

THE WISDOM PATH: MONEY, SPIRIT, AND LIFE

An Adult Tapestry of Faith Program



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Preface

The Wi\$dom Path: Money, Spirit, and Life began as an idea shared by members of the Unitarian Universalist Association President's Council. Council members believe strongly that Unitarian Universalist individuals and congregations are longing for structured opportunities to talk about money and the way it intersects with our spiritual and ethical values. They conceived of a program that would go far beyond "Financial Literacy 101" to include such topics as personal and cultural money stories, economic justice, classism, and the impact of our financial decision making on our ability to live lives of meaning and purpose. Their hope was that such a program would free congregations, families, and individuals to speak openly about a subject that is often fraught with unstated presumptions and unacknowledged tensions and would allow the creation of spiritually healthy approaches to money, generosity, economic justice, investment, and stewardship.

Because the President's Council perceived this as a faith development initiative for adults of all ages and life stages, they partnered with the Faith Development Office of the Unitarian Universalist Association to develop this ground-breaking program as a component of the Tapestry of Faith series of lifespan faith development programs. The program follows the Tapestry of Faith model: it uses narrative to engage participants and provides justice-making and community-building activities every step of the way, while nurturing, supporting, and deepening lived Unitarian Universalist faith among participants. We are thrilled to invite you to experience The Wi\$dom Path: Money, Spirit, and Life! May your engagement with this program create opportunities and pathways for a spiritually and ethically healthy relationship with money, in all the ways it touches our lives.

Facilitator Feedback Form

We welcome your critique of this program, as well as your suggestions. Thank you for your feedback! Your input improves programs for all of our congregations. Please forward your feedback to:

Faith Development Office
Ministries and Faith Development
Unitarian Universalist Association
24 Farnsworth Street
Boston, MA 02210-1409
religiouseducation@uaa.org

Name of Program or Curriculum:

Congregation:

Number of Participants:

Age range:

Did you work with (a) co-facilitator(s)?

Your name:

Overall, what was your experience with this program?

What specifically did you find most helpful or useful about this program?

In what ways could this program be changed or improved (please be specific)?

Did you enrich the program with any resources that you would recommend to others?

What impact, if any, do you think this program will have on your life going forward?

What impact, if any, do you think this program will have on your congregation going forward?

Participant Feedback Form

We welcome your critique of this program, as well as your suggestions. Thank you for your feedback! Your input improves programs for all of our congregations. Please forward your feedback to:

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What impact, if any, do you think this program will have on your life going forward?

What impact, if any, do you think this program will have on your congregation going forward?

The Program

Don't think money does everything or you are going to end up doing everything for money. — Voltaire

Money plays a role in nearly every aspect of our lives. For better or for worse, it connects us to one another. Depending on how we approach and understand it, our relationship with money can enhance or limit our ability to live our lives to the fullest. Over time, most of us dedicate a significant part of our lives to earning money. We use significant energy planning and worrying about both the money we have and the money we don't have. We agonize over how to plan for the future and how to use money to support what we care most about. We use money to respond with compassion to events in the world, to advance causes we believe in, and to support justice-making efforts. We engage in—or avoid engaging in—money conversations with those close to us and with fellow travelers in the groups and communities of which we are a part.

While money is pervasive in our day-to-day existence, it often receives little attention in our religious lives. It is not easy to talk about money, because money is entangled with our sense of self, our wants and aspirations, and our challenges and

disappointments. It has complicated social dimensions and dynamics.

In this program, participants join together to give this important aspect of our lives due attention in a religious community. The heart of this program is an exploration of the relationship between money and spiritual values, specifically our Unitarian Universalist values. As religious people, we have much to gain by making money part of an intentional, covenanted, and faithful conversation together. Through the Wi\$dom Path program, participants can come to know more fully their own hearts and their own stories and make explicit the values that undergird their financial practices.

Participants' investigation of money from many angles and perspectives opens the way for money to become less troublesome in day-to-day life and more useful as a practical, life-giving tool.

Participants explore ways to make real, meaningful changes that bring their financial lives into better alignment with spiritual commitments and Unitarian Universalist values. They become better equipped to live into spiritual lives that are more full and are supported, rather than hindered, by financial realities and possibilities. Talking about money in an intentional way, exploring this part of our lives in a faith community, invites participants to become more grounded, skilled, and powerful in negotiating

financial challenges and changes, not only in their personal lives but also in their work for economic health and justice in neighborhoods, communities, our nation, and our world.

Goals

This program will:

- Help participants explore the place of money in their personal and community lives;
- Present opportunities for participants to explore and articulate individual financial histories and values;
- Invite participants to identify and evaluate social and religious teachings, practices, and values with regard to wealth and virtue;
- Help participants explore the different experiences individuals and groups have had with money;
- Invite participants to consider the effects of their economic decisions in their communities and in the wider world;
- Introduce emerging values-based economic innovations to participants and invite them to engage with innovative economic systems;

- Invite participants to consider and articulate what faithful earning, faithful spending, faithful investing, and faithful giving mean to them;
- Provide a process for participants to develop personal credos and action plans for wise, meaningful, and spiritually and ethically healthy financial living.

Leaders

A team of two or more adults, either lay leaders or religious professionals, should facilitate these workshops. Seek facilitators who are:

- Knowledgeable about Unitarian Universalism;
- Committed to the Unitarian Universalist Principles, to the congregation; and to the faith development components of this program;
- Willing and able to thoroughly prepare for each workshop;
- Effective at speaking, teaching, and facilitating group process;
- Flexible, and willing to modify workshop plans to support the full inclusion of all participants;

- Able to listen deeply and to encourage participation of all individuals;
- Able to demonstrate respect for individuals, regardless of age, race, social class, gender identity, ability(ies), and sexual orientation;
- Able to honor the life experiences each participant will bring to the program.

While financial knowledge is helpful, it is not a requirement for effectively leading this program.

Participants

This program is intended for adults. The workshops are equally suitable for first-time visitors and long-time congregational members. Facilitators should be attentive to the differences in knowledge and life experience participants bring to the group, particularly if the group includes a wide age span.

Workshops can accommodate any number of participants. Workshops of fewer than six participants can do small group activities as a full group or skip some small group activities. A group with more than 25 participants will need at least three facilitators.

Integrating All Participants

People with obvious and not-so-obvious disabilities may need accommodation in order to participate fully. You are urged to follow these basic

[Accessibility Guidelines for Adult Workshop](#)

[Presenters](#).

Participants bring a wide range of learning styles and preferences. Therefore, the workshops offer a variety of activities. Review each workshop's Alternate Activities when preparing to lead. Plan each workshop to best suit your group.

Program Structure

The Wi\$dom Path, like most adult faith development programs, begins with participants' own stories. It then offers a widening exploration of the ways that money influences our personal lives and relationships, the broader society, and the world. Practical tools are mixed with deep reflection about the impact of our fiscal choices, both as individuals and as congregations. Themes of generosity and stewardship are explored along with questions about class and justice.

The Wi\$dom Path comprises 12 90-minute workshops, arranged around three themes, as follows:

Workshops 1-3: Money and Self

Participants build awareness of their own “money story” and explore their own attitudes and experiences with money.

Workshops 4-7: Money and Society

Participants explore the ways in which money connects us with others, including issues of

classism and economic justice as well as money issues in congregational life.

Workshops 8-12: Money, Spirit, and Life

Participants delve into ways to align faith, values, and a sense of a life calling with their financial ways of being.

Workshop 1, Leader Resource 1 lists all 12 workshops by title and provides more detailed descriptions of individual workshops.

It is ideal to offer all 12 workshops in sequence.

The workshops have been designed to follow one another, and the entire series is intentionally paced to invite deep engagement, faith development, and lasting changes in participants' financial ways of being. However, an abbreviated program, Money and Self, using Workshops 1 and 2 or Workshops 1, 2, and 3 can offer a way to begin structured, covenanted conversations about money in your congregation.

Each workshop follows this structure:

Introduction. The Introduction summarizes the workshop themes and content and offers guidance for implementing the workshop.

Goals. Goals provide the desired outcomes of the workshop. As you plan a workshop, apply your knowledge of your group, the time and space you have available, and your own strengths as a leader to determine the most important and achievable

goals for the workshop. Choose the activities that will best serve those goals.

Learning Objectives. Learning Objectives describe specific participant outcomes that the workshop activities are designed to facilitate. They describe what participants may learn and how they may change as a result of experiencing the workshop.

Workshop-at-a-Glance. This useful table lists the core workshop activities in order and provides an estimated time for completing each activity. It also presents the workshop's Faith in Action activity and Alternate Activities.

Workshop-at-a-Glance is not a road map you must follow. Rather, use it as a menu for planning the workshop. Many variables inform the actual completion time for an activity. Consider the time you will need to form small groups or relocate participants to another area of the meeting room.

Spiritual Preparation. Each workshop suggests readings, reflections, and/or other preparation to help facilitators grow spiritually and prepare to facilitate with confidence and depth. You may invite the workshop participants, at Closing, to engage in the same spiritual practice you will do before the following workshop so that they, too, will arrive at the workshop centered and ready to engage with the material and the group.

The following elements comprise each workshop:

Opening. Each workshop begins with a short opening ritual, including a welcome, chalice lighting, and reading or song. Shape the opening ritual to suit your group and the culture and practices of your congregation.

Activities. To provide a coherent learning experience, present the core activities in the sequence suggested. Activities address different learning styles and include individual, small group, and whole group exploration.

Each activity presents the materials and preparation you will need, followed by a description of the activity and detailed directions for implementing the activity with your group.

Accessibility guidance is provided, in an Including All Participants section, for activities that have unusual physical circumstances or for which a reminder about inclusion may benefit facilitators.

Please consult the **Accessibility Guidelines for Adult Workshop Presenters** in the Integrating All Participants section of this Introduction for strategies to meet some common accessibility needs.

Faith in Action. In each workshop, an activity is suggested for the group to do outside the workshop meeting times. This is an opportunity for participants to apply workshop themes to action

that can transform our congregations and our world.

Workshop Closings include the suggestion that you download the Faith in Action section and combine it with the Taking It Home section as a handout.

(Note: You can customize Faith in Action, Taking It Home, or any other component of this curriculum. Download it to your own computer and edit it with your own word processing program.)

Closing. Each workshop offers a closing ritual that signals the end of the group's time together. Like the Opening, the Closing grounds a shared learning experience in ritual. Shape your closing ritual to fit the group and the culture and practices of your congregation.

Leader Reflection and Planning. Find time as co-facilitators to discuss these questions after each workshop to strengthen your skills and your understanding of the group.

Alternate Activities. Workshops offer Alternate Activities you can use either as a substitute for a core activity or to add to the workshop. An alternate activity may require more time than a core activity or approach the workshop's core content in a different way. It may depend on Internet access or video presentation equipment. It may extend learning in a direction not offered in any of the core activities.

Review alternate activities along with the core activities when planning a workshop. Select the activities you feel will work best for you and the group. Keep in mind the benefits of a well-paced workshop that includes different kinds of activities.

Resources. Workshops include the following resources you will need to lead the workshop activities.

- Stories – Narratives from the Sources of our Unitarian Universalist tradition that illuminate and support the workshop activities.
- Handouts – Sheets you will need to print out and copy for participants to use in the workshop.
- Leader Resources – Background information and/or activity directions you will need during the workshop.

Leader Guidelines

Facilitators should be attentive to the different life experiences and knowledge participants bring to the group, particularly if the group spans a wide age range. Help the group share the floor respectfully and honor all members' individual

contributions and questions. Assume diversity, especially economic diversity. Make time to do the Spiritual Preparation reflection or exercises offered for facilitators with each workshop; preparing ahead in these ways will help you be an effective facilitator.

Implementation

Offer on-site child care or in-home babysitting to include adults with young children. Evening workshops can be a challenge for participants who do not drive, who do not drive after dark, or who live a long way from the congregation. Arranging carpools can help.

UU Principles and Sources

This program is grounded in our seven [Unitarian Universalist Principles](#) and draws on wisdom from the six [Sources of Our Living Tradition](#).

WORKSHOP 1: Talking about

Money

Introduction

The importance of money flows from it being a link between the present and the future. — John Maynard Keynes, British economist (1883-1946)

The Wi\$dom Path program taps a willingness to develop a greater awareness of one's past experiences and behaviors with regard to money and one's feelings and values associated with that history. This workshop begins the exploration by asking, Why is it important to talk about money? Participants think about the meaning of money and the ways one's personal money issues can be a factor in living a fulfilling life. They consider the variety and complexity of individual and social dimensions of our relationships with money. Participants develop a productive way of being together to explore money issues. They begin to develop an intellectual framework for subsequent learning and a crucial emotional foundation on which to continue individual and interpersonal reflective work.

Before leading this workshop, review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Introduce participants to one another and establish a covenant for behavior within the group
- Provide an overview of the goals, process, and content of the Wi\$dom Path program
- Lay groundwork for deepening discussion of the role of money in many aspects of our lives and the connection between money and well-being
- Cultivate comfort among participants in sharing personal stories and feelings of safety in the group setting
- Prepare participants to do their own reflective work on their financial history, values, and identity.

Learning Objectives

Participants will:

- Confirm understanding of the group covenant
- Expand their sense of the issues at stake in our relationships with money and the roles money plays in our living
- Begin to articulate their own financial histories, assumptions, and values and

develop increased comfort in sharing

personal stories

- Share with one another their motivations for being in the program and their hopes for learning and personal change.

