

“Your Money and Your Life”
The Rev. Sue Spencer
UU Congregation of Danbury
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The year is 1967. The place: San Francisco’s Haight-Ashbury district. The “summer of love” has just ended. The Vietnam War is tearing the country apart.

Jacob Needleman, a philosopher and professor at San Francisco State, is walking along the Haight. Incense is in the air. So is the scent of marijuana. The streets are full of young people, “dressed like houris, gypsies, Indians, Sannyasins, prostitutes, derelicts, criminals.”

Needleman enters one of the many shops lining the street. It’s full of exotic objects: oriental jewelry, knickknacks, decorated boxes, scarves, copper urns, brass bowls, carved ivory and jade. Near the cash register, a beautiful, angelic young woman is playing a small harp. Her face is rapt in happiness; her blond hair cascades to the floor.

What really catches Needleman’s eye, though, are the walls. They’re covered with religious objects and posters – Hindu saints and gurus, Zen and Sufi masters, modern sages such as Krishnamurti and Gurdjieff. There are Russian icons, and Mexican carvings of Christ. There are Jewish prayer shawls, Tibetan bells, and crucifixes from many parts of the world.

At first, Needleman assumes that the owner’s merchandise is in the display cases, while his religious values are on the walls. Then he begins noticing the price tags: \$600.00 for the Russian icon. \$200.00 for the Mexican Christ. The posters are less: Ramakrishna is selling for \$14.95, while you can get Krishnamurti for \$9.95.

Needleman’s eye, and his desire, become fixed on a prayer shawl. It’s \$35.00 and a beauty – “Fine, delicately knotted fringes; rich, deep, pure, white silk...” “I want it,” says Needleman. “*Badly.*”

From there, a little drama unfolds. Needleman takes out his checkbook and asks the clerk – another angelic young woman – to see the prayer shawl up close. The clerk sees the checkbook and responds, in a meek, tiny, voice: “Oh – but we only take cash.”

Needleman recoils. “For some reason, the word *cash*, coming from this flower child, hits me in the gut as though it were an obscenity.” His jaw thrusts forward, and he hears himself say, loudly and stupidly, “What do you mean, you don’t take checks!”

The clerk sounds a little frightened. “It’s the store policy,” she says. Once again, Needleman hears himself say, even more loudly, “Do you know who I am? I’m Jacob Needleman! I’m a professor at San Francisco State University!”

At this point, a poster on the wall catches his eye, and he realizes he’s being observed by none other than the Buddha himself. That very morning, the professor had been teaching a class on the Buddha, carefully explaining Buddhist teaching about the illusion of the ego! But this

doesn't stop him. By now, events have been set in motion that must run their course. "Let me speak to the owner!"

The clerk disappears, and returns with a man in his late twenties. He has unkempt hair, soft watery eyes, a "sickeningly loving smile," and a small photo of his guru hanging around his neck. Needleman swings into action again, and repeats his demands. Not only is he a professor, but a professor of philosophy and religion! Why, he gives courses on the very people whose pictures are on the wall! This, surely, entitles him to an exception from store policy!

Suddenly, the owner's soft eyes become like steel. The "loving smile" is transformed into a sardonic grin. He picks up the prayer shawl and reverently folds it. While doing this, he looks Needleman in the eye, emits a few choice expletives, and tells him in graphic terms just what he can do with himself.

Needleman storms out of the shop. He's furious, but also confused. He's trembling with anger, but at what or whom? Outside, a young member of *Hare Krishna* offers to sell him some incense, and he bursts out laughing, not knowing why. Needleman walks aimlessly around the Haight, his mind "a blooming jungle of thoughts about the confusion of money and religion."

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Needleman tells this story in his book, *Money and the Meaning of Life*. It brings to mind several truths.

One of these, of course, is the pervasiveness of money. In our culture, money is regarded as *real* – perhaps *the* most real thing. It touches all aspects of life – and religion and spirituality do not escape.

The story also points up the confusion that can result when money and religion come together. Needleman makes an intriguing suggestion about this: He traces the problem to the fact that our "spiritual side" is rarely allowed to communicate with our "money side" - and vice versa. It's as though there were two forces inside us, with a wall between them. They never intersect, never have a chance to become integrated.

Both Needleman and the shopkeeper are spiritual seekers. But in their encounter over the prayer shawl, their "spiritual" orientation keeps them from dealing realistically with money. In fact, it's precisely that lack of realism that makes their encounter a spiritual disaster!

The shopkeeper's "religious personality" and his "business personality" are running on separate tracks. Certainly he has legitimate business concerns; no doubt he's dealt with a host of bad checks. His "cash only" policy has a rational explanation. But since his "religious" concerns get in the way, he can't allow himself to defend that choice in a rational manner. Instead, he becomes primitive and uncivil.

As for Needleman, he's just as confused. Tucked away in his mind is an unexamined assumption: that things of the spirit should not be tainted by financial considerations! He recalls, "I, too, was afflicted with a hypocritical fantasy – that dealings with God exempted one from

dealing realistically with the world of money.” Thus he, too, is prevented from approaching the situation in any humane or helpful way.

The two are left, in Needleman’s words, as “two ego/animals growling at each other.” Much later, Needleman reflects on the exchange: The problem isn’t that money was polluting it. Rather, it was polluted because money wasn’t taken seriously enough. It wasn’t given its due, its proper place.

