

There was a time—this side of the dark ages—that one would learn how to balance a checkbook in elementary school. Not so any more. Given how much this country is focused on money, I find it odd we're not taught financial management

To the extent we learn about financial management these days, we tend to learn it on the fly. We learn financial management concepts at our parents' knee during dinner conversations or by parental admonitions. "If you spend your money on candy you won't have money to buy that special toy you want!"

Perhaps more often they say, "you should save some of your money" ...and parents can always find a good reason you should save. I remember asking my parents to put a silver dollar and a \$2 bill in the bank for me. I was horrified when I later came to find out I was never going to see THAT silver dollar or my \$2 bill again. Discovering the bank did not have a little box with my name on it behind the counter was an emotional learning experience. I keep a \$2 bill for each of my kids in my dresser at home.

We learn about financial management when we get a job that contributes to a retirement account and we need to decide which fund to invest in. Or when you get a college loan or decide to buy life insurance. It's strange that's the first time we really learn about those things...at least that's been my experience.

Maybe "they" don't really want us to know very much about managing our money. President Trump just recently signed a memorandum to undo the Department of Labor's fiduciary rule. It was a rule that wasn't supposed to go into effect until this April. So he didn't really take anything away from us.

The rule said that if you hired a financial advisor that person was obligated to act in your best interest. Imagine, needing a rule that said if you go to someone who's supposed to know about financial management, they should give you guidance that was in your best interests!!! Rather than advice that was intended to best line their pocket!

"HEY, doc, do you want to do this surgery because you'll make a lot of money or because it will help cure me?" It's similar to the question you should be asking any financial advisor.

Maybe it's all by design that we're not told too much about financial management. I was in a large name-brand department store not long ago. The clerk told me I could get a 15 or 20% discount if I opened a store credit card. It turned out to be a goodly amount so I got the card knowing I would pay the balance without having to pay interest. They were charging 25% interest to people who couldn't pay the balance at the end of the month. 25%! There used to be usury laws.

Our relationship with money is based on our beliefs. Our society even has terms to categorize people's relationship with money. Some folks are called spend-thrifts, shoppers, profligate or an easy mark. Others are cheapskates, tightwads, misers or penny-pinchers. We all know more than one of each kind.

Our attitude about money impacts how we use our money. It impacts our decisions about money. And these attitudes don't necessarily correlate with the amount of money we have. One might assume a poor person would tend to hoard money and those with a lot would tend to be spend-thrifts.

Cautious folks, those who may fear losing what they have may well be those with the most money. In fact it may be *why* they have lots of money. On the other hand, poor people might go out and buy a big-screen TV. (do they make any other kind these days?)

We often judge people based on *our beliefs* about money. Poor people are often ridiculed because they have the audacity to have a big screen TV. As if poor people shouldn't be allowed to have some creature comforts. At the same time we have a different reaction to people who get into financial trouble because they get more house, more car and credit debt than they can handle.

Our beliefs, attitudes and relationship with money says more about us than we might realize. This is true for us as individuals and as a society. How we perceive people is often based on where we peg them on the economic ladder...socio-economic ladder more accurately.

Those who make a living by manipulating money, stockbrokers, investment people, are generally held in high esteem. While those who use their hands and bodies for a living are less esteemed. The social status of teachers, relative to their impact on the future of the nation, is often noted as being sorely out of proportion.

What we are willing to pay for any particular item is based on the value we place on that item. In this country, corporations place very little value on vacations, so we don't tend to get very much of it! But we place high value on where we live and the house we live in, so we're willing to pay a lot of money for housing.

Sometimes we simply pay what we have to pay for certain things rather than what we think they are worth. We pay the doctor and hospital whatever they ask because we don't really have a choice. But we make a value statement when we spend \$60 on a pair of jeans... that already have holes in them!

There was time in my life I paid a lot of money to be trained in the use of the "Life Force", or Chi. I studied energy for several years. But at some point I was aware of a nagging feeling of resentment. I had a hard time paying that much for what was ubiquitous. Energy was all around us.