Workshop-at-a-Glance

Activity	Minutes
Opening	10
Activity 1: Program Overview and Expectations	5
Activity 2: Forming Our Covenant Together	5
Activity 3: Names for Money	15
Activity 4: Spectrum Exercise	20
Activity 5: The Functions of Money	20
Faith in Action: Money in the Public Square	
Closing	15
Alternate Activity 1: Money Stories	25

Spiritual Preparation

Reflect on your own relationship to money issues.

This exercise will sharpen your awareness of and sensitivity to issues raised with and by the participants and, thus, help you effectively facilitate this program. Use these questions as a guide:

- How do you define your own cultural and socioeconomic background and your current socioeconomic status? How do your background and your current status

influence your relationship with money?

Consider ways in which your background or socioeconomic status may influence your interactions with people from other backgrounds. (You may wish to discuss this with your co-facilitator. Enlist one another to help keep out of the workshop assumptions and reactions connected to a facilitator's background or socioeconomic status.)

- Consider which parts of your financial life are most difficult or challenging for you. What are the most important lessons you have learned about money? How (or from whom) did you learn those lessons?
- What motivated you to lead this program? What are your hopes for leading the program?

If you wish to reflect in more detail before this workshop, complete the Taking It Home activity you will assign the group during this workshop's Closing.

Opening (10 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell

- Newsprint, markers, and tape
- Sign-in sheet and pens
- Name tags and markers
- Music player, and three or more songs for gathering
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Obtain recordings of three or more songs from the list that follows to provide music for gathering, or create your own collection of money-themed songs. Set up music player and queue the songs. Songs: “Can’t Buy Me Love,” The Beatles (1964); “If I Had a Million Dollars,” Barenaked Ladies (1993); “Money (That’s What I Want),” The Beatles (1963); “Money (Sitting Pretty)” from the musical *Cabaret* (1966); “Money, Money, Money,” Abba (1976); “Money,” Pink Floyd (1973); “Opportunities (Let’s Make Lots of Money),” Pet Shop Boys (1985); “We Need Some Money,” Chuck Brown and the Soul Searchers (1987); “Mercedes Benz,” Janis Joplin (1967).
- Place chairs in a circle.

- Set a small center table with chalice and lighter.
- Write on newsprint, and post, an agenda for this workshop.
- Begin playing the music prior to the first participant’s arrival.
- Optional: Set out refreshments.

Description of Activity

Greet each participant at the door and welcome them to the workshop. Invite each person to sign in, prepare a name tag, and find a place to sit in the circle.

When everyone has arrived, stop the music and welcome participants. Sound the chime. Invite participants into quiet reflection as you prepare to enter into a time of centering and sharing.

Emphasize that your purpose in being together is to support one another in spiritual and faith development in a way that is both challenging and joyful!

Invite a participant to light the chalice, as you share these words:

We light this chalice in the spirit of the love that calls us together, for the care that we commit to show one another,

and in the hope that we are mindful and deliberate

in the journey we undertake together today.

If you have chosen to use a talking item, introduce it now. Explain that it will be passed to the one who is speaker as a reminder to focus on the one speaking rather than engaging in side conversations, interrupting, or planning one's own next words. Go around the circle (passing the talking item, if you are using one) and give all participants a chance to introduce themselves with their name, the name of their favorite song about money, and why that song resonates with them. Sound the chime to signal the end of this centering time.

Activity 1: Program Overview and Expectations (5 minutes)

Materials for Activity

- Introduction to the Wi\$dom Path program
- Leader Resource 1, The Wi\$dom Path – Program Overview
- Newsprint, markers, and tape

Preparation for Activity

- Review the Introduction to the Wi\$dom Path program so you will be prepared to

summarize plans and goals and answer general questions from the group.

- Customize Leader Resource 1 to include the workshops your group will do, meeting dates/times/locations, and co-facilitators' contact information. Make copies for all participants, plus a few extra. (You may also wish to email this handout to participants.)

Description of Activity

Distribute the handout you prepared using Leader Resource 1. Briefly introduce The Wi\$dom Path, offering a "headline" for each workshop your program will include. Invite questions or comments.

Activity 2: Forming Our Covenant Together (5 minutes)

Materials for Activity

- Leader Resource 2, Sample Covenant
- Newsprint, markers, and tape

Preparation for Activity

- Copy the sample covenant from Leader Resource 2 (or an existing covenant you prefer to use) on newsprint, and post.
- Reflect on your experience with covenanted groups so that you are prepared to speak from first-person experience on the value of

covenantal relationships in Unitarian Universalist faith communities.

Description of Activity

Explain “covenant” with these or similar words:

A covenant is a mutual promise to one another. We agree to a way of being together as the foundation of our group relationships. At the root of all of our covenants with each other is our commitment to the first Unitarian Universalist Principle, the inherent worth and dignity of each one of us. A group covenant makes explicit our promises to one another, ensuring that we have a safe and productive space in which to do our work together and serving to hold us as a community of faith and a community of learners.

Call attention to the sample covenant you have posted. Invite a volunteer to read each element.

Ask the group if they have any questions or concerns about the points of the sample covenant.

Ask if there are any other elements that should be added to make people feel safe and to support an effective group experience. For example, one field test congregation added, “We will make these workshops a ‘shame-free’ zone.” Write each suggested addition on newsprint and invite

discussion, modifying as appropriate. Say that as the program goes forward, the group can and should check in about how covenant guidelines are working in the group and whether any new guidelines need to be added.

When agreement is evident, ask the group to adopt the covenant by consensus. Commit to keeping the covenant posted throughout the program.

Activity 3: Names for Money (15 minutes)

Materials for Activity

- Leader Resource 3, Some Names for Money
- Newsprint, markers, and tape

Preparation for Activity

- Post a sheet of newsprint with the heading “Names for Money.”
- If you are facilitating alone, ask a volunteer to serve as scribe.
- Review Leader Resource 3, Some Names for Money.

Description of Activity

Introduce the activity, saying:

The language we use to talk about money reflects our assumptions and experience. Our language about money can influence

the tone and direction of any conversation.

Let's begin by brainstorming all the terms

we can think of for money.

Lead the brainstorm by going around the circle and inviting each participant to give one word for “money” (from proper English, slang English, or another language they use) while your co-facilitator or a scribe writes it on newsprint. Let people know it is fine to pass if they can't think of a word. After two times around the circle, open it up for people to shout out words in any order (“popcorn” style). If the group has difficulty generating examples or has not included cultural variety in their brainstormed list, supplement with examples from Leader Resource 3, Some Names for Money, and then ask for additional words. After the ideas are exhausted, ask the group to take a minute to reflect on the range of expressions generated. Lead a reflection and discussion time. Allow a few responses to each question:

- How do the different terms reflect different geographic or cultural places?
- What metaphorical meanings do the different terms convey?
- Do different terms carry different emotional force? Which ones are positive? Which feel negative to you?

- Do some terms make you more comfortable or less so? Why?
- What does this list say overall about our human relationship to money?

Activity 4: Spectrum Exercise (20 minutes)

Materials for Activity

- Leader Resource 4, Spectrum Exercise Prompts

Preparation for Activity

- Review Leader Resource 4.
- Clear an area where participants can move freely.

Description of Activity

Say that this activity will explore participants' feelings and preferences on some themes related to money and wealth. Emphasize that the purposes of the activity are to reflect while having some fun and to get to know each other.

Explain that you will offer pairs of phrases. Indicate which end of the room participants should move to if they agree with the first phrase of the pair and which end for the second phrase. Say that participants can also place themselves along the continuum to represent a position that is somewhere in between.

Read the pairs aloud and invite participants to place themselves along the continuum. Do not offer explanation of the meaning or intention of word pairs; instead, allow for personal interpretation.

Reassure the participants that there are no wrong answers and that it is fine to be standing apart from the group.

Each time people arrange themselves in response to a prompt, take a moment to notice patterns and ask the group to do the same. Ask if anyone would like to say just a few words about their position and any challenges or surprises related to where they have placed, or found, themselves.

To conclude the exercise, lift up the diversity of experience that has been revealed in the group. Affirm the value of the different starting points for the future workshops and your work together.

Including All Participants

Adapt the space or the activity to accommodate participants who have limited mobility or difficulty standing for extended periods of time or who use assistive devices. Ensure the area for the exercise is clear and open to allow wheelchair access. You may invite a stationary participant to raise a hand or have a partner move by proxy to indicate where the participant wishes to place themselves. You can place chairs at intervals across the open space for participants to sit and rest.

Activity 5: The Functions of Money

(20 minutes)

Materials for Activity

- Handout 1, Purposes and Roles of Money
- Newsprint, markers, and tape

Preparation for Activity

- Read Handout 1, Purposes and Roles of Money. Copy for all participants.
- Write on newsprint, leaving space after each item. Post:
 - ECONOMIC – How have you used money to gain, reallocate, or transfer things of value?
 - SOCIOLOGICAL – How has money been involved in the exercise of power or influence between you and others?
 - PSYCHOLOGICAL – How has money served as vehicle for individual meaning making and deeper understanding?
- Using the questions in the activity description, prepare examples of the ways money has functioned as an (1) economic,

(2) social, and (3) psychological force in your life.

Description of Activity

Distribute handout and introduce the activity, saying: “Money serves many purposes in our lives, some obvious and some more subtle. The handout lists a number of them.” Invite volunteers to read aloud the roles and purposes section of the handout and invite participants to add new statements to the list, recording them on newsprint. Then, invite participants to consider how money serves economic, sociological, and psychological functions in their lives. Call attention to the newsprint you have posted and provide your own brief examples of each of the three. Ask:

- Where recently has money functioned in your life most significantly as an economic force? How have you used money to gain, reallocate, or transfer things of value?
- Where recently has money functioned in your life most significantly as a sociological force? How has money been involved in the exercise of power or influence between you and others?
- Where recently has money functioned in your life most significantly as a psychological force? How has money

served as vehicle for individual meaning making and deeper understanding?

Keep discussion brief and fluid, allowing a few examples in each area. Ask a volunteer or your co-facilitator to record examples on the newsprint. To end discussion, restate that money acts as a vehicle for reallocating value, exercising power, and expressing personal meaning.

Then, ask:

- In which examples were theological and spiritual issues at stake?

Give each participant a chance to identify one example mentioned in the group and explore briefly why it is spiritual or theological for them.

Faith In Action: Money in the Public Square

Materials for Activity

- Handout 1, Purposes and Roles of Money
- Journals and pens

Preparation for Activity

- Identify a public meeting participants can attend in order to observe.
- Review Handout 1, Purposes and Roles of Money.

- Optional: Identify other members of your faith community to invite to attend the meeting with the group and serve as discussion partners.

Description of Activity

Attend a public meeting where a significant local, state, or national program or policy will be discussed. Bring journals and pens, and collect a printed agenda at the meeting. Reflect on these questions during the meeting, making note of your observations:

- When are issues of money stated explicitly? Who speaks, and what do they say? What economic, sociological, and psychological values underlie their claims, positions, or expressions?
- Where are the issues of money implicitly present? What economic, sociological, and psychological values underlie specific proposals or statements?
- Is an essential conflict of values present in the discussion? If so, how is it acknowledged during the discussion?
- Do you see opportunities for more forthright discussion or reconciliation of apparently competing values?

- Do you believe that money is playing too large or too small a role in the debate?
Why?

Gather at another time after the public meeting to share your observations and insights. Consider whether and how the public process could be changed to engage the money issues you identified in a more productive way.

Closing (15 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Handout 2, Taking It Home: Our Personal Financial Histories and Identities
- Handout 3, Money Stories
- A copy of *Singing the Living Tradition*, the Unitarian Universalist hymnbook

Preparation for Activity

- Copy Handout 2 and Handout 3 for all participants and co-facilitators who will be present for Workshop 2, The Meaning of Money in Our Lives.
- Locate and review Reading 684 in *Singing the Living Tradition*.

Description of Activity

Distribute Handout 2 and say:

At the next workshop, you will be invited to share some of your personal money story.

Invite participants to take a moment to read the instructions on the handout. Answer any questions.

Emphasize that the structure of their autobiography and which story from it they will share aloud are up to them.

Distribute Handout 3, Money Stories. Explain that this handout includes excerpts from personal money stories told by members of the UUA

President's Council. Note that the stories selected are only a few examples; they do not represent the full diversity of experiences and money stories among UU leaders, UUs in general, or participants in this workshop. Suggest participants may wish to use these personal reflections as models for developing their financial autobiographies.

Invite participants to join hands in a circle and then to name one meaningful insight, idea, or gratitude they will carry with them from this time together.

Share Reading 684 from *Singing the Living Tradition*. Extinguish the chalice.

Leader Reflection and Planning

Make a time for individual reflection and discussion with your co-facilitator after the conclusion of the first workshop. Consider these questions:

- What worked well in today's workshop?
How can these elements or approaches be repeated or amplified in the future?
- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Was the room set up in a way conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities for improvement and modification in advance of the next workshop?

Alternate Activity 1: Money Stories

(25 minutes)

Materials for Activity

- Handout 3, Money Stories
- Writing paper and pens

Preparation for Activity

- Read the six stories in Handout 3, Money Stories. Select three to share with the group. Identify a volunteer to read each of these aloud; give volunteers the text in advance.
- Copy Handout 3 for all participants.

Description of Activity

Explain that you will share excerpts from personal money stories told by members of the UUA President's Council. Distribute the handout. Note that the stories selected are only a few examples; they do not represent the full diversity of experiences and money stories among UU leaders, UUs in general, or participants in this workshop. Invite participants to take note of parts of the stories that catch their attention. Distribute paper and pens to participants who wish to take notes. Invite volunteers to read the stories you have selected. Allow a pause between each story for participants to process and reflect. Lead a discussion using these questions:

- What parts of the stories caught your attention?
- What did the stories have in common?
- What parts of the stories resonated with your personal experience?

