2014 Stewardship Sermon Award Winner

Five Dollars is Five Dollars

Sermon by

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Preached at Bull Run Unitarian Universalists

Manassas, Virginia

On March 23, 2014



"Five Dollars is Five Dollars"

Let me start with the story of Matilda and Bert who lived sometime around the great depression in a quaint, small, Midwestern town. They'd been married forever and loved each other, but they'd become a little settled in their ways. For instance, it was spring – and every spring they visited the Blue Hill County Fair.

They'd been walking around most of the day when they come across a young man sitting next to one of those open cockpit airplane with a sign that said: Ride for 2 – \$5 dollars. And Matilda said to Bert, "You know I sure would like to take one of those fancy aeroplane rides." To which Bert grumbled, "I don't think so. Five dollars is Five dollars." "But Bert," Matilda said, "I'm 72 years old. I might never get another chance to fly in one of those fancy aeroplanes." To which Bert again grumbled, "I don't think so. Five dollars is Five dollars."

It was at that point that the young man – who was the pilot – having overheard their conversation, interrupted. "Tell you what folks. I'll take the two of you up for an airplane ride for nothing --- free --- but here's the catch: ya can't say nothin'. if I hear even one peep from either of you while you're in the air, you owe me five dollars. That means you can't scream, or yell or even gasp... if you do, you pay full price." Well that sounded like a bargain that even Bert couldn't pass up and so Matilda and Bert climbed into the plane.

Well, the pilot was pretty good at getting people to scream and he tried every trick he knew to make that happen. He did steep ascents and dives... he let the plane stall and wove around telephone poles... He did barrel rolls, loop de loops, and spins... But Bert and Matilda didn't say one single word.

After twenty minutes, the pilot finally gave up and brought the plane in for a landing. And while they were taxiing down the runway, he turned around to Matilda and said, "Well, I guess you got that plane ride for free. I did everything I could think of to get you to scream, but I didn't hear even one peep." To which Matilda replied, "Well, I was going to say something when Bert fell out of the plane... But then again, five dollars is five dollars."

I told that story so I could tell this one. About a little boy about 7 years old who left the table where his brother and mom continued to sit. The boy felt a sudden urge to count his money. So he pushed aside the clutter of his dresser to get to his piggy bank. It was the size of a small grapefruit, shaped like a pig, and glass, so he could see how much money was inside. It was his net worth, such as it was. Pennies mostly. He felt disheartened looking at it - realizing that was what he amounted to. He wanted to feel like he was worth more than pennies.

I remember the details because that little boy was me. And the truth was I knew I was worth MORE than pennies. In a smaller, less conspicuous wooden treasure box, hidden underneath merit badges and old detention slips, lay the rest of my money. Whatever quarters and dimes I might have managed to stash away. I could sometimes find a silver dollar or two I'd gotten for Christmas. Sometimes, if I'd managed a little discipline that month I could even have some folding money. During this particular inspection, it added up to just about five dollars. Not much, but not bad, either, for a seven year old in 1969.



I remember standing there, over my small box of money, for what seemed like an eternity. I was deliberating. The painful, sweating brow kind of deliberation. And although it may sound as though it was a financial deliberation, it really wasn't. It was a spiritual one.

The choice I faced seemed anything but clear. I had gotten up and left the kitchen table where my older brother and my mom were still sitting. We had been talking and the conversation we were having wasn't finished. The subject, as you might have guessed, was about money. It had to do with how much we had – or rather, didn't have.

Times were a little tight for us as a family back in 1969. The particular crisis I can't remember, but there was a long laundry list of items on the chopping block. And the tone of the conversation was rather serious.

It was a time when my younger sister had just finished a series of unexpected medical operations. My brother was on a first name basis with the orthodontist. My parents were newly divorced and my father was already working two jobs to give us as much support as he could. Although we never considered ourselves as poor, we were making decisions over necessities, not luxuries.

The other details sort of blurred together. But this one part I remember clearly: at one point in the conversation, when my mom's attempt to convey the seriousness of our situation really came through, a deep silence fell between us. There were no more words.

It was then my brother suddenly got up from the table and left the room. But he returned, after only a moment, holding a small box. My mom and I recognized it right away. It was his wooden treasure box of money; pretty much identical to the one I had. Inside his box was almost fourteen dollars. He was better at saving his money.