It wasn't like my teacher was making it. So why should he be able to reap such a profit from what was readily available? Wasn't he "just" selling information? I had this dilemma going on in my head. I knew it was the best training I had ever had but I was still queasy about the cost.

It wasn't until many years later when I realized my energy work had become a spiritual practice that I began to truly value it. I saw my expenditure on energy work as an investment in my personal growth, my personal well being. I was paying myself first.

How many times do we go through this kind of dilemma in our lives? How much to pay for a vacation, a car or a new coat? At what point do you decide, no that's just too much? Or conversely, when have you said to yourself, "I know it's a lot but it's worth it"? What is it that makes the difference?

So many of us go through some form of this dilemma during our annual pledge campaign. A lot of it, I think is similar to me paying my energy teacher. In our culture, we often value things based on our ability to see it, touch it, hold it or re-sell it.

We have a hard time talking about money in our culture. "What do you do?" is often one of the first questions we ask when we meet someone. The question may come out of genuine curiosity, but all too often, it's a stand in for "how much do you make?" We seem to need to categorize people so we know how to deal with them.

It's almost as if **we** are an extension of our money. When in fact our money is an extension of who we are. It's an extension of our beliefs and attitudes. And how we use money is a manifestation of those beliefs and attitudes.

Study after study tells us that people lower on the income scale are more likely to donate, to share what they have, than those on the upper end of income. I'm convinced those with less know what's it like to need. They're more willing to share because they have a more intimate relationship with interdependency, with empathy.

I believe those of us with more rather than less money are more prone to buy into the myth of being self-made. We're more prone to buy into a belief of independence. We tend to want to live the life "we" prefer and often have the financial where-with-all to do so.

Those with less money are more controlled by circumstances. Fewer resources equates to fewer options. Fewer options equate to less freedom of choice.

Education tends to work the same way. The more education one has, the more options one often has. More options equals greater freedom of choice. The more education we have, the more we are likely to insist on thinking for ourselves. At least in the secular world.

But the world of the Spirit, the world of religious belief doesn't operate the same way. The world of Spirit, faith, and religion operates more on the basis of connectedness. It's an internalized experience of being in relationship. The me, myself and I are subsumed into a we. Just like any good marriage or friendship.

The statement "I am Jewish" or a Methodist or a Buddhist has meaning beyond an individual self-definition. It implies a sense of group-ness, a sense of belonging. It's a statement of claiming. It's claiming an indent beyond self.

I wonder how often we Unitarian Universalist belong to or attend a particular congregation rather than claim membership in our faith tradition? I wonder how many of us place a greater emphasis on our individuality than on our belonging?

I think the difference lies in the degree of internalization. The degree to which we have an internalized sense of belonging affects our self-definition and our sense of connectedness. All of which, in turn, affects our behavior.

To me, membership implies some sense of belonging, a sense of being part of; a sense of the "it" being a part of us, of who we are.

I liken it to ownership verses renting. We are much more inclined to attend to what we own rather than what we rent or borrow. When a window needs repair in a rental, it's someone else's responsibility. When we own, it's ours and we act accordingly, even if we only put plastic over the window.

I want for us in this Fellowship to feel like it is a part of us rather than we just attend or participate. I want us to feel like owners, not renters. I want for all of us to take responsibility of the "us" of this congregation. I want us to think of ourselves as owners when we become members.

I want us to have an internalized relationship with this congregation. And I want for us to have an internalized relationship with Unitarian Universalism; to own it as a faith tradition, as an identifiable religious belief system.

I know the words faith and religion make some people queasy. If the words faith or religion bumps up too hard against your sense of individuality, I urge you to reframe Unitarian Universalism. Think of it as an institution, an organization with an identifiable set of beliefs and principles. Define it as something you are a part of.

Good financial management says pay yourself first. Invest in your own well being. If UUism is a part of you, if this Fellowship is a part of you, and you a part of it...pay yourself first. Make sustaining the part of you who is "us", a priority. If we all do that, together we will thrive.

May it be so.