- What parts of the stories were most alien to your experience?
- What parts of the stories piqued your interest or imagination?

Handout 1: Purposes and Roles of Money

Some **purposes and roles** assigned to money:

- Money stands in for things of tangible value in the world. It is fundamentally representative of work and value creation.
- Money is a medium of exchange.
- Money allows us a way to come into relationship with one another, regardless of distance and prior knowledge of one another.
- Money expresses power.
- Money reflects and transmits meaning in ways that are particular to individuals, families, and communities.
- Money enables us to transfer value over time. In so doing, it grants us a very limited power of transcendence, since it can influence the world beyond the reach of our living and our lifetimes.

In all its roles, money can be used in morally positive and morally negative ways.

Handout 2: Taking It Home: Our Personal Financial Histories and Identities

The importance of money flows from it being a link between the present and the future. — John Maynard Keynes, British economist (1883-1946)

We all encounter the extraordinary in the ordinary. It happens all the time. But caught up in the demands of our daily lives, we too often fail to take the time to see the extraordinary, to envision it in a story, or to open ourselves to the possibility of mystery. — Nancy Lamb in The Art and Craft of Storytelling

Prior to the next workshop, take time to reflect on your personal financial history and identity. Prepare a financial autobiography in written form with emphasis on its spiritual dimensions, and prepare to share excerpts from your autobiography aloud in the next workshop.

While the structure of the autobiography, how you tell your story, is up to you, here are some questions to think about before you begin:

- What are the earliest experiences with money that you remember? What

messages did you take away from those experiences?

- What were you taught about money by your family, your friends, and your faith community when you were growing up?
- How were money decisions handled in your family of origin? Give an example of an important decision, what was at stake, who was involved, and how it turned out.
- What have been the most significant financial milestones in your life?
- What teachings have been most valuable in your financial journey?
- What three adjectives best describe your relationship with money?
- What is the primary feeling you have about money today? How has that shifted (if it has) in the course of your life?
- How important are your relationship to money and your understanding of money to who you are?

Handout 3: Money Stories

These personal reflections on money and wealth were selected after a facilitated conversation among Unitarian Universalist leaders who serve on the UUA President's Council.

1ST REFLECTION

I grew up on a farm, so my parents were self-employed. The issue of working hard was always very important. I was the first in my family to go to college, so I had an image of myself as a professional woman. I also got my master's degree. I was working and then had children. I worked full time until our second child was born and then I worked part time. After about a year it became obvious to me that it was difficult to handle the children and the household and hold down a job that I was not making a lot of money at, because I was doing social work at the time but also had to pay for day care. [My husband's] travel was picking up, and so we made the decision that I would stop working.

Not having a paycheck really changed my perspective of who I was. I began to ask what the value of my work really was if I was not earning a paycheck. Because for some reason I had always measured myself that way—just the fact of having a paycheck. So I always felt the work I did with the children and volunteering work had to make up for the paycheck I wasn't bringing into the family. Fast forward a few years and now our daughters have graduated from high school. The question for me became: I am not doing that work anymore of raising the family and holding the household

together, do I go back to work? What is the value of what I have been doing over the last eighteen years? Our income had changed dramatically; we were at a point where I did not have to go back to work to make a financial contribution. We were doing fine. So I really had an opportunity to look at what I wanted to do with my life—was that paycheck that important or were there other ways I could use my life and my talents to give back in a way I wouldn't if I went out and found a job.

2ND REFLECTION

I grew up in a small town, the fifth of ten children for an American Baptist minister—so with essentially no money. When I was in first grade all the boys played marbles at recess. They always played keepsies, which means you brought your own marbles and if you played and lost, you lost your marble. Then you could buy a bag of ten new marbles for 20 cents. What would happen with boys is that the marbles would fall out of their pockets in classes. The teachers would pick them up and give them to the janitor. The janitor ended up with thousands of marbles and he would resell them for a penny a piece, used marbles. So at recess, if you wanted, you could just pay a penny, get yourself a marble, and you could play.

...Over the next two years I played marbles all the time, every recess. I started to accumulate a very

large marbles collection. I decided to undercut the janitor and offer two marbles per penny. By the time I finished third grade I had not only established myself firmly with my peer group as the marble king, I had put \$18 dollars in the bank from marble sales, had three years of spending money, and was able to give my younger brothers thousands of marbles they could keep for their own collection. This is when I decided you don't have to start with nothing and stay with nothing. There are ways to move somewhere else.

3RD REFLECTION

I began to think about how it had flowed across the generations in my family and I thought about my mother's side. Her forebears were fairly successful New York merchants and did very well. And on my father's side there was a long history of being doctors and lawyers and they did moderately well. And then as classically is the case for so many, the Depression came along and largely wiped out the New York merchant family. And with that came a great deal of hardship for my grandmother and her children. When it came time to decide whether or not the kids—my mother and her brother—would go to college, it turned out that the brother, being a male and it being those days, was the one who got to go to college, and my mother, who was clearly the brighter of the two, did not. The result was that

he wasted his college years and she was frustrated for many years afterwards.

My parents, respecting money a great deal, were very careful with it. And that led to our being able to enjoy ourselves, because they made things possible for us that they denied to themselves.

In my own life I've been very comfortable money-wise. And I've had money to spend when I needed it. Uncle Sam came forward just in time when I got out of the service to help me go to graduate school. And after that, my legal career has been sufficiently remunerative to not hurt for money. However, I find money a difficult commodity to come by in the life I've increasingly begun to lead, which is to try to start things that I think are important. And I have spent much of the past forty years trying to initiate projects that I thought have meaning for society, putting my own money into them but trying very hard to try to persuade others that their money should be directed in that fashion. So for me, money is partly priming the pump and partly trying to induce others to attach the same value that I do to a project and devote their resources accordingly. So I spend a great deal of time thinking about money, because these causes are important to me and it will take money to make them happen.

4TH REFLECTION

In my family of origin we started also with very little. By the time I was an early teenager, my parents had saved up a little bit of money, but then my grandfather developed Parkinson's disease and had to go to a nursing home. My father called his brother and sister. His brother had virtually no capacity to help out, his sister did but wouldn't, so the financial burden really fell to my parents to help pay for the nursing home. They almost went bankrupt as a result of this and it was not until the month before my grandfather died that they realized there was a federal program out there, Medicaid, which would have helped him. There was no way to recapture the money they had spent to help my grandfather, so they were basically starting from scratch when my brother and I went to college. It was a real struggle for them for a long, long time. The lesson I took from this was that no matter what you have, you still need a cushion on top of what you think you might need. It is not that you can never have enough, but you have to be really careful. And also it is important to look for other sources of revenue that might be available to you if you run into a hard spot.

5TH REFLECTION

My father worked in a bank, so I understood money, at least as a child can understand money. We got an allowance; we had to make that

allowance last all month. We were taught to budget, to make that twenty-five cents last. As a grown-up I think one of the most important things is, we read *Your Money or Your Life* several years ago; we read it together and we tried to really look at where our values were and where our time was going in terms of money. It was life changing in a lot of ways because we could see what we valued. Another moment I remember is a few years ago. I am sort of semiretired now, so investments are important and we all know what happened in 2008. I support a woman through Women International and I said, "Oh, I can't do this anymore." I just laughed at myself because it is \$350 a year and I definitely have \$350 a year to put one of these women in the program even after 2008. So I felt like a shift happened to me. I kind of joked "I am through being cheap." I am trying to be more generous, even with people I know that don't have means.

6TH REFLECTION

I grew up on the margins of the middle class. The marginal part came from the fact that my parents divorced when I was five, back in 1947 when divorce was not so common. My father was a newspaperman—which I grew up to be—and he was paid squat. My mother got the house, and there was not enough money with my father's consistent child support to keep the house, so she

rented rooms to women. This is postwar when there was a housing shortage, and I grew up in a house of women, which was interesting. And when I got old enough to start earning money, the money went to my mother no matter. I worked at various jobs; I did not get paid much, but it helped. And that continued through my early professional life because my grandmother moved in with us and then she got sick. This was before coherent health insurance, and I lived at home the first year and a half of my newspaper career. Essentially I gave my salary to pay my grandmother's medical bills. The thing that made us marginally middle class is that both of my parents went to college, so you get the values without the money... The message I internalized was scarcity and pain, watching my mother trying to get the bills paid and the struggles she had... Money made me squirm most of my life... I have gotten past my discomfort, but it is still not the favorite part of my life. I have struggled to become very responsible about saving and investing and making sure that all my insurance is in place and all the things you need to do to be a responsible adult, but it didn't come easy for me.

Leader Resource 1: The Wi\$dom Path

– Program Overview

Workshops 1-3, Money and Self, build awareness of and explore our own attitudes and experiences with money.

Workshop 1, Talking about Money. What is money and why is it important?

Workshop 2, The Meaning of Money in Our Lives. Telling our personal money stories to one other.

Workshop 3, Cultural Lessons about Money and Wealth. Teasing apart the lessons about virtue that we have been taught, intentionally or otherwise.

Workshops 4-7, Money and Society, explore how our financial ways of being affect one another.

Workshop 4, The Many Meanings of Money. Exploring the way money flows and functions within our primary social units and in our congregational lives.

Workshop 5, Money and Society. Understanding how people in different socioeconomic strata access resources and how these constraints shape one's understanding of the world; entering an ongoing process of accepting the fact and responsibilities of relative privilege.

Workshop 6, A Network of Mutuality. Exploring the effects of individual and collective fiscal decisions on our contemporary and future communities.

Workshop 7, Imagining a Transformed World.

Seeing the sparks around us of systems working differently, stories of successes in connecting people across boundaries in new ways.

Workshops 8-12, Money, Spirit, and Life, guide participants toward actions that align one's faith, values, and sense of life calling with financial ways of being.

Workshop 8, Faithful Earning. Making money with spirit! Making money meaningful by connecting its earning to honest labor and a sense of vocation.

Workshop 9, Faithful Spending. Using money with spirit! Putting money to use by enjoying the gifts of the world while seeing and responding to unintended consequences.

Workshop 10, Faithful Giving. Putting money to work with spirit! Using capital in alignment with our values and objectives.

Workshop 11, Faithful Investing. Sharing what we have with spirit! Finding the space for deep and sustained generosity and overcoming internal and external impediments to practice.

Workshop 12, Spiritual Practices in a Material World. Bringing all we've learned together to make a practical plan for transforming our living.

Leader Resource 2: Sample Covenant

Previously published on the UUA website as "Community Covenant: For Use in Lifespan Faith Development Settings with Adults or Youth," attributed to the Spiritual Eldering Institute and used with permission.

- We honor and respect the confidentiality of what is spoken here concerning personal histories or current issues.
- We actively participate and support the sharing of the group and respect one another's contribution and pace. We listen without judgment and support each other in a loving manner.
- We exercise our personal right to refrain from any activity that violates our boundaries.
- We are free to excuse ourselves from an activity, if necessary, to protect our sense of well-being.

Leader Resource 3: Some Names for Money

Benjamins	Dough	Moolah
Bones	Dosh	Plaster
Bread	Ducats	Rocks
Bucks	Gelt	Scratch
Cabbage	Glad Wealth	Shekels
Candy	Greenbacks	Simoleons
Cheddar	Lettuce	Sugar
Clams	Long green	Tin
Coin	Loot	Wampum
Cush	Lucre	Welcome Green
Dead Presidents	Mazuma	Wonger

Leader Resource 4: Spectrum

Exercise Prompts

Money is...

A Big Part of My Life / Not Important to Me
Related to My Faith / Unrelated to My Faith
The Root of All Evil / A Tool for Good
Connected to Things of Value / Disconnected from
What's Real
Necessary in Church / Better Left Outside the
Church
An Attachment to Get Past / A Resource to Be
Embraced

I am...

Happy to Talk about Money / Unhappy to Talk
about Money

Rich / Poor

Generous with Money / Miserly with Money

In Control of My Money / Subject to Control by My
Money

Financially Sophisticated / Financially Naïve

A Worrier about Money / Carefree about Money

Find Out More

[The Meaning of Money: Forbes Wealth Wizards](#)

(3:19). A video on the website of Forbes.com.

Roy F. Baumeister, "[Why Does Money Matter? The Psychological Meaning of Money](#)," a post published June 18, 2008, in *Cultural Animal* and republished on the website of *Psychology Today*.

David Graeber, "[What is the Meaning of Money?](#)" *The Guardian*, December 16, 2011.

WORKSHOP 2: The Meaning of Money in Our Lives

Introduction

*What you are now is what you have been,
what you will be is what you do now. —
The Buddha*

Beginning in childhood and throughout our adult lives, we receive many messages about money from family members, friends, co-workers, popular culture, and our faith community. These messages are often conflicting. How money is managed and spent can be a source of confusion and conflict in our close relationships. Understanding one's personal story and the values that are at the root of one's relationship with money is an important step in creating a spiritually healthy relationship with money. For this reason, the central stories in this workshop will be participants' money autobiographies.

In this workshop, participants will also be introduced to the idea that there are generational differences in how we understand money and finances, dynamics that might come into play in our personal, familial, and congregational interactions around money. After reflecting on their own stories and on the broader context for those stories, participants will have an opportunity to reflect on

how their money habits align with their personal values and the shared values of their Unitarian Universalist faith.

