

“Staying Positive in a Negative World: Can’t Afford the Money Blues”

A Sermon for University Congregational Church

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Traditional Word

8 but if we have food and clothing, we will be content with these. 9 But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains. 11 But as for you, man of God, shun all this; pursue righteousness, godliness, faith, love, endurance, gentleness – 1 Timothy 6:8-11 NRSV

It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.” Mark 10:25 NRSV

Contemporary Word

“Don’t tell me where your priorities are. Show me where you spend your money and I’ll tell you what they are.” —James W. Frick

“A wise person should have money in their head, but not in their heart.” —Jonathan Swift

“Staying Positive in a Negative World: Can’t Afford the Money Blues”

It’s a truism that people both love and hate to talk about (and deal with) money. We enjoy the things that money affords us, but we get really suspicious and even deceitful when we try to have honest conversations about money. We have a real love/hate relationship with money so it’s no surprise that it’s one of the main reasons for conflict in relationships. There are many people in this congregation far more suited to give you advice about money—how to save—how to build-wealth—what sort of debt (or even how much debt) to carry—etc....this morning is not so much about those topics as it is rather about our spiritual relationship with money. Did you know you have a spiritual relationship with money? Well you do—and the state of your spirit has a direct impact on the state of your finances. How we keep a positive spirit when dealing with these sometimes negative things.

Not being able to make ends meet can be a depressing thing. It's a tough place to be in. I've been there more than once in my life and I personally know how depressing it is—how difficult it is to stay positive in a world where so much of our self-esteem and personality can be caught up in our net worth. I've known both wealthy and poor people who were happy. And I've known wealthy and poor people who were miserable. I believe it has less to do with the bottom line in your accounts and more to do with your attitude towards that bottom line.

Money is just a tool. It is a way for us to exchange our personal energy—what it took to earn that money—for things we need or want. There's a reason it's called currency—and not just because it circulates around the world—but because, I believe, it's a storage form of energy. It's like a battery. We save it up to use when we need to. Hopefully. As I was doing my research for this sermon I was struck by how similar all of the financial advice is—I kept hoping to stumble across some great secret to obtaining and sustaining wealth. But it seems like all of the financial advice boils down to this: Don't spend more than you make. Don't give out more money than you take in. That just seems like common sense, doesn't it? And yet it is so very difficult for so many of us!

It might surprise you to learn that “the money blues” have been around for about as long as people have been trading and bartering goods and services. In our own religious tradition we find a number of teachings regarding good stewardship of our money. Most of us know the scripture from Mark that states: “It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” (Mark 10:25) and while its true meaning is still a point of contention among theologians, the gist of it is that heaven is an easier place for the poor to get into than the rich. Probably because being wealthy might give one the time and money to get into trouble...

Our traditional word for today contains a warning for those among us who love money too much: “8 but if we have food and clothing, we will be content with these. 9 But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains. 11 But as for you, [person] of God, shun all this; pursue righteousness, godliness, faith, love, endurance, gentleness” that is all from the pastoral letter of 1 Timothy.

And about debt? What does our Holy Book tell us about debt and how we should manage it? Well, the book of Proverbs tells us that debt only empowers the wicked and drags down hope for your prosperity. It also gives us this caution about using our credit cards “The rich rule over the poor, and the borrower becomes the lender's slave.”

And the Good Book has much to say about charity and providing for those with less-than. Bill Gates, Warren Buffet and the many other wealthy captains of industry who have pledged much of their wealth to charity might have a slightly better chance of squeezing through that eye of a needle. The good that comes through philanthropy is a recurring theme in the Hebrew Bible and the Christian Testament.

Proverbs 28:27 says: "He who gives to the poor will never want, but he who shuts his eyes will have many curses." And Jesus had some advice for a rich man in Mark's Gospel: "Go and sell all you possess and give to the poor, and you will have treasure in heaven," Oh that poor rich man! He was then very conflicted by Jesus' teaching because he had a lot of stuff.