Both my mom and I knew what was coming. We braced ourselves. I stared wide eyed, and felt a lump form in my throat. I looked over at my mom who appeared ready to cry. A few minutes earlier, she had a lot to say about the money we didn't have. But, when he took the box and pushed it over in front of her, she suddenly couldn't say a thing. Tears rolled down her face. But she didn't do anything. She just let him push that box in front of her.

It was me who did something. I got up and headed to my room. I walked over to my dresser, and looked at my piggy bank. Then I pulled out my own box of money. And I stood there. And I stood there. It was one of the greatest moments of deliberation I'd known. Calculating what was in my box. Five dollars. And calculating what was in my heart.

Now I know it is canvass Sunday today. And I know that a good canvass story for this annual sermon always includes a story about generosity. One about being so moved by a brother's generous example that it inspires his little brother to gather all his money, carry it to the table and offer it up in one selfless act of benevolence and generosity making our poor mother cry. Ending by everyone sitting at the table, holding hands and giving thanks. A real Walton Family moment.



So I guess this isn't a very good canvass story, because that's not what happened. Instead, this story is about how I stood paralyzed in my bedroom. Staring into my box. Trying to summon that benevolence and generosity my brother had just demonstrated but being unable to do so. Being trapped in doubt. And fear. And finally closing the box and mumbling to myself. 'Well... five dollars is five dollars.' Finally retreating further into my bedroom... and further into my heart.

It was difficult for me when I decided to hold on to that money. But not because anyone berated me, or responded begrudgingly. I don't think anyone even knew I struggled in that kind of deliberation. The part that was the hardest, that made me feel most lost and adrift, was that I couldn't even summon the courage to return back to the kitchen table. I didn't think I could follow my brother's generous example. And I didn't believe I could show up without it. So, I just stayed in my room. Alone.

It's time for our annual canvass here at <Congregation>. It's time to talk about money. And like many of you, there's a part of me that wishes it weren't. There's a part of me still feels the trepidation of tender moments of the past. That still feels a little confusion from my complicated relationship with money – some experiences remembered with reassurance or pride and some with fear or even shame.

Because of that, there's a part of me that wishes money wasn't an issue in religious communities. It's hard to take matters of the spirit and discuss their financial relevance. To put a price tag on peace of mind.... A dollar amount on what it means to be part of the common good. ... Count the cost of belonging to something larger than ourselves... or most of all, the dollar figure attached to learning to live above our fears. I would like to think that everything we do here belongs in the arena of spiritual deliberation. Not financial.

Many of us, if we were honest, find financial conversations to be somewhat awkward. Which conditions us to avoid telemarketers soliciting donations. To refrain from walking down streets where we know people have their hat out. To give an extra wide berth when going into the supermarket to avoid that enthusiastic girl scout hawking her cookies. And, of course, if we can manage, to skip church on the morning when the canvass sermon is being preached.

But there is also a good reason why we should talk about money. Especially at church. Because there is a crossroads where our spiritual decisions and our financial decisions intersect – and it's at that intersection we often find the true cornerstone of our relationships.

Now, some may defer to the wisdom of saints Lennon and McCartney who famously proclaimed: 'money can't buy you love.' And we may argue that although money is certainly necessary and useful, love and relationship clearly deserves the greater ranking in our value system. So, why even bother talking about it?

Let me, for a moment, play devil's advocate and ask us to consider these challenging questions: Have you ever had to fly across the country to be with someone who needed you desperately? Send flowers to keep a relationship from melt-down? Needed to take your son to the ballgame to see his hero? Have to take your daughter to the emergency



room to treat her for a broken leg? Offer one of your children treatment for addiction after they tried to use drugs to mend a broken heart? Ever buy your spouse a coat or a more reliable car because your heart demanded reassurance that they are safe or warm? Are those not decisions of love? And is money not a central issue in each one of those decisions?

Sure, it's possible to show love, and find love, and offer love, and even make love without it costing a dime. But try to sustain that love over the long haul... in the tough moments and tender spaces of this real world without spending any money... Try to keep love from growing anemic without any budget and you will find it very difficult to keep what connects you to this lovely person or place alive and vital. And if you ever have the misfortune of coming across a moment where something you do is construed by a loved one as a preference to love and protect your money over and above loving and protecting your relationship, you will quickly find yourself in the territory of broken hearts and regret.