The money autobiographies are a significant component of this workshop. A few days prior to the workshop, please send an email reminding participants to prepare their stories and attaching Workshop 1, Handout 3.

Before leading this workshop, review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Offer an opportunity for participants to share their money autobiographies
- Invite participants to consider the impact of their childhood family values on present-day attitudes and behaviors
- Introduce participants to generational differences in money attitudes and behaviors
- Provide a process for participants to identify some of their life aspirations, reflecting on whether they are using their financial resources in a way that is consistent with their values and with Unitarian Universalist theology and values.

Learning Objectives

Participants will:

- Recognize connections between their current financial behavior, priorities, and values and the messages they received while growing up
- Gain appreciation and understanding of the diverse attitudes and behaviors that exist within the group and within a multigenerational and multicultural congregation
- Identify connections between money and the hopes and dreams they have for their lives.

Workshop-at-a-Glance

Activity	Minutes
Opening	5
Activity 1: Sharing Our Money Autobiographies	35
Activity 2: Money Scripts	15
Activity 3: Money and the Generations	20
Activity 4: Money Stories and Values	10
Faith in Action: Witness Our Dreams	
Closing	5
Alternate Activity 1: Money Proverbs	15
Alternate Activity 2: Documentary Film – <i>Wants and Needs</i>	75

Alternate Activity 3: Connecting Money to Our Values, Hopes, and Dreams	15
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Spiritual Preparation

Read Leader Resource 1, *The Soul of Money*. Mark any passages you may wish to share with the group during this workshop's Opening.

Then follow the directions on Workshop 1, Handout 3, to write your own money autobiography as participants will have done between Workshop 1 and this workshop. Make time to share your money autobiography with a co-facilitator or a trusted friend.

Opening (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Leader Resource 1, *The Soul of Money*
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Place chairs in a circle. Set copies of *Singing the Journey* on chairs.
- Set a small center table with chalice and lighter.
- Read Leader Resource 1, *The Soul of Money*. Optional: Plan to share all or some of this reading with the group.
- Write agenda for this workshop on newsprint, and post.
- Optional: Set out refreshments.

Description of Activity

Sound the chime and invite participants into quiet reflection as you prepare to enter into a time of centering and sharing.

Invite a volunteer to light the chalice as you share these words, adapted from chalice lighting words by Andrew Pakula, used by permission:

Come into this circle of community. Come into this sacred space.

Bring your whole self!

Bring the joy that makes your heart sing.

Bring your kindness and compassion.

Bring also your sadness and your disappointments.

Spirit of love and mystery, help us to recognize the spark of the divine that lives inside each of us.

May we know the joy of being together.

Say:

Powerful money messages are handed down in our families of origin. Today's workshop will focus on our individual money stories and the impact those stories have on our money behaviors. May our time together be made holy by the sharing of stories, the gift of good listening, and the joy of being held in community.

Sound the chime to signal the end of the centering time.

Activity 1: Sharing Our Money

Autobiographies (35 minutes)

Materials for Activity

- Newsprint, markers, and tape
- Chime or small bell
- Covenant from Workshop 1
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Post covenant from Workshop 1.

- Write the following questions on newsprint, and post:

- What are the earliest experiences with money that you remember? What messages did you take away from those experiences?
- What were you taught about money by your family, friends, and faith community when you were growing up?
- How were money decisions handled in your family of origin? Give an example of an important decision, what was at stake, who was involved, and how it turned out.
- What have been the most significant financial milestones in your life?
- What teachings have been most valuable in your financial journey?
- What three adjectives best describe your relationship with money?
- What is the primary feeling you have about money today? How has that shifted (if it has) during your life?
- How important is your relationship to money and your understanding of money to who you are?

- Post blank newsprint.

- Optional: Set out refreshments.

Description of Activity

Call attention to the posted covenant and remind people of their agreements. Say:

You will share your money autobiography with a partner, revealing as much of your story as you feel comfortable sharing. If you have not prepared a story, you may respond to the posted questions when it is your time to speak. Each speaker will have ten minutes to share; a total of twenty minutes for the pair. Please listen with intention. Refrain from interruption, comments, or questions when it is your partner's turn to speak.

Invite participants to form pairs. If you have an uneven number, form a group of three. Keep track of time. Sound the chime after ten minutes (and every six to seven minutes, for triads), asking partners to switch roles. Sound the chime again at the end of the allotted time.

Have partners rejoin the larger group. If you have chosen to use a talking stick, explain that it will be passed to the one who is speaker as a reminder to focus on the one speaking rather than engaging in side conversations or planning one's own next words. Invite each person to briefly share two or

three highlights from a partner's story. Keep this portion of the activity to 15 minutes.

For the final five minutes, lead the group to brainstorm patterns, themes, and feelings that emerged from the stories. Record them on newsprint.

Activity 2: Money Scripts (15 minutes)

Materials for Activity

- List of patterns and themes from Activity 1
- Handout 1, Money Scripts of Scrooge and Cratchit
- Newsprint, markers, and tape

Preparation for Activity

- Make copies of Handout 1 for all participants.

Description of Activity

Say:

*In their book *The Financial Wisdom of Ebenezer Scrooge: 5 Principles to Transform Your Relationship with Money*, Ted Klontz, Brad Klontz, and Rick Kahler offer a useful tool for deeper exploration of your own money story. They write about money scripts, which are defined as “deeply internalized beliefs we have about money,*

*often unconscious, which play out daily in our attitudes and behaviors around money and money decisions.” The book uses the characters in Charles Dickens’s book *The Christmas Carol* as the source for some common money scripts.*

Share this quote from the book:

Often, messages learned during childhood are buried so deeply that the individual doesn’t know about or question the belief, even when acting on it causes him or her repeated problems. It is important to understand that money scripts are not inherently good or bad, right or wrong. Certain money scripts can serve us well when applied to the appropriate financial circumstance. However, money scripts can become a problem, even become destructive, when they are applied to inappropriate financial circumstances.

Distribute Handout 1, Money Scripts of Scrooge and Cratchit, and invite participants to read them over and reflect on whether any of these money scripts have played a role in their own financial lives. Ask:

Is there any relationship between the patterns we identified from our own money

stories and the money scripts in the handout?

Activity 3: Money and the Generations (20 minutes)

Materials for Activity

- Handout 2, Generations Theory Summary
- Newsprint, markers, and tape

Preparation for Activity

- Read Handout 2 and copy it for all participants.
- List group reflection questions on newsprint, and post.

Description of Activity

Say:

Research has shown that there are generational differences in our attitudes about money as well.

Distribute Handout 2 and invite participants to read it. Lead a discussion using the following questions:

- Where do you fit? Compare and contrast these generalized statements with your experience.
- Whose stories and experiences are left out of these descriptions?

- How might your generational experience affect your money attitudes and practices?
- What generational differences in money attitudes or practice have you observed in your family, your congregation, and other groups of which you are a part? What are the implications of those differences?
- Have you observed or experienced significant tension points between the generations around financial issues? For example:
 - Between the Silent Generation and Baby Boomers
 - Between Baby Boomers and Generation X
 - Between Generation X and Millennials
- Can you name cultural differences other than generational differences that complicate money conversations in our congregation?

Activity 4: Money Stories and Values (10 minutes)

Materials for Activity

- Newsprint, markers, and tape
- Writing paper and pens

Preparation for Activity

- Write the following questions on newsprint, and post:
 - What money scripts, money proverbs, or generational attitudes do you see reflected in your own attitudes toward money?
 - In what ways does your attitude toward money reflect your Unitarian Universalist values?
 - Are there parts of your relationship with money or your money script that you would like to change?

Description of Activity

Invite participants to reflect in silence and to journal, using the questions you have posted. Allow five minutes for journaling. Then invite participants to share observations, comments, and reflections with the group as they are willing.

Faith In Action: Witness Our Dreams

Description of Activity

As a group or individually, create a series of short testimonials about hopes and dreams for the congregation. Lift up ways in which the hopes and dreams participants hold for the congregation are connected to financial practices. Come together to

share testimonials. How are generational differences reflected in the testimonials your group prepares? Consider sharing the testimonials in a congregational newsletter or email, via social media, or in a worship service.

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Taking It Home handout
- A copy of *Singing the Living Tradition*, the Unitarian Universalist hymnbook

Preparation for Activity

- Customize Taking It Home and make copies for all participants.

Description of Activity

Distribute Taking It Home.

Then form a circle and join hands. Invite participants to reflect quietly for a moment and then share a word or phrase that describes one insight or takeaway from this workshop. Share Reading 701 from *Singing the Living Tradition*. Extinguish the chalice.

Leader Reflection and Planning

Make time for reflection and discussion with your co-facilitator after the conclusion of the workshop.

Consider the following questions:

- What worked well in today's workshop?
How can these elements or approaches be repeated or amplified in the future?
- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Did people who identify with marginalized groups share their perspectives?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities to improve or adjust our plans for the next workshop?

Taking It Home

*What you are now is what you have been,
what you will be is what you do now. —
The Buddha*

Invite older family members to tell a favorite story about money from their childhood. Reflect with them on the similarities and differences between generations with regard to money.

Create a journal to track your discretionary spending (the things you choose to spend money on rather than the things you *must* pay for). Each time you make a choice about how to spend your money, record it in the journal and reflect on how your spending does or not does not align with your values. What patterns or trends do you see over a month, six months, or a year?

Alternate Activity 1: Money Proverbs (15 minutes)

Materials for Activity

- Leader Resource 2, Money Proverbs
- A small basket or bowl

Preparation for Activity

- Print Leader Resource 2. Cut apart the money proverbs as indicated and place the strips in a small basket or bowl.

Description of Activity

Pass the basket of money proverb strips and ask each person to select one. Invite participants to state their first name and then read aloud the proverb they have selected. After all proverbs have

been read, invite participants to comment on money proverbs that are familiar to them, perhaps from childhood, or that resonate with them. Ask if there are other money proverbs that should be mentioned.

Alternate Activity 2: Documentary

Film – *Wants and Needs* (75 minutes)

Materials for Activity

- A copy of the 2012 documentary DVD *Wants and Needs: A Generational Study on Economic Depressions* (56.41)
- DVD player and large monitor or projection screen
- Simple refreshments such as lemonade and popcorn

Preparation for Activity

- Obtain a copy of the PBS-aired documentary film *Wants and Needs* from the distributor, [Mantis and Moon](#) Moving Pictures and Sound. The producer of the film has given permission for this film to be screened by Unitarian Universalist congregations and groups who are using the Wi\$dom Path program. There is no need to seek permission for public screening.
- Set up and test equipment.

- Prepare refreshments.

Description of Activity

Show the film. Facilitate discussion afterward, using questions such as these:

- What generational characteristics highlighted by the film have you observed in your family or congregation?
- What is the potential impact of differing generational expectations around “want” and “need”?
- Is your congregation stuck in a particular generational pattern about money issues (for example, debt)? What does that mean for people who are part of generations who don’t subscribe to the same way of thinking?
- Are there people who might feel unwelcome in serving in particular areas of congregational life (such as the Finance Committee) because of their generational perspectives on money?

Alternate Activity 3: Connecting Money to our Values, Hopes, and Dreams (15 minutes)

Materials for Activity

- Handout 3, Faith, Dreams, and Values
- Leader Resource 3, Big Money Picture Scenarios
- Newsprint, markers (three bold colors), and tape

Preparation for Activity

- Review Handout 3. Copy it for all participants.
- Choose two or three scenarios from Leader Resource 3, Big Money Picture Scenarios. On a separate sheet of newsprint for each scenario, draw three circles that overlap (a Venn diagram—see Handout 3), each circle with a different color marker. Write the sentence describing the scenario at the top of the paper, and label the three circles Practical Considerations, Values, UU Principles and Theology. Set these sheets aside.
- Write the following questions on a fresh sheet of newsprint, and post:
 - What is the role of money in these scenarios?
 - How can we more closely align our actions with our values?
 - What might be some barriers to acting in accordance with our

values? Where do the barriers come from (family, work, community)?

- What might change in this scenario if money were not a factor?
- What would it look like to have all three circles in alignment? Is that possible? What might make it possible?

Description of Activity

Say:

We will use some practical scenarios to begin to think about the connections between values, practical considerations, and faith in our everyday financial decision making.

Call attention to the newsprint depicting the first scenario you chose. Ask:

- What are the practical financial considerations in this scenario?
- What values come into play?
- What, in your understanding, does our Unitarian Universalist faith say about this scenario?

Keep the pace quick as you list practical considerations, values, and faith commitments related to this scenario. Then lead a group conversation using the questions posted on

newsprint as a guide. Move on to process additional scenarios as time allows. Then distribute Handout 3, Faith, Dreams, and Values, and invite participants to begin to consider

how their everyday financial decisions are aligned with their faith, their dreams, and their values. Explain that in workshops to come, the group will explore these issues more deeply.

Handout 1: Money Scripts of Scrooge and Cratchit

From *The Financial Wisdom of Ebenezer Scrooge: 5 Principles to Transform Your Relationship with Money* by Ted Klontz, Brad Klontz, and Rick Kahler (Deerfield Beach, FL: Health Communications, 2008). Used with permission.

Ebenezer Scrooge's money scripts

You can't trust anyone with your money.

People only want you for your money.

You must work hard for money.

You can never have enough money.

Don't spend money on yourself or others.

Money will give you meaning in life.

The more money you have, the happier you will be.

You can never be happy if you are poor.

Giving to the poor encourages laziness.

If you had more money, things would be better.

Bob Cratchit's money scripts

There will never be enough money.