Oh, yeah, and remember if you do sell all of your stuff or give lots to the poor--remember: don't go issuing a press release or slapping your name on a plaque to trumpet your philanthropy. The writer of the Gospel of Matthew tells us that "When you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and [God] who sees what is done in secret will reward you" (Matthew 6:3).

So that what our religious tradition has to say about this but what does science say about this? This: People at the lower end of the income scale take more pleasure in their relationships and enjoy caring for and connecting with others, according to a study published recently in the psychology journal entitled *Emotion*.

By contrast, the positive emotions experienced by people with higher incomes are mainly focused on themselves, the research suggests.

"People who are poorer are more reliant on others to get by," This is from the research lead by Dr. Paul Piff, an assistant professor of psychology and social behavior at the University of California, Irvine. He goes on to say "They [poorer people] really prioritize relationships because of their reduced resources, and so they are more likely to really focus on emotions that bind them to one another and find satisfaction and delight in relationships through compassion and love."

The research questions were designed to measure the magnitude of seven emotions experienced each day: amusement, awe, compassion, contentment, enthusiasm, love and pride. Previous research suggests these seven separate feelings are the underlying individual components of general positive emotion.

Participants then rated their agreement with statements such as: "My life is full of wonder," or "Nurturing others gives me a warm feeling inside," or "I get great pleasure from pursuing my goals." As Dr. Piff explained, other studies tend to ask the very broad question, "How happy are you?"—This study really got into the weeds.

For this new study the researchers broke happiness down into all of its emotional components: all the different kinds of positive emotions we want to experience on a daily basis--those seven I said earlier: Amusement, awe, compassion, contentment, enthusiasm, love and pride.

Next, the lead researchers created statistical models and then analyzed the relationship between income and each of those seven different emotions that underpin our happiness. Their findings are fascinating.

"As income increases, as you rise in the rankings of household income, daily experiences of pride, amusement, and contentment go up, and your experience of compassion and love and awe go down," Enthusiasm seems to be the one emotion unaffected by wealth, with both rich and poor experiencing the same level. And the research shows that there are reasons for expecting wealth and income to shape certain emotions.

Wealth makes you less reliant on other people, and because of that, you're more likely to kind of focus on emotions that make you feel independent and different from other people -- things that make you stand out. But of course these aren't absolute differences; it's not the case that wealthy people don't feel any compassion or any love," the researchers said. "It's just that wealth sort of buffers you from experiencing as much of it as perhaps you should or as other people do."

It seems that the emotions that contribute most to a sense of well-being and actual health are the emotions that bind you to other people: compassion, love and gratitude. These seem to be the connective glue between people and it's our ability to be social that is so important to our well-being and our vitality as individuals and even as a species.

And this tension of our programmed sense of "rugged individualism" at odds with the fact that we're all in this together, leads to great conflict sometimes. How do we get past our selfish desires and act in the best interests of the whole community? One of the sacred teachings of Buddhism is that the suffering we experience in this world comes from our desires. Our desires are always seeking to be satisfied and this puts us in the position of always wanting and needing. We always think that we will be happy once we attain a certain amount in our bank accounts, or buy that house or have all of the things that we want. However since money is a numbers game, if we rely on it to be happy, we will always be wanting. There will always be a desire for MORE. We'll never be satisfied with ENOUGH.

Money is not evil no more than any other resource. Money only becomes evil if it starts to change us and possess us. It becomes evil if it starts to control your thoughts

One of the most important tenets that Buddha taught is that we should learn of happiness coming from being able to help others. We should help those who are poor and do not have the ability to eat. We should help those who are in a lower

stature than us. We should help hungry animals. Helping others brings about joy. And thus this teaches us that wealth can be a vehicle, a tool, of goodness.

So we see that money, or the love of money--and then the lack of money or at least the obsession with our lack of money, can lead us to "the money blues". So how then DO we stay positive in a world where almost every message we receives tells us to consume more, to buy more, to go deeper into debt?