That may also have been the lesson that Bert and Matilda learned on their five dollar trip in the airplane. Now, maybe it's just me, but when you fail to call out that your husband just fell out of the plane, there's not a whole lot of love lost there. Ironically, there wasn't a whole lot of money lost either.

A few years ago, a historian and financial planner named Barbara Wilder wrote a book called "Money is Love". Her goal was to share the original historical use of money – that it was created to consecrate a covenant between two peoples who were exchanging goods or services. It was intended not so much to protect the goods and services, but to protect the relationship so that trust and fairness prevailed. So that the relationship remained strong and trade continued.

Wilder admitted when she first shared this original concept of money, it was hard for people to swallow. Especially now that money has become the cornerstone of modern capitalistic philosophy – which is more about self-reliance and survival. She noted that, here, in our time, money has taken on an entirely different connotation. No longer a symbol of value, money has became, itself, a value. Instead of being a *symbol* for relationship and love, it has, sometimes, become a *substitute* for it.

Wilder writes about how instead of associating money with a sense of trust, it has developed a connotation of distrust. She writes:

"Today, the word, 'money' is most associated with other words like, 'excess,' 'selfishness,' 'greed,' 'graft,' 'corruption,' 'cheating,' 'recession,' 'depression...'

Not trust. Thus, it can feel very confusing to figure out the best ways to use money. Do we hold on to it for the concrete reassurance or security it offers? Or do we invest it in something greater than us – like relationships or community values – even though those investments are sometimes harder to identify on our list of assets.



Reassurance. Trust. Connection. The feeling of being cared for. Part of something larger. What's that worth?

On that day when my brother pushed all of his money into the family pot, that deliberation was going on for my mom. I could tell that she wanted very much to tell him to keep it. That she wanted to say we didn't need it that badly. And the truth is that we didn't. The truth is that fourteen dollars probably made no absolutely no difference to our finances whatsoever. But the larger truth is that it made a huge difference to my brother.

My brother wasn't giving all his money because we needed it. He was giving it because he needed us. He was giving it because he wanted to feel part of something that he knew, deep down, was about love. He gave to feel like he was part of the team, part of something larger, that he contributed toward something that really mattered. My mom let him because she knew that his feeling connected to something greater than himself was worth more than fourteen dollars. The money was just pennies. What it bought was priceless.

I remember very well that day and the decision to hold on to my money rather than give it to my family. To this day, I can't remember what I did with that five dollars. I have absolutely no recollection. But I never forgot the feeling of aloneness that decision bought. Were I offered the chance to go back and change that decision now, I would gladly do so. Looking back it would have been the best five dollars I ever spent.

Last week we held a donor dinner. A table was prepared. 28 families of <this community> gathered 'round. And, like my mom introduced year ago, a conversation followed about the seriousness of our financial situation. About how because of recent expenses like <example 1> and building issues, we were facing cutting – not luxuries, but necessities. And if we wanted to keep them, we'd need to increase all our pledges between 12-20%.

But, just before the meeting, a few people – like my older brother – realizing what was happening – stood up – went back to their families, deliberated, and returned to the table – pushing forth their commitment. This small group put together a pool of incentive money – an extra \$5000 if – that night – 20 families would commit to raising their pledge by 20%.

I was a little nervous. But it turns out I didn't need to be. 20 of the 26 pledges we received that night increased their pledge by at least 20%. And NO ONE ended up feeling they did not belong at the table.

Turns out, I didn't need to have a happy ending for this canvass sermon. You write your own happy endings.

Now here is where everyone gets a chance to be part of that happy ending. Another \$5000 was raised to challenge the rest of our congregation in the same way. If 20 more families increase their pledge by 20%, another \$5000 will be added to our total. This makes real the spiritual premise that generosity cultivates generosity. I hope, when your canvasser calls and you sit down for this spiritual and financial conversation, you feel invited, included, welcome and wanted around this great table. (*Three weeks into the canvass*, 129 families



in the congregation submitted a pledge that was 20% more than their previous year's pledge!)

Friends, in this great and noble quest for Love <this congregation> calls us to our best selves. And, with our best selves, the subject of money comes up again and again. Money often decides the size of the table we build and the number of people who get to sit at it. But the conversation at that table is about how the love that will be passed back and forth. It is not about judgment or fear or shame. In the end it's about family, feeling part of it, and knowing it connects us to something larger - the common good. It's about paying the price to discover that who we are and the family we're part of, is priceless.