Money is to be spent, not saved.

You'll be paid what you are worth.

You can never be happy if you are rich.

If you are good, the universe will supply your needs.

You don't deserve to have money.

Handout 2: Generations Theory

Summary

Based on the work of William Strauss and Neil Howe, in *Generations: The History of America's Future, 1584 to 2069* (New York: Quill, 1992) and *Millennials Rising: The Next Great Generation* (New York: Vintage Books, 2000). This handout originally appeared in Workshop 15 of the Tapestry of Faith program, Faith Like a River: Themes in Unitarian Universalist History.

Below is a brief summary of the forces that shape the generations of people in our congregations and a list of broad generational characteristics. As is the case with any generalization, the lists may not accurately or completely describe the experiences and perspectives of an individual in a particular generation. Note where your experiences and perceptions are in line with the generalizations and where they differ.

The GI Generation (born between 1901 and 1924)

Shaped by the Great Depression, World War II

Characteristics:

- Many experienced upward mobility, faring better financially than their parents
- Institution builders and leaders, conformist

The Silent Generation (born between 1925 and 1945)

Shaped by Roosevelt presidency, Korean War, Cold War, anticommunism, technological and scientific advances, Civil Rights movement

Characteristics:

- Many experienced steadily rising affluence
- Engaged in defining and humanizing the world; founded organizations of political dissent that Boomers would later radicalize
- Generation limited in numbers, caught between GIs and Boomers
- Uncertain about roles and expectations, both personal and national

The Baby Boomers (born between 1943 and 1963)

Shaped by civil rights movement, Vietnam, sexual revolution, liberation movements, political unrest and assassination, Watergate scandal

Characteristics:

- Revolt, rebellion, mistrust of institutions
- Quest for self; decision making based on internal standards
- Committed to values of gender equality, racial equality, environmental stewardship

- Counterculture gave way to strong right-left ideological divide

Generation X (born between 1964 and 1980)

Shaped by the Reagan and George H. W. Bush presidencies, the end of the Cold War, the AIDS epidemic, the home computer, the Internet as a tool for social and business purposes, high parental divorce rate, high incarceration rate

Characteristics:

- Cynical and disengaged
- Pragmatic
- Self-contained
- Pessimistic about economic future
- Believe that a person's success or failure is based on one's own choices

Millennials (born between 1981 and 2001)

Shaped by highly involved and protective parents and institutions, electronic social networking and new media, targeted marketing, Columbine school shooting, September 11 terrorist attack, unemployment, War on Drugs, environmentalism

Characteristics:

- Tech savvy
- Seek instant gratification
- Idealistic and community focused
- Team players
- Culturally liberal

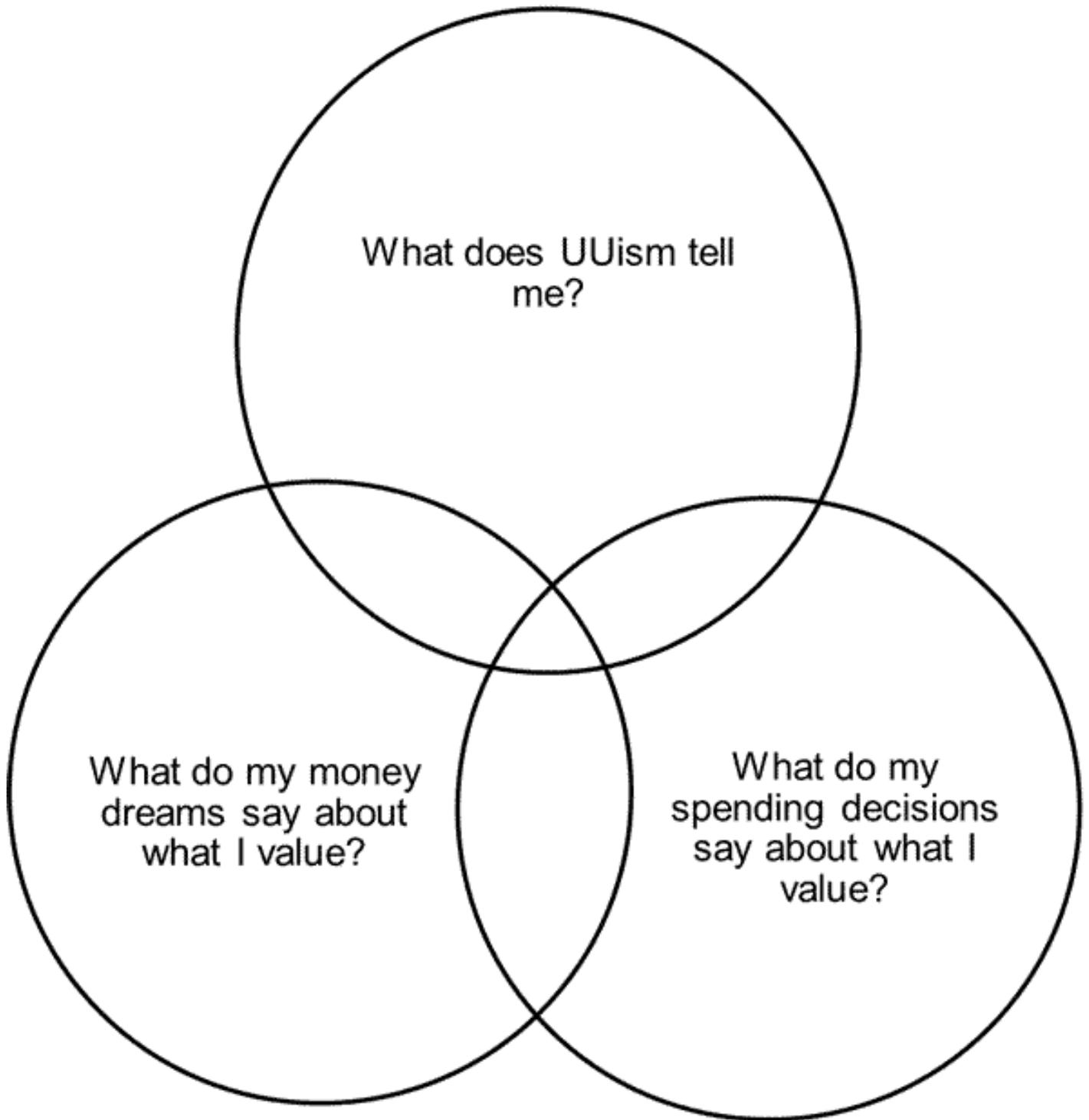
As-yet-unnamed Generation (born after 2001)

Shaped by communications and technology, War on Terror, the first African American U.S. president, and forces as yet unknown

Characteristics:

- To be revealed

Handout 3: Faith, Dreams, and Values



Leader Resource 1: The Soul of Money

Excerpted from *The Soul of Money: Transforming Your Relationship with Money and Life* by Lynne Twist (W.W. Norton, 2003).

In our private lives, we all, at one time or another, have demeaned and devalued ourselves, taken advantage of people, or engaged in other actions we're not proud of in order to get or keep money or the power we believe it can buy. We've silenced ourselves to avoid conflicts or uncomfortable interactions over money. Our behavior around money has damaged relationships when money has been used as an instrument of control or punishment, emotional escape or manipulation, or as a replacement for love. Among families of great wealth, many have been poisoned by greed, mistrust, and a desire to control others. Their lives of privilege have cut them off from the essential experience of ordinary human interactions and authentic relationships. In lives where money is scarce, the struggle can easily become the defining theme that discounts the self-worth and basic human potential of an individual, a family, or even whole communities or cultures. For some, the chronic absence of money becomes an excuse they use for being less resourceful, productive, or responsible than they could be.

We are born into a culture defined by money, and our initial relationship with money is the product of that culture, whether it is one based primarily in poverty, in a country like Mozambique or Bangladesh, or a culture of affluence and wealth in a country like the United States or Japan. From our earliest experiences, we learn money's place and power in our families, our communities, and in our own lives. We see who earns it and who doesn't. We see what our parents are willing to do, and what they aren't willing to do, to acquire money or the things money buys. We see how money shapes personal perspective and public opinion.

In our distinctly aggressive American consumer culture, even our youngest children are drawn into that fierce relationship with money. Much as we did, only more so today, they grow up in a media milieu and popular culture that encourages an insatiable appetite for spending and acquiring, without regard to personal or environmental consequences.

Distortions in our relationship with money emerge from a lifetime of these seemingly innocuous everyday experiences in the money culture.

Personal money issues, as well as issues of sustainability and social equity central to the human economy and the environment, are clearly rooted in

the soil of our relationship with money and the money culture into which we are born and that we come to accept as natural.

Leader Resource 2: Money Proverbs

Cut along the dotted lines.

The best things in life are free.

You can't take it with you.

It is better to give than to receive.

Money doesn't grow on trees.

Here today, gone tomorrow.

Money is the root of all evil.

Penny wise and pound foolish.

Time is money.

Never look a gift horse in the mouth.

A bird in the hand is worth two in the bush.

A penny saved is a penny earned.

A fool and his money are soon parted.

Neither a borrower nor a lender be.

Money isn't everything.

There is no such thing as a free lunch.

Waste not, want not.

Don't put all your eggs in one basket.

Early to bed and early to rise, makes a man healthy, wealthy, and wise.

Leader Resource 3: Big Money Picture Scenarios

You shop at a big box store where the prices are lowest.

You drive a gasoline-powered vehicle.

Your employer's retirement fund invests in companies that operate in countries with oppressive laws or policies.

You work for a company that gives financial support to political causes that are in conflict with your own.

Your family is choosing a pet.

Find Out More

Values-Based Financial Planning Information and Tools

- Joe Dominguez, Vicki Robin, and Monique Tilford, *Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence* (Penguin Books, 2008).
- Free practical financial planning tools developed by Joe Dominguez, one of the

authors of *Your Money or Your Life* and now presented by the New Roadmap Foundation: financialintegrity.org.

Generations Theory

- Neil Howe and William Strauss, *Generations: The History of America's Future, 1584 to 2069* (Quill, 1992).
- Carl Eeman, *Generations of Faith: A Congregational Atlas* (Alban Institute, 2002).

WORKSHOP 3: Cultural Lessons about Money and Wealth

Introduction

The true thrift is always to spend on the higher plane; to invest and invest, with keener avarice, that he may spend in spiritual creation, and not in augmenting animal existence. — Ralph Waldo Emerson, in The Conduct of Life

This workshop considers the role of cultural and religious messages in shaping our understandings of money and wealth. Recognizing how these messages affect our personal experiences and decisions is part of intentional spiritual work about money.

This workshop creates a space for reflecting on the spoken and unspoken messages we receive about money throughout our lives. Participants examine messages about money and wealth from several major religious traditions as well as contemporary Unitarian Universalism, asking whether and how these religious messages connect to our own understandings of wealth and money and our sense of financial “virtue.”

To facilitators: Awareness of the cultural messages and values you have absorbed about money and wealth is crucial for effective and inclusive

facilitation of this workshop. Set aside time before leading this workshop to consider the questions in the Spiritual Preparation section of this workshop.

In addition, review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Explore different cultural teachings about money and wealth shared by the group and specific to individual participants
- Present teachings about money and wealth from several religious traditions
- Present several models of financial virtue and identify values inherent in each
- Consider Unitarian Universalist teachings about money and wealth as conveyed through word and action.

Learning Objectives

Participants will:

- Examine their own cultural, religious, and social inheritance and circumstances, giving attention to the messages and values they have received about money and wealth
- Identify and interpret money- and wealth-related teachings from several world religions

- Begin to explore the qualities that comprise virtue in regard to money
- Consider Unitarian Universalist contemporary and historic voices on money, wealth, and financial decision making.

Workshop-at-a-Glance

Activity	Minutes
Opening	10
Activity 1: The Messages of Our Culture(s)	25
Activity 2: Religious Messages about Money and Wealth	20
Activity 3: What Is Financial Virtue?	20
Activity 4: Unitarian Universalist “Good News” about Money and Wealth	10
Faith in Action: Money Values and Virtues in Congregational Life	
Closing	5
Alternate Activity 1: Contemporary UU Pulpit Messages	15

Spiritual Preparation

Take time to reflect on your position in the world and how it influences your interpretations, values, and understanding of money and wealth:

- Where do you live and where have you lived in your life?
- What is your race or ethnicity?

- What is your social and economic status now? What was it at other times in your life?
- What is your religious background?
- In what ways have these aspects of your background and identity offered teachings about money and wealth? What messages have you retained? Rejected?

Notice the emotions that go along with the messages for you. Use this self-awareness to plan ways to guide and make space for others in the workshop.

More broadly, consider what values are most important to you in your economic life. If you were invited to preach a “gospel,” or good news, about money and wealth, what would you say? How would your good news about money help people live more fulfilled lives? How would your good news help create beloved community in your congregation and beyond? Take time to reflect on any tensions or difficulties your message might evoke in others.

Opening (10 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Place chairs in a circle.
- Set a small center table with chalice and lighter.
- Write agenda for this workshop on newsprint, and post.
- Optional: Set out refreshments.

Description of Activity

Welcome participants. Sound the chime and invite participants into a moment of quiet reflection as you prepare to enter into a time of centering and sharing. Invite a volunteer to light the chalice as you share these words:

*We light this chalice in the spirit of learning
that calls us together,*

*for the commitment to become teachers for
one another,
and in the hope that we may be open and
ambitious
in the journey we continue together today.*

Go around the circle, passing the talking piece if you have chosen to use one, and invite participants to say their name and check in with a few words about one personal experience they've had with money since the last workshop. Sound the chime again to signal the end of the centering time.