For me, the beginning of the answer to these questions has simply been knowledge. That is, I am the only one who can control my finances, or my household's finances as it were, and to do that I need honest and reliable information. So, I have developed a habit that I have stuck with for years—I don't necessarily recommend this for everyone, but it has certainly worked for me and has allowed me to be more comfortable, more at peace, more positive--with my financial situation. Since 2007, pretty much every morning, the first thing I do, once I have made me a cup of coffee, is to balance my accounts to the penny. Not every single account, not my retirement account, or long-term investments—I leave those alone and let them do their thing and check up on them occasionally—but every morning I balance my liquid accounts, my checking and my savings accounts, to the penny. And I know the balance on my credit card. Now, after 13 years of regular practice, I have this down to about a 30-minute process, but it is in response to a promise I made myself, years ago, when I was in a very sad--spiritual--financial situation. I promised myself that I would never get into a similar situation again. And I haven't. Mostly because I know, to a penny, how much money I have. And it's stark. I don't kid myself and think, oh I have this much in that account and that much in this account. No, I know, to the penny, exactly how much money my household has—right now. And this has made a big difference in my spiritual relationship with money. Because I know, I'm not scared. I'm not anxious. Because I know. And this is a practice that has served me well. I avoid the "money blues" because I know exactly how much money I have and how much I owe. In this case, knowledge truly is power.

And one other thing I have done goes all the way back to the very first thing I said. I work very hard to spend less money than I bring in. Not always easy, but always worth it.

If you can get those two habits embedded into your life—in some sort of regular way—I think you'll be much happier. Honesty and balance. Oh and if you find yourself in a bad financial place, hiding under a rock is only going to make things worse. Our creditors want to know what's going on—so perhaps they can help. Don't kid yourself—your financial problems are NOT going to go away on their own—they are just going to get worse. Be brave—own up to a mistake—balance your books—and get help! Robin and I are not the financial gurus—but we certainly know where to find them and we can get you in touch with them

Oh—and share! It is tax season and Duane and I just got our information about our charitable giving and I was surprised at how much of our money we give away. Surprised and really fascinated by my reaction. Because I went—oh, I wish we had ten times as much money—to give away. We get great joy and satisfaction from giving our money away to good causes. And sometimes bad ones. I recently had a situation where I helped out a gentleman and it turned out that his story just wasn't true—I had been taken—scammed—by an excellent con-artist. It wasn't much, but it made me think I should be more cautious the next time someone has their hand out. I was telling this story to another clergy friend of mine and he told me: “Paul, if you're not getting taken advantage of once in a while, you're not being generous enough”. That has really stuck with me. If we're too cautious and expect the “perfect” charity case, then we will never give to charity. We are going to be scammed once in a while and that's just the reality of working with human beings. We're buggy. We're imperfect. We lie and cheat and steal. And we forgive each other and move on to the next thing. The next person. The next project. The next thing we value.

Oh yeah, and remember, the easiest way to see what you really value—what you think is important—what you hold closest to your heart—the easiest way to find this out is to look at where you spend your money. Open up your checkbook or your credit card bill and look at where your money goes. It's a stark reminder of how you are living your life. It's a reality check about what you really think is important.

I would have to think that someone who spends their money on making our community a better place would have to feel good about that. I would have to believe that spending money on ways to be better neighbors has to be a positive—a positive things in a very negative world. May the God of us all inspire us to be better givers—better neighbors—more positive people of God. AMEN

## **RESOURCES:**

<https://teachingsofthebuddha.com/Buddhism-and-Money>

<https://www.thestreet.com/personal-finance/10-money-lessons-from-the-bible-11141317>

<https://www.cnn.com/2017/12/18/health/poor-rich-happiness-study/index.html>

<https://www.psychologytoday.com/us/blog/communication-success/201507/top-10-reasons-relationships-fail>