

Money. Money. Money. Money is an essential part of our everyday lives. It's a way we connect with others. It's a medium of exchange, of interaction in community, including a spiritual community like this Fellowship.

Money is a powerful force in our world. It's certainly powerful and important in *our* culture. In fact, money has become so important that it has become a god of sorts. Everything seems to be about money. We, as a society, act as if money is the most important thing in the world..., even sex takes a back seat.

Yet, how often do we talk about money? I grant you, of late, there has been considerable focus on the *use* of money, the disproportionate distribution, the miss-use of money, but even so, we're not really talking about money. The Occupy Movement has been raising questions about our economic system. They've focused primarily on the issue of inequity and what they see as a broken system. But they haven't really been talking about money.

When I say we don't talk about money, I mean people, having real conversations about money. When was the last time you had a conversation with someone about money? Have you had dinner party conversations about money? Have you talked about it with your friends, neighbors? We don't tend to talk about how much we make. We don't tend to talk about how much money my sweater, your dress costs. We don't tend to talk about how much money is enough?

What's your relationship to money? What role does money play in your life? In your heart of hearts, do you think money is a reflection of who or what you are as a person? Does the amount of money you have or don't have impact the way you see yourself, the way you see others? How do you feel about giving money away?

These are not really questions about money. These are questions about how we *are* in the world. They are questions about our spiritual selves. Money is just a thing. We impose meaning on money or act as if it imposes its meaning on us.

Money is just a piece of paper, or a coin. It's merely a medium of exchange. In a real sense, it's no different than a pelt, goat or cow in other cultures. A piece of paper, a pelt, a cow, they all represent value; value that can be traded or exchanged for something that is perceived to be of equal value.

It's in this sense, that money talks. It always says the same thing, over and over and over again. It says: "I am worth that, I am that." If I am selling a refrigerator, I give it to you in exchange for a certain amount of money. Your money becomes my refrigerator. Money is always just an exchange, what we make of that exchange is of our own making.

An exchange requires being *in* relationship. It may be temporary or an extended relationship. But one must be *in* relationship in order for an exchange to take place. It is the relationship part of an exchange that creates the influence industry.

If I give you money, it puts me in relationship with you. I then have the opportunity to leverage that relationship to my benefit. If you are a willing partner, if you want to stay in relationship with me, then you must reciprocate with something that I perceive to be of like value. Perhaps like value is something tangible, something of very real value. Perhaps like value is simply the opportunity have a relationship with you, to be seen with you, or to have you take my phone call.

It is the relationship part of a monetary exchange that has the ability to undo a democracy. It's the relationships that are bourn out of exchange that creates an uneven playing field, where one person's vote becomes more valuable than another's. This is not a new dynamic, nor constrained to the American political system.

Money, is currency, and currency is a means of exchange and exchange must be between two or more entities. An exchange brings us into relationship. Money, or currency is the connective tissue.

The etymology of the word currency comes from the Latin word *currens*, meaning a condition of flowing, to run. Like water or electricity, money flows between two people or between a person and an entity, such as a restaurant. If you have enjoyed the food and the service, the money flows smoothly. If not, we notice how hard it is to let the money move away from us. We want to hang on to it, it becomes sticky, we have a negative emotional response to letting the money move.

Any time we exchange money, we are in relationship, connected by a flow, like water or electricity. Money has an energetic force to it. It comes alive when we use it. And we, determine the quality of that energetic movement. We determine if it enlivens us or depletes us. There is a feeling tone associated with our use of money. And we are judge and jury.

That's why our relationship with money matters. This is why our relationship with money can affect our sense of self. How we engage money can affect our ego sense of self and our spiritual sense of self.

Where we choose to live can be an ego driven decision. One neighborhood has more value in our society than another, and we can feed our egos built on that data. Likewise the kind of car we drive, or college we attended can lead to a sense of being better than.

I'm often surprised when people get so bent out of shape when a poor person buys an expensive car or a big TV. It seems to me, they get them because our culture places value on them and having them can be a way of enhancing self esteem.