Activity 1: The Messages of Our Culture(s) (25 minutes)

Materials for Activity

- Large sheet of mural paper
- Color markers and/or paints and brushes
- Newsprint, markers, and tape
- Music player and instrumental selections
- Optional: Talking stick (or another item to pass to each speaker)

Preparation for Activity

- Prepare eight to ten minutes of instrumental music to play during the art-making portion of the activity. Test the music player and queue the music.

- Select a large work table, wall, or floor space that will be accessible to all participants, and cover the area with mural paper. Secure the paper with tape.
- Set out markers or paints.

Description of Activity

Remind participants, in these words or your own:

We are all shaped by multiple cultural influences, and these influences differ from person to person. They may include our geographic, ethnic, racial, socioeconomic, or gender identity or affectional orientation; professional and religious contexts in which we have grown up or now live; and other influences. Different influences may be more or less important in shaping our sense of identity and the values we hold.

Invite the group to reflect, and, as they feel moved, to share what they think of as their single most important cultural identity. Ask them to name only one significant cultural identity at this time. Request that participants not respond or discuss, but simply give one another the gift of listening. Allow five minutes for this sharing.

Then call attention to the mural paper you have posted. Invite participants to use the art materials you have set out to draw an image to represent a fundamental message they have taken from their

own culture about money and wealth. Remind them that their cultural background may include race, ethnicity, geography, social class, gender identity, affectional orientation, or professional or religious affiliation. Play instrumental music and give participants eight minutes to work. With one minute left, ask everyone to complete their drawings and then to write a few words as a summary or bumper-sticker slogan that reflects the core message their image evokes or represents for them.

Then gather everyone at the mural to witness the range of images and ideas that have been expressed. Give people two or three minutes to reflect.

Lead a large group discussion with these questions:

- What images or phrases catch your attention or resonate with you?
- Which are most difficult for you to relate to?
- What surprises you?
- Are there commonalities you can see on the wall?
- What cultural contexts seem most present?
- Is there anything you feel is missing from our wall?

Activity 2: Religious Messages about Money and Wealth (20 minutes)

Materials for Activity

- Handout 1, Religious Messages about Money and Wealth
- Pens and/or pencils
- Newsprint, markers, and tape
- Mural from Activity 1

Preparation for Activity

- Write on newsprint and post the following instructions:
 - Circle teachings that are familiar to you.
 - Put a check next to all religious teachings, familiar or not, that offer wisdom for your own financial life.
 - At the bottom of the handout, add messages from any religious tradition that have been important to your understanding of your relationship with money.

Description of Activity

Distribute Handout 1, Religious Messages about Money and Wealth. Note that this handout includes

sacred writings and teachings from five major religious traditions. Invite participants to follow the instructions you have posted on newsprint. Allow ten minutes for participants to work on their own.

Then invite participants to share reflections. Ask:

- Are their religious messages that you want to incorporate into your own way of relating to money and wealth? Conversely, are there messages that you find challenging or not helpful?
- Ask what connections (if any) can be drawn between cultural messages discussed in Activity 1 and the religious teachings about money and wealth?
- Where are the religious messages disconnected from cultural messages or even in conflict?
- What did you learn from this activity?

Activity 3: What Is Financial Virtue? (20 minutes)

Materials for Activity

- Leader Resource 1, Approaches to Financial Virtue
- Newsprint, markers, and tape

Preparation for Activity

- Print Leader Resource 1, Approaches to Financial Virtue. Make copies for all

participants plus one extra. Cut the extra copy into five sections.

- If possible, before this workshop select a volunteer to read each of the five sections and give volunteers their parts in advance.

Description of Activity

Say that five volunteers will present short role plays depicting different approaches to financial virtue. If needed, ask for volunteers. Distribute a section from the leader resource to each volunteer (if they do not already have their roles). Allow volunteers a minute to review the description while asking the whole group, “What does it mean to be financially virtuous? What is financial virtue?” Offer the definition that a virtue is a moral or ethical principle, and that to be virtuous is to be guided by and to habitually live according to certain moral or ethical principles. The question is, what moral or ethical principles are key to being financially virtuous? Say that there is no agreement about that.

Introduce the volunteers, saying that each will present a different person who is living a financially virtuous life. Have the volunteers read their testimonies. After all are read, distribute copies of the handout for participants to review at home.

Invite comment and discussion, asking:

- Do you know people like any of these people?
- Did you recognize yourself in any of the profiles (or in more than one)?
- How can we decide which are the most important financial virtues to cultivate for ourselves?

Activity 4: Unitarian Universalist “Good News” about Money and Wealth (10 minutes)

Materials for Activity

- Newsprint, markers, and tape

Preparation for Activity

- Post a sheet of newsprint titled “UU Good News about Money and Wealth.”

Description of Activity

Lead a discussion asking:

- If you were invited to preach a Unitarian Universalist “gospel,” or good news, about money and wealth, what would you say?
- How would your good news about money help people live more fulfilled lives?
- How would your good news help create beloved community in your congregation and beyond?

Capture key ideas from the discussion on newsprint, and ask for a volunteer to type and distribute them to all participants after the workshop.

Faith In Action: Money Values and Virtues in Congregational Life

Materials for Activity

- Newsprint, markers, and tape
- Recent sermons, newsletters, and other congregational materials in which money is a significant topic

Preparation for Activity

- Ask the minister, the worship committee chair, or another appropriate person to help you identify recent times in the life of your congregation when money issues took the forefront, such as a capital campaign, a pledge drive, or a budget shortfall or surplus. With their help, locate sermons, newsletters, or other materials that contain messages about money values in your congregation.
- Create a timeline of recent congregational events, programs, and ministries that required discussions about money.

Description of Activity

Explore the presence of messages in your congregation's life and practices that convey an understanding about financial values and financially virtuous behaviors. Use these questions to start discussion:

- What is the place of money in the worship life of our congregation or group?
- How are financial values and virtues reflected in milestone events in our congregation?
- How does money figure into the social justice ministries of the congregation?
- What messages does our congregation convey to children and youth about money?

Briefly share the timeline you have made and information you have gathered. Invite participants to add their own memories and reflections.

Lead a discussion, using these questions to guide you:

- What primary issues are at stake in each particular event, sermon, program, or discussion?
- What key messages are offered?
- In what ways do these messages reflect faith commitments and values? Are there

differing understandings of the course of action most in line with Unitarian Universalist values?

- What possibilities are there for conversations about differing understandings of financial virtue?

Plan a way to share your research, reflections, and observations with professional and lay leaders in your congregation.

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Taking It Home handout
- A copy of *Singing the Living Tradition*, the Unitarian Universalist hymnbook

Preparation for Activity

- Customize Taking It Home and make copies for all participants.

Description of Activity

Distribute Taking It Home.

Then form a circle and join hands. Invite participants to reflect quietly for a moment and then share a word or phrase that describes one insight or takeaway from this workshop. Share Reading

687 from *Singing the Living Tradition* and extinguish the chalice.

Taking It Home

The true thrift is always to spend on the higher plane; to invest and invest, with keener avarice, that he may spend in spiritual creation, and not in augmenting animal existence. — Ralph Waldo

Emerson, in The Conduct of Life

With family members or close friends, review the handout you received: Leader Resource 1, Approaches to Financial Virtue. Which profile most closely resembles your approach to financial virtue? What different approaches are represented in your family or your circle of close friends? How might people with different approaches find common ground?

When you receive a copy of the group's ideas from the activity UU Good News about Money and Wealth, take some time to consider whether and if your own approach to money is reflected in it and whether you wish to make any changes.

Leader Reflection and Planning

Make time for individual reflection and discussion with your co-facilitator. Consider these questions:

- What worked well in today's workshop? How can these elements or approaches be repeated or amplified in the future?

- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Were voices and perspectives shared by people who identify with marginalized groups?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities for improvement and modification in advance of the next workshop?

Alternate Activity 1: Contemporary UU Pulpit Messages (15 minutes)

Materials for Activity

- Handout 2, Contemporary Unitarian Universalist Pulpit Messages
- Newsprint, markers, and tape
- Optional: Writing paper and pens

Preparation for Activity

- Review Handout 2, Contemporary Unitarian Universalist Pulpit Messages.
- If possible, before this workshop select a volunteer to read each of the five sections and give volunteers their parts in advance.
- Post a sheet of newsprint with the title “Sermon Messages.”

Description of Activity

Tell the group they will explore recent sermon texts to identify financial values and virtues lifted up among contemporary Unitarian Universalist religious leaders.

Distribute Handout 2. Ask for volunteers to read each excerpt aloud.

After each one, ask:

In your own words, what are the key messages you heard?

Capture responses on the newsprint you have posted.

Lead the group to reflect, using these questions:

- Do any of these messages resonate with you?
- Do any of them surprise you?
- Would these messages be at home in your own congregation?

- What do you find is missing from these messages?
- How are these messages similar and dissimilar to the other messages we have explored?

Handout 1: Religious Messages

about Money and Wealth

Hindu Scripture and Teaching

- Wealth has to be won by deeds of glory.
(Rig Veda Samhita vi-19-10)
- A man shall strive to win wealth by the righteous path. (Rig Veda Samhita x-31-2)
- One who gets up early morning gets the treasure. (Rig Veda Samhita i-125-1)
- One shall not be selfish and consume all by himself. (Rig Veda Samhita x-117-6)
- Wealth accumulated through 100 hands should be distributed to 1000 hands.
(Atharva Veda Samhita iii-24-5)

Buddhist Scripture and Teaching

- One is the path that leads to material wealth, the other is the path that leads to Nirvana. — Gautama Buddha
(Dhammapada 5:75)
- If greed can be removed, human suffering will come to an end. (Avatamsaka Sutra 22, Dasabhumika)

- Enlightened beings are magnanimous givers, bestowing whatever they have with equanimity, without regret, without hoping for reward, without seeking honor, without coveting material benefits, but only to rescue and safeguard all living beings. (Garland Sutra 21)
- The impulse "I want" and the impulse "I'll have"—lose them! That is where most people get stuck; without those, you can use your eyes to guide you through this suffering state. (Sutta Nipata 706)
- One should give even from a scanty store to him who asks. (Dhammapada 224)

Jewish Scripture and Teaching (All quotes from the *New Revised Standard Version Bible*)

- By the sweat of your face
you shall eat bread
until you return to the ground,
for out of it you were taken;
you are dust
and to dust you shall return.
(Genesis 3:19)
- You shall not cheat in measuring length, weight or quantity. You shall have honest balances and honest weights... (Leviticus 19:35)

- All the tithes from the land, whether the seed from the ground or the fruit from the trees, are the Lord's; they are holy to the Lord... All tithes of herd and flock, every tenth one that passes under the shepherd's staff, shall be holy to the Lord. (Leviticus 27:30, 32)
- When you have finished paying all the tithe of your produce in the third year (which is the year the tithe), giving it to the Levites, the aliens, the orphans, and the widows, so that they may eat their fill within your towns, then you shall say, ...I have obeyed the Lord my God. (Deuteronomy 26:12-14, excerpts)
- Do not wear yourself out to get rich; be wise enough to desist. (Proverbs 23:4)
- The lover of money will not be satisfied with money; nor the lover of wealth with gain. This also is vanity. (Ecclesiastes 5:10)
- Great is work. God's presence only rested upon the Jewish people when they began occupying themselves with useful work. (Maimonides)
- Again I tell you, 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. (Matthew 19:24)
- Give, and it will be given to you...for the measure you give will be measure you get back. (Luke 6:38)
- No slave can serve two masters, for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth. (Luke 16:13-15)
- He looked up and saw rich people putting their gifts into the treasury; he also saw a poor widow put in two small copper coins. He said, "Truly I tell you, this poor widow has put in more than all of them; for all of them contributed out of their abundance, but she out of her poverty put in all she had to live on." (Luke 21:1-4)
- We must support the weak, remembering the words of the Lord Jesus, for he himself said, "It is more blessed to give than to receive." (Acts 20:35)
- The one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not

Christian Scripture and Teaching (All quotes from the *New Revised Standard Version Bible*)

- For where your treasure is, there your heart will be also. (Matthew 6:21)

reluctantly or under compulsion, for God loves a cheerful giver. (2 Corinthians 9: 6-7)

- For the love of money is a root of all kinds of evils, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains. (1 Timothy 6:10)

Islamic Scripture and Teaching

- The third of the five pillars of Islam is zakat—giving alms. Give support to those less fortunate, especially the poor. Zakat serves as a reminder that all wealth comes from Allah and should be used to benefit others as well as oneself. Muslims are required by their faith to give 2.5 percent of their wealth to the needy, but may give more if they wish.
- Believe in Allah and His apostle, and spend [in charity] out of the [substance] whereof He has made you heirs. For, those of you who believe and spend [in charity for them is a great Reward. (Quran 57:7)
- It is narrated by Abu Musa al-Ashari that the Prophet said: After the major sins which must be avoided, the greatest sin is that someone dies in a state of debt and leaves behind no asset to pay it off. (Sunan al-Darimi hadith collection)

- Abu Qatadah related that the Prophet said: If anyone would like Allah to save him from the hardships of the Day of Resurrection, he should give more time to his debtor who is short of money, or remit his debt altogether. (Sahih Muslim hadith collection)
- Asmah related that the Prophet said: Spend, and do not count, lest Allah counts against you. Do not withhold your money, lest Allah withholds from you. Spend what you can. (Sahih Bukhari and also Sahih Muslim hadith collection)
- Abu Huraira narrated that the Prophet said: Wealth is not in having vast riches, it is in contentment. (Sahih Bukhari and also Sahih Muslim hadith collection).
- Jabir related that the Prophet said: May Allah show mercy to a man who is kind when he sells, when he buys, and when he makes a claim. (Sahih Bukhari hadith collection)

Handout 2: Contemporary Unitarian

Universalist Pulpit Messages

From “Pay Me Now or Pay Me Later” by Rev. Dr.

Michael A. Schuler (July 4, 2010)

In the long run, it seems obvious that no one “owns” anything. Evidence suggests that we are all mortal beings and whatever

we manage to accumulate will, in the end, belong to someone else...

[One family] gladly agreed to limit their own economic opportunities in the interest of protecting [land they owned] from the predations of future commercial developers. Whether or not their own family chooses to continue living on and working the land, [they] feel confident that future generations will commend them for their consideration and foresight.

From “Moral Sentiments” by Rev. Dr. Galen Guengerich (October 30, 2010)

The free market system, along with its political counterpart, democracy, is based on the obvious conviction that I am motivated by my own interests. Furthermore, it rightly presumes that I know my interests better than anyone else. The theory is that if you take a group of people and set them free to pursue their own interests, better things will happen than if someone else defines their interests for them. In order for people to pursue their own interests they need to know what those interests are and possess the ability to pursue them. The increasing disparities in education and income among Americans

threaten to make our democratic and capitalist claims into a farce.

From “What Would Jesus Buy” by Rev. Kaaren Anderson (2011)

It’s almost like Americans are being the Christmas tree with the most shiny objects on it. Our self-worth is determined by how bright our lights are, how many baubles we have hanging from us, what we can provide for our children by buying them things. If I can have the new PlayStation, the newest shoes, the trip to the latest hotspot, then I’m the tree with all the stuff and I’ll be noticed. It’s become a season of “see me.” See me with the right things that I have collected and bought, and in that “see me” is the root of our self-worth being grounded. But here’s another thing, if you get so focused on what you put on your tree, you don’t pay attention to putting any water in the stand, you don’t feed the tree. With all the focus on the baubles, lights, and the gifts under the tree, we don’t pay attention to watering the family, to the quiet calm of what we need with one another. And put most acutely, without water, the tree’s gonna die.

From “Is Money Really a Danger to My Soul?”

by Rev. Andrew C. Kennedy (2011)

I am not here—especially here in this magnificent facility—to call the kettle black, to “bash the rich,” nor to romanticize poverty, either. As Jacob Needleman notes in his book, “Money and the Meaning of Life,” in many households, the most intense and violent emotions are centered around money—the lack of it, the need for it, the desperate difficulty, sometimes, of getting enough of it, and the fears of what will happen to us without it. In many important respects, money is power, reality, safety and security, if not happiness, and I believe the lack of money, despite what Jesus and the other religious traditions may say, can truly break one's body, one's home, one's family, and one's spirit. So, let us not romanticize poverty. Indeed, it may be heresy to say this, but sometimes I believe money is the answer, for it can buy: food for the hungry, medicine for the sick, shelter for the homeless, a walker for the unsteady, books to read, games to play, cakes for birthdays, trips in the summer, tickets to the theater or a ballgame. And on and on, we could go. For money is the answer to some

things—many things—and I suspect it is only those who have never known the sting of poverty that can pretend otherwise. Money can be especially dangerous if we make it our god—if we make it our ultimate concern. That is, we endanger our lives, our souls, if we make money the most important thing—or even nearly the most important thing—in our lives.

From “Fairness” by Rev. Roger Fritts (March 14, 2010)

How do you decide when you are doing enough good? ... When it comes to helping others I like the ancient idea of tithing. The idea of giving away a tenth of our income as charity first appears in the book of Genesis. Not 50 percent of your wealth, but 10 percent. When it comes to fairness, tithing remains a helpful and frightening guide. Ten percent of my income, 10 percent of my time, 10 percent of my life, I should use to help others. That is my goal. It is scary. I can only say that when I give money to this or that organization, such as Haiti relief or to the health care fund at Children's Hospital, and of course to our church, or when I spend 10 percent of my time going to an immigration rally on the mall, I do not feel

like a chump. I feel strong, powerful, and loving.

Leader Resource 1: Approaches to Financial Virtue

Terry (the aspiring ascetic)

I've come to feel that money is a part of my life that distracts from the more important things. I care more about people than things, and this priority is an important part of practicing my faith. I try to make do with less, when I can. I make small efforts. I see so much needless waste in the world—wastefulness that is destroying our world and the other creatures living within it. My spiritual path has a lot to do with decreasing my reliance on money, and, really, all kinds of material things, to make more space for the spiritual things.

James (the mindful hedonist)

I've never been particularly sophisticated with money and I'm certainly not rich. But to me, money is like all kinds of material things, simply a tool for enjoying life. We spend too much time worrying about money and not enough time being grateful for what we have and simply enjoying it. I try to stay in the present and not let my fear get in the way of the abundance. Accepting money as a means to good things and appreciating them is part of my spiritual practice of gratitude.

Janice (the diligent worker)

Money isn't itself the objective; it's the result of hard work. There's nothing wrong with having money if you use it constructively. To be honest, I'd prefer not to talk about money; I was raised to believe we spend too much time dwelling on it, which distracts from the important things. My vocation and hard work arise from a place of faith for me—I work hard because I believe that work makes a difference in the world and hard work makes a difference in me. I consider dedication to my ongoing work part of my responsibility as part of the community, my recognition of our interdependence.

Alana (the saver)

I've had times in my life when there wasn't enough money for basic needs. Today as a parent I take seriously my obligation to ensure my family is taken care of. Supporting them with love and, yes, money is a primary way I practice my faith. I take money seriously because it's part of that and it's by the grace and good fortune that I've been able to make what I have. It has to be my primary focus to continue to earn that money and to save any extra so my children can have a better life. That has got to be my core spiritual discipline.

Robert (the philanthropist)

I was very fortunate in my work life. I was able to make a good amount of money. I did it with luck, but also with hard work and, as it turned out, a talent for the business I was in. It means a lot to me to be able to use those resources in a constructive and charitable way. I take that as a deep responsibility. I give in places that matter to me and that I believe will make the world a better place. I find this deeply and spiritually satisfying, I consider a blessing to be able to do it. I believe it is a spiritual practice to come into relationship with others less fortunate than I am through this giving and in other more personal ways.

Find Out More

These books offer insight about matching one's financial behavior to one's values:

- George Kinder, *Seven Steps of Money Maturity: Understanding the Spirit and Value of Money in Your Life* (New York: Dell, 2000).
- Joe Dominguez, Vicki Robin, and Monique Tilrod, *Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence* (New York: Penguin, 2008).
- Lynne Twist, *The Soul of Money: Reclaiming the Wealth of Our Inner Resources* (New York: W.W. Norton, 2003).

Online resources:

- The Kinder Institute of Financial Life Planning Blog Site: [Money and Meaning](#).
- [Reflection questions about spirituality and money](#) in Workshop 8, [Life Practices](#) in the Tapestry of Faith program Spirit in Practice.

WORKSHOP 4: The Many

Meanings of Money

Introduction

We can tell our values by looking at our checkbook stubs. — Gloria Steinem

This workshop considers the many ways money influences our choices and relationships at home and in our congregation. While we sometimes view money as a straightforward medium of exchange, at other times we attach social, relational, or political significance to money or designate certain monies for specific purposes. In the story in this workshop, a child feels pressure to spend designated money on “baubles” and struggles with a choice to spend it differently. Participants learn specific communication practices for healthy money talk and reflect how these practices might contribute positively to family and congregational life.

Because emotional challenges in talking about money can cause discomfort, take the time to read through the workshop carefully and envision how you will facilitate conversations. It is helpful to have some familiarity with systems theory; consider viewing congregational consultant Gil Rendle’s talk on [Congregations as Emotional Systems](#) (36:52) at UU University 2006 as part of your workshop

preparation. In addition, review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Invite participants to reflect on the ways money flows through their lives
- Discuss “special money,” money we earmark for a particular purpose, and the power inherent in the spending choices we make
- Explore healthy and unhealthy communication about money
- Engage reflection on the different feelings experienced when we intentionally give money away rather than spending it on ourselves.

Learning Objectives

Participants will:

- Consider how money flows in and out of their lives in the family setting and in congregations and faith communities
- Brainstorm the choices one can make with money and ways one creates “special money”
- Practice healthy communication skills to use when talking about money.

Workshop-at-a-Glance

Activity	Minutes
Opening	10
Activity 1: The Flow of Money	10
Activity 2: Special Money	10
Activity 3: Money Talk in the Congregation	30
Activity 4: Lucky Money	25
Faith in Action: Lucky Money Choices	
Closing	5
Alternate Activity 1: Letter to My Dad	20
Alternate Activity 2: Money Talk at Home	25

Spiritual Preparation

Take a few minutes to reflect on your answers to the questions posed in the Opening and share your responses with your co-facilitator or a trusted friend.

Opening (10 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Place chairs in a circle.
- Set a small center table with chalice and lighter.
- Write agenda for this workshop on newsprint, and post.
- Optional: Set out refreshments.

Description of Activity

Welcome people into the circle. Sound the chime and invite participants into quiet reflection as you prepare to enter into a time of centering and sharing.

Ask a volunteer to light the chalice as you share these words by Rev. Dawn Skjei Cooley:

We light our chalice, grateful for the love that we experience in this beloved community. May the flame light the way for all who seek such abundance.

Tell participants this workshop focuses on the ways money flows through our personal lives and our congregational lives and how this flow influences our choices. Invite participants to reflect silently for a moment or two on a time when money came into their lives unexpectedly (for example, a gift or a bonus). How did it feel? Now reflect on a time when you gave a monetary gift to someone else. Did you have expectations about how the recipient would

use the gift? Would you be disappointed if they use it differently than the way you imagined it? Allow a few moments for reflection.

Say:

May our time together be made holy by the sharing of stories, the gift of good listening, and the joy of being held in community.

Sound the chime to signal the end of the centering time.

Activity 1: The Flow of Money (10 minutes)

Materials for Activity

- Newsprint, markers, and tape

Preparation for Activity

- Prepare and post two sheets of newsprint, each with two columns marked “Inflow” and “Outflow.” Label one sheet “Home” and the other “Congregation.”
- Prepare and set aside a sheet of newsprint with these questions:
 - Do the personal list or on the congregational list include anything unexpected?
 - Do certain items carry more weight than others?

- Is there a connection between my values and the flow of money in my personal life?
- Is there a connection between the congregation’s mission and the flow of money?

Description of Activity

Engage participants in a brainstorm. Ask them to name different ways that money comes into our personal lives (for example, earnings from work, gifts, garage sales, retirement funds, tax returns, child support), and then to name ways that it leaves (for example, rent, groceries, charitable donations, education, family support). Record the responses in the columns on the Home sheet of labeled newsprint, until you have 10 to 15 items on each side of the ledger. Note: participants may hesitate to name such income sources as child support, tax returns, investment income, or transitional assistance; you may wish to add them to the list to be inclusive of diverse economic circumstances. Then repeat the process for the inflow and outflow of money in the congregation, capturing responses on the other labeled sheet of newsprint. Examples of inflow might be pledges, grants, collection plate, rental income; outflows might be salaries for staff, money spent on worship, the RE budget, and so on.

Post the sheet of newsprint that lists the reflection questions. Offer these questions for group reflection in silence, noting that you will explore them more deeply later in the workshop.

Activity 2: Special Money (10 minutes)

Materials for Activity

- Leader Resource 1, Special Monies
- Posted newsprint sheets from Activity 1

Preparation for Activity

- Read Leader Resource 1, Special Monies, for scholarly background information on how and why we earmark special money. If you wish, copy the leader resource to distribute to the group.

Description of Activity

Referring to the lists created in Activity 1, introduce special money. Say:

“Special money” is money we designate, or earmark, for a particular use, limit to particular users, or categorize differently based on its source or intended purpose. Earmarking has gained a negative reputation in our sociopolitical discourse. Here, however, we are going for a broader understanding of the term.

Ask:

- How do we differentiate between everyday money and special money?
- When is earmarking a constructive tool? When can it be a barrier?
- How do we see earmarking at work in our congregation?

Ask participants to review the newsprint lists of congregational inflow and outflow and identify areas where special money comes into play in congregational life. Invite participants to consider how earmarking can be used as a tool to intentionally direct the flow of congregational money toward a larger purpose.

Activity 3: Money Talk in the Congregation (30 minutes)

Materials for Activity

- Handout 1, Case Study – East Red Velvet UU Fellowship
- Handout 2, Healthy Communication Practices

Preparation for Activity

- Read both handouts and copy them for all participants.

- Arrange six chairs in a circle for role-play volunteers and chairs outside the circle for observers.

Description of Activity

Distribute Handout 1, Case Study – East Red Velvet UU Fellowship. Introduce the case study, a budgeting discussion among congregational leaders. Ask for up to six volunteers to participate in the role play and assign them each a role number. Give the group about five minutes to read the case study description. Then read the case study description aloud and invite volunteers to enact the role play. If you have more than six participants, invite those who do not have a role to observe the process.

Tell the role players their task is to make progress toward a solution, but they needn't come to a final resolution. Allow 10 to 12 minutes for the role play. Afterward, give role players an opportunity to offer feedback about their role. Was it easy or challenging? Comfortable or uncomfortable? Why?

