concept of tithing at a church my wife Kathleen and I attended almost 20 years ago. Every Sunday before the offering was taken, the minister or layperson would share a "prosperity lesson". One morning a couple shared their story of starting to tithe and the differences it was making in their lives. Although I could never imagine finding enough money in our budget to give away 10%, their sincere joy and peace about money was magnetic. Over the course of the next two or three years Kathleen and I slowly built up to giving away 10% of our gross income. I never imagined I would ever start tithing and now I cannot imagine ever stopping it. In fact, as we get older we wonder if 10% is really enough.

I could go on for hours about the spiritual transformation I have experienced and I have seen in others who tithe – not because they were told to but because they want to feel better about their relationship with money. When I first went to my last congregation five years ago I told them what I have told many of you. I dream of a congregation that gives 10% of its operating budget away every year to people and places that need it more than we do. They did what some of you have done. Smiled politely, laughed or explained to me money was way too tight to ever consider doing something like that. Last year they gave 9.8% of their budget away. Consider yourselves warned!

The fourth step in our money revolution is to **Simplify**. Many of us buy too much and save, or give away, too little. When we look around our homes we see things such as computers, televisions and fancy cars that once were thought to be luxuries that we now consider necessities - and frequently we buy them on credit. More and more people are finding that by simplifying their lives they are gaining the fulfillment and joy that their things cannot bring them. When we simplify, we discover what is truly essential to our lives. A good way to begin is to write down every penny you spend for the next 30 days. You will be surprised at what you discover you can do without.

The last step of our revolution is to commit to what Joseph Campbell suggested and **Follow Our Bliss**. Our bliss is what we know in our hearts we were born to do. Christians call it "answering the call" and Buddhists call it "practicing Right Livelihood"; whatever we name it, *it* is using our unique gifts to help make this world a better place. Some people are lucky enough to do work that brings them joy and fulfillment every day. Most of us are not so fortunate.

In January 1994 I was a Sales Manager and had just finished a year in which I had won several awards and made more money than I ever had in my life...but something wasn't right. Most mornings I left for work before my kids were awake. Many nights I would toss and turn in bed thinking about the things I had to do the next day. I wasn't having fun at my job and, more and more frequently, in my life. And then life stuck another gun at my head.

Kathleen and I came home from dinner one night to a message on our answering machine that confirmed our greatest fear: the tumor in her breast was malignant - Kathleen had breast cancer. We cried and worried and came to grips with the possibility that a terminal disease had become part of our family. Life, all of a sudden, seemed much more important than the job I had or how much money I made. I was more afraid that night than I was when the robber put the real gun to my head.

As Kathleen received treatment, and made a full recovery, I realized that I could no longer spend my life making money doing something I no longer had passion for. Against the advice of many, I took a severance package from my employer and set out to find my bliss. Somehow I convinced Kathleen that we should celebrate her recovery and my liberation from my job with something we had always dreamed we would do - a trip around the country in an RV. Despite the fact that we had never been in an RV in our life,

we bought a used 27 foot RV, packed up the kids and set out on a three-month, 10,000 mile trip through 25 states hoping to heal our family and to discover what was next in our lives. Eventually our search led us to the Monterey Peninsula where I found Unitarian Universalism and soon followed my bliss to seminary.

These five steps -- talking about it, celebrating our abundance, tithing, simplifying and following our bliss - - can help us to stop living in duality over money. They can be taken no matter how large or how small our bank account is.

We don't have to wait for a gun to be pointed at us, or the threat of a terminal illness before we start our money revolution. Some of these steps will be fairly easy; we can, for example, commit to start talking about money today. Some of them - like tithing - may take years for us to master. For the sake of our children, ourselves and the suffering of the world around us it is important that we begin. We can choose our money AND our life.

May it be so. Amen.