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This story can help us think about how “money confusion” afflicts congregations. Some of this comes from people on the outside: A space renter becomes offended if the congregation is businesslike in negotiating an agreement. Or a couple is upset when a minister asks to be compensated for the time and talent it takes to perform a wedding. It would never occur to them to question a doctor’s fee, or a lawyer’s. But they hold an unexamined assumption: that the congregation has no bills to pay, that it runs on love, or air. Meanwhile, there are others who go around, from congregation to congregation, asking for money. *They* assume that our coffers are overflowing - that we’re in a position to meet their every need!

And - need I say it? - this lack of realism isn’t confined to outsiders. Sometimes congregation members themselves carry unexamined assumptions about money. It even happens with people who are usually astute about finances. As a result, congregations suffer. Members put up with inconvenience and difficulty that they’d never tolerate in their own homes. More important, congregations limp along, just barely scraping by – they limp along when they could be flourishing!

Now, you might expect that Unitarian Universalists would be different from other church people in this regard. “Reason” is one of our professed values, and we pride ourselves on being connected to the ‘real world.’ Thus we might expect members to be rational about their congregation’s financial needs. But historically, the track record of UUs isn’t better than others – in fact, it’s often been worse. On lists comparing denominations by member support of their congregations, UUs often end up at the bottom.

What explains this? It can’t be because UUs are the most impoverished on the religious landscape. Quite the contrary, in fact! My hunch is that it’s traceable to those unexamined assumptions Jacob Needleman talks about, our unconscious reluctance to integrate money and spirituality. Somewhere, in our heart of hearts, we believe that money is tainted. We believe it’s unseemly for congregations to talk about it, or – heaven forbid – to have enough of it! We might even quote the Bible – something UUs are loath to do on other topics – declaring money to be “the root of all evil.”

But did you know that’s a misquote? The Bible *doesn’t* say that money’s the root of all evil. What it says is slightly different: The *love of money* is the root of all evil. To put it another way, there’s nothing *inherently* wrong with money – what counts is our *relationship* to it.

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What is money, and how is it related to spiritual concerns? The most helpful answer I've found is this: Money is simply a form of *life energy*. It's not the only form, but in our society, it's a crucial one. Our food and fuel is the sun's energy, stored and released. In the same way, the money we have represents the work of our hearts and hands, stored and released.

The big question then is: how are we going to release this energy? And the answers we give – the *ways* we spend our money – reveal what we care about most, no matter what our professed values are. As it is written, “Where your treasure is, so shall your heart be also.”

A look at our checkbook, or our credit card bill, is a powerful tool for self-knowledge and understanding. We can compare what we *think* we believe in with what our financial records *say* about our beliefs. If we find a disparity, we can take steps to bring the two into alignment.

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Speaking personally, I've given a lot of thought over the years to my relationship with this form of life energy we call money. This has been part of a long-term, probably life-long, process of spiritual re-orientation. It has led to an ongoing critique of my spending patterns - the ways in which I was squandering my life energy, instead of channeling it in life-giving ways. And this, in turn, has led to changes in my spending patterns.

Congregational stewardship campaigns have assisted in this process. They've become an instrument of consciousness. Annual pledge drives have helped me think about what's really important, and what isn't. As a student, and then as a new minister, I'd tended to make token pledges, ones that didn't challenge me very much. They came from the periphery of my budget, from what I had left over.

But then, one year, I became much more involved in the campaign than usual. At that point, my focus shifted. I realized that if I was going to ask people to give generously, I'd better be prepared to do the same. And so, my pledge to the congregation moved to the center of my budget. It moved into the same category as the rent, the lights, and the car. It became non-discretionary rather than discretionary.

Speaking in numerical terms, I decided to pledge 5% of my pre-tax income - salary and housing - to the congregation I was serving. This represents half of a tithe. For our current fiscal year, it's meant a pledge to UUCD of \$3,100.00.

This is an amount that I *notice*. It forces me to budget more stringently in other areas. But it turns out to be very satisfying. I have the satisfaction of acknowledging that my spiritual community is as important as the rent, the car, and the lights. I'm giving, not “till it hurts,” but until it feels good! And it really *does* feel good. Science has discovered, I'm told, that generosity triggers the pleasure centers of our brains! Or, as was pointed out at the conference I attended this week, generosity triggers the same part of our brains as chocolate and good sex!

My ideal is to work up to a full 10% tithe: to give away a tenth of my income, half to my congregation, the other half to causes I believe in. Even so, my pledge falls in a different category from my other charitable giving. In fact, “giving” is a misleading word to use in

connection with congregational stewardship. When we pledge to the congregation, we're not "giving" to a charity – we're offering our support to the community that sustains us.

I give to a variety of organizations in whose work I believe. But I don't need them in the same way as I need my spiritual community. More important, they don't need *me* in the same way! Other organizations turn for support to a large base of contributors – while UUCD has only its members and friends.

It's important, of course, that the congregation spend its money wisely and well. That's not an issue here at The Ridge, though. This congregation is among the thriftiest I've seen. What *is* an issue, I think – and I can say this as your interim minister – is the ways you sell yourself short through scarcity thinking, and through shortfalls in the yearly pledge drive. Just think of the ministries that are possible here - if every single member and friend opens their hands in generosity!

When we make a pledge, we make a profound statement about who we are: inheritors of the free church tradition, beholden to no bishop, no head of state. In exercising that freedom, we pay our own way.

All of us have our own unique circumstances to consider, of course. In the next few weeks, when you receive a call from your canvasser, I invite you to consider what this congregation means to you. And also think about what it *could* mean - to many more people, to the wider Danbury community, and to the life of the world. I invite you to consider these things, in light of your circumstances – and then make the most generous pledge that you can. I can almost guarantee you: it *will* feel good.