Distribute Handout 2, Healthy Communication Practices, and engage the full group to discuss these questions:

- What healthy and/or unhealthy communication practices did you observe among the role players?

- How might people's reticence to discuss money directly play into healthy and unhealthy communications?
- Are there other healthy behaviors the players might have engaged in, given their roles and circumstances?

Including All Participants

If the group includes people who use mobility devices such as a wheelchair, arrange the role-play space in such a way as to welcome them to take a role; that is, set chairs for the inner circle aside until you know how many you will need.

Activity 4: Lucky Money (25 minutes)

Materials for Activity

- Story, Sam and the Lucky Money
- Newsprint, markers, and tape
- Writing and drawing paper, and pens and markers

Preparation for Activity

- Read the story so you will be able to present it. Make copies for all participants.
- Recruit volunteer readers and provide them with the story text. It is a playful story, so invite them to add a bit of dramatic flair to the telling.

- Write the following questions on newsprint, and post:
 - What is special money and what are its implications in your household?
 - Do you have a lucky money story?
 - Do you feel you have choices when it comes to spending money?
- Prepare appropriate and comfortable spaces for participants to write or draw.

Description of Activity

Noting that sometimes there is wisdom in a children’s story that helps adults too, distribute copies of the story Sam and the Lucky Money. Have volunteers read the story aloud. Then indicate the paper and writing and drawing implements. Invite participants to write or draw thoughts and reflections in response to the questions posted on newsprint. Allow five minutes for journal writing, and then invite participants to move into pairs and share their reflections. Give pairs six minutes. Use the chime to keep track of time. At the three minute mark, indicate that the second person in the group should be speaking. Sound the chime again one minute before the end of the allotted time. Regather the group and ask each pair to share one “aha” from their discussion.

Faith In Action: Lucky Money

Choices

Description of Activity

Challenge one another to keep track of purchases for a single week. Ask each person to look over purchases with a critical eye, asking:

- Are there “shiny baubles” or items I am buying out of habit that aren’t giving me deep pleasure anymore?
- Is there something I might forego, perhaps a fancy coffee drink, an unnecessary pair of shoes, or some other item?
- Did I receive any money with special meaning, and what did I do with it?
- What are the sources of lucky money in my life?

As a workshop group, share your discoveries about the lucky money you have identified in your life. Reflect on how it would feel to give that same amount of money to an organization or charitable group you are passionate about. Covenant together to make clear-headed choices about how to spend your lucky money in a way that is in tune with your most cherished values. Check in with one another periodically about your progress in honoring your commitments.

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Taking It Home handout
- A copy of *Singing the Living Tradition*, the Unitarian Universalist hymnbook

Preparation for Activity

- Customize Taking It Home and make copies for all participants.

Description of Activity

Distribute Taking It Home. Invite everyone to form a circle and join hands. Ask participants to reflect quietly for a moment and then share a word or phrase that describes one insight or takeaway from this workshop. Share Reading 701 from *Singing the Living Tradition*. Extinguish the chalice.

Leader Reflection and Planning

Make time for reflection and discussion with your co-facilitator after the conclusion of the workshop.

Consider these questions:

- What worked well in today's workshop?
How can these elements or approaches be repeated or amplified in the future?

- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Were voices and perspectives shared by people who identify with marginalized groups?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities for improvement and modification in advance of the next workshop?

Taking It Home

We can tell our values by looking at our checkbook stubs. — Gloria Steinem

Think about your money inflow and outflow. Create a pie chart of where you think you spend your money and then do a quick analysis of your actual spending. Can you identify pockets of special money in your household?

Host a “money movie” night. Show movies where money is a major theme or motivator. What healthy and unhealthy behaviors do you observe? What values are at work? Examples include: *Rain Man*, *Glengarry Glen Ross*, *The Color of Money*, *Brewster’s Millions*, *Ocean’s Eleven*, and *It’s a Wonderful Life*.

Alternate Activity 1: Letter to My Dad

(20 minutes)

Materials for Activity

- Handout 3, Letter to My Dad
- Newsprint, markers, and tape

Preparation for Activity

- Review and make copies of Handout 3.
- Recruit a volunteer to read the handout aloud and give it to them in advance.
- Write the following questions on newsprint, and post:
 - What is the impact of family dynamics on your money decisions?
 - Has there been a time when you received a money gift that had strings attached? How did it feel?
 - Has there been a time when you gave money to a cause instead of

spending it on yourself? How did it feel?

Description of Activity

Tell participants you are going to read a letter from a young adult to his father about his choice to give away a significant portion of his trust fund.

Distribute Handout 3, Letter to My Dad, and have a volunteer read it aloud. Allow a moment for participants to reflect, and then invite them to find a partner. Invite pairs to take ten minutes to consider the questions you have posted.

Use the chime to keep track of time. At the five-minute mark, indicate that the second person in the group should be speaking. Sound the chime again two minutes before the end of the allotted time. Bring the group back together and ask each pair to share one “aha” from their discussion. Limit the group reporting time to about five minutes.

Alternate Activity 2: Money Talk at

Home (25 minutes)

Materials for Activity

- Handout 4, Case Study – The Miller Family
- Handout 2, Healthy Communication Practices

Preparation for Activity

- Read both handouts and copy them for all participants.

- Arrange five chairs in a circle for role-play volunteers and chairs outside the circle for observers.

Description of Activity

Distribute Handout 4, Case Study – The Miller Family. Introduce the case study, a family discussion around budgeting for a child’s college education expenses. Ask for up to five volunteers to participate in the role play and assign them each a role number. Give the group about five minutes to read the case study description to themselves.

Then read the case study description aloud and invite volunteers to enact the role play. If you have more than five participants, invite those who do not have a role to observe the process.

Tell the role players their task is to make progress toward a solution, but they needn’t come to a final resolution. Allow 10 to 12 minutes for the role play.

Afterward, give role players an opportunity to offer feedback about their role. Was it easy or challenging? Comfortable or uncomfortable? Why?

Distribute Handout 2, Healthy Communication Practices, and engage the full group to discuss the following questions:

- What healthy and/or unhealthy communication practices did you observe among the role players?

- How might people’s reticence to discuss money directly play into healthy and unhealthy communications?
- Are there other healthy behaviors the players might have engaged in, given their roles and circumstances?

Including All Participants

If the group includes people who use mobility devices such as a wheelchair, arrange the role-play space in such a way as to welcome them to take a role; that is, set chairs for the inner circle aside until you know how many you will need.

Story: Sam and the Lucky Money

Sam and the Lucky Money, text copyright © 1995 by Karen Chinn. Permission arranged with Lee and Low Books, Inc., New York, NY 10016.

Sam could hardly wait to get going. He zipped up his jacket and patted his pockets. It was time to go to Chinatown for New Year’s Day!

Sam thought about sweet oranges and “lucky money”: Crisp dollar bills tucked in small red envelopes called *leisees* [pronounced “lay-sees”]. Sam’s grandparents gave him leisees every New Year. Each envelope was decorated with a symbol of luck. Sam’s leisees were embossed in gold.

Sam counted out four dollars. Boy, did he feel rich! His parents said he didn’t have to buy a notebook

or socks as usual. This year he could spend his lucky money *his* way.

The streets hummed with the thump of drums and the clang of cymbals.

It seemed like everyone was shopping for New Year's meals. There were so many people crowded around the overflowing vegetable bins that Sam had to look out for elbows and shopping bags. Right next to the vegetable stand were two huge red-paper mounds. Sam kicked the piles with his right foot, and then with his left foot, until he created a small blizzard. On his third kick he felt his foot land on something strange.

"Aiya!" someone cried out in pain.

Startled, he looked up to find an old man sitting against the wall. The stranger was rubbing his foot.

Bare feet in winter! Sam thought. *Where are his shoes?*

Sam stared at the man's dirty clothes as he backed away. For once, Sam was glad to follow his mother.

In the bakery window, Sam eyed a gleaming row of fresh *char siu bao*, his favorite honey-topped buns.

Sam wondered how many sweets he could buy with four dollars.

Sam was about to ask for buns when he noticed a full tray of New Year's cookies. They were shaped like fish, with fat, pleated tails that looked like little toes. He couldn't help but think about the old man

again. Sam decided he wasn't hungry after all.

Suddenly, he heard a noise from outside that sounded like a thousand leaves rustling.

"Look!" he yelled. Bundles of firecrackers were exploding in the street. Rounding the corner was the festival lion, followed by a band of cymbals and drums. Sam pulled his mother outside.

The colorful lion wove down the street like a giant centipede. It came to a halt in front of a meat market, and sniffed a giant leisee that hung in the doorway. With loud fanfare, the band urged the lion toward its prize.

"Take the food! Take the money! Bring us good luck for the New Year!" Sam shouted along with the others. His heart pounded in time with the drum's beat. With a sudden lunge, the lion devoured the leisee all in an eye-blink and continued down the street.

A large "Grand Opening" sign caught Sam's eye. A new toy store! Just the place to spend his lucky money!

Sam ran down one aisle, then another. Then, he spotted the basketballs.

A new basketball was the perfect way to spend his lucky money. But when he saw the price tag, he got angry.

"I only have four dollars," he shouted. "I can't buy this."

“What is four dollars good for?” he complained, stamping his feet.

Sam couldn’t help it. Even with all the shiny gold on them, the leisees seemed worthless.

“Sam, when someone gives you something, you should appreciate it,” his mother said as she marched him along. Sam stuffed his leisees back in his pockets. The sun had disappeared behind some clouds, and he was starting to feel the chill. He dragged his feet along the sidewalk.

Suddenly, Sam saw a pair of bare feet, and instantly recognized them. They belonged to the old man he had seen earlier. The man also remembered him, and smiled. Sam froze in his steps, staring at the man’s feet.

His mother kept walking. When she turned back to check on Sam, she noticed the old man. “Oh,” she said. “Sorry—I only have a quarter.” The man bowed his head several times in thanks.

He acts like it’s a million bucks, Sam thought, shaking his head. As they started to walk away, Sam looked down at his own feet, warm and dry in his boots.

“Can I really do anything I want with my lucky money?” he asked.

“Yes, of course,” his mother answered.

Sam pulled his leisees from his pockets. The golden dragon looked shinier than ever. He ran

back and thrust his lucky money into the surprised man’s hands.

“You can’t buy shoes with this,” he told the man, “but I know you can buy some socks.” The stranger laughed, and so did Sam’s mother.

Sam walked back to his mother and took her warm hand. She smiled and gave a gentle squeeze. And as they headed home for more New Year’s celebration, Sam knew he was the lucky one.

Handout 1: Case Study – East Red Velvet UU Fellowship

East Red Velvet UU Fellowship is in the midst of budget planning for the next program year. Each committee was asked to submit a budget request for consideration. Last year’s budget included significant staff salary and benefit increases, so the unstated goal of the Stewardship Committee is to keep this year’s budget increases to a minimum.

The Music Committee is overdue in submitting their request and, given that they represent a significant portion of the budget, the overall process is stalled. The board president has called together the chair of the Finance Committee, the music director, the Music Committee chair, and several board members for an informal meeting to discuss the situation and how to move forward.

Role 1

You are the chair of the Stewardship Committee.

You feel personally responsible for the success of the stewardship campaign and are anxious that it won't go well.

Role 2

You are the chair of the Music Committee. When you were recruited, no one mentioned that you would be responsible for creating a budget. Money is not something that was ever discussed when you were growing up and you don't feel comfortable talking about it in a group. The music director gave you some information, but it is not clear to you what you should do next. You feel inadequate and it feels like the Stewardship Committee chair is pressuring you for an answer.

Role 3

You are the Board president. You are annoyed with the Music Committee chair because they seem to know nothing about the music budget. They seem to not want to deal with it. You have bypassed the chair and gone directly to the music director.

Role 4

You are the music director. The board president keeps asking you for information about the budget, yet it is clearly stated in the Music Committee charter that they are responsible for creating and submitting the annual budget. You have given the Music Committee chair all the information needed

to complete the budget request, including information that the cost of instrument maintenance and tuning will increase significantly this year. You feel caught in the middle and don't want to embarrass the committee chair, but you are concerned that you won't get the money you need for next year's program.

Role 5

You are on the board. Your spouse is the chair of the Social Justice Committee, and they have asked for an increase in their budget this year for a special project they are very passionate about. If the music budget increases, the Social Justice Committee's request will be tabled. You don't have the personal financial resources to support this project and your spouse will be very disappointed if the budget increase doesn't come through.

Role 6

You are on the board. You are uncomfortable with the information you have about the positions of other players in the scenario but are afraid to speak to others for fear of breaking a confidence.

Questions for Group Discussion

- What healthy and/or unhealthy communication practices did you observe among the role players?

- How might people's reticence to discuss money directly play into the healthy and unhealthy communications?
- What other healthy behaviors might the players have engaged in, given their roles and circumstances?

Handout 2: Healthy Communication Practices

Listen attentively to what others are saying.	Be willing to discuss difficult issues.	Use "I" language.	Stay connected through conflict. Don't disengage.
Paraphrase what you heard the other person say.	Understand boundaries.	Be open to what you can learn from others.	Respect confidentiality.
Communicate directly, avoiding triangulation.	Use positive body language. Lean into the conversation.	Respond rather than react.	Ask clarifying questions.
Engage in truth telling.	Don't interrupt.	Avoid secrecy.	Try to tamp anxiety.

Handout 3: Letter to My Dad

By Tyrone Boucher, from his website, [Enough: The Personal Politics of Resisting Capitalism](#). Used with permission.

Hey Dad,

Thank you so much for your thoughtful response to my email!

I want to respond by bringing up