One might think the same dynamic works in reverse, regarding giving money away to family or friends, or donating to charity. But the data suggest otherwise. People with less money, fewer dollars, are more generous than those with more. Low income folks give away up to 20% of their income.

I believe, people with little money know about hardship. They have a more intimate relationship with the pain associated with hardship. And that intimate relationship allows for an easier flow of money to someone else in need.

There are other legitimate reactions to having little money. I grew up with a sense of having little money. I was an adult before I began to question whether that was really the case. Money did not flow easily in my house. It flowed easier between mom and the kids than between my dad and us.

Sometimes, getting money from dad was like pulling teeth. It almost didn't matter what the money was to be used for. But, every one of the kids—there were six of us -- was given stock certificates when we were old enough to go out on our own. I still own the shares of US Steel that dad gave me, and they pay dividends. It's a way of staying in relationship with my father.

Money does have an energetic force. It is a way of being in relationship. The way we think about money, the way we use money, in a real sense, is an expression of self. Sometimes it's an expression of our spiritual selves, sometimes an expression of our egos.

If we don't have money, maybe we fixate on it or decide it simply isn't important. Some of us are tight fisted with money—no matter how much we have. If we relate to

money as a way to insulate ourselves from harm, we may have a tendency to horde it. If we use money as a way of enhancing our sense of self, we may be prone to always giving gifts or splurging on family, friends or self, whether or not we can “afford it”.

We super-impose ourselves on money. Many of us draw a hard-line distinction between the spiritual world and the mechanistic world. We tend to associate money with the everyday world, and exclude it from our spiritual world.

I believe this is why we often have such a hard time talking about money in our religious and spiritual home. We seem to have no difficulty paying dues as a requirement of belonging to the tennis club. But we can become offended when asked to pay our fair share to our spiritual home.

Not all religious communities deal with money the way Unitarian Universalist do. In many Christian churches, one is expected to tithe 10% of their income, before taxes. Some synagogues require you to pay dues in order to be considered a member. Some sell tickets for entry to High Holy day celebrations.

*Zakat* or alms-giving is the practice of charitable giving by Muslims and is obligatory for all who are able to do so. *Zakat* comes from the word *zky*, meaning to purify. The notion is to purify the bounties God has given by sharing some of it with the poor and needy. *Zakat* is an obligatory 2.5% of one's wealth. In general, the Abrahamic religions buy into the Gospels' notion: “It is better to give than to receive.”

As UUs we don't have God to induce the flow of money into our churches. We don't have God as a reference point in explaining one's relationship to money. We don't tend to think of money as “gifts” from God. Our reference point fundamentally comes down to individual conscience. Is this congregation the most important thing in my life and do I give accordingly. Or do I give as the urge strikes me or when I feel particularly flush.

I like to ask people what is more important in their lives, a summer vacation or the congregation they belong to? It's a legitimate question. Many of us are willing to scrimp and save to pay for our summer vacation. Few of us it seems, are willing to scrimp and save in order to support their congregation.

I think it's a valuable exercise to think about our financial relationship to our congregation. Not just for this Fellowship, but for all Unitarian Universalists. What's our reference point and how do we arrive at our position?

Let me close with this final concept. Across so many dimensions of our lives, we make comparisons. For each of us, there are any number of things with which we compare ourselves favorably. And there are others we compare ourselves negatively with.

If you drive a Prius, we're inclined to talk in terms of better gas mileage. In terms of intelligence, we tend to have more than... XY or Z. In terms of body weight, we almost always have too much. In terms of income and money, we tend to see ourselves as having less than somebody else.

I would argue that where we come out in these comparisons play an important role in our lives. I'd argue our mental constructions impact how we see ourselves, which in turn, impacts how we behave.

So I come full circle. What role does money play in your life? What's your relationship to money? Since money is a medium of exchange, and exchange requires being *in* relationship, what do we say by the way we use our money?

I'd like to encourage us all to think about money in terms of how much we have, not what we don't have. It helps insulate us from ills associated with stress and a sense of lacking. But more importantly, spiritually, it opens a door that allows us to experience a world of joy and abundance. And may we rejoice in it.

May it be.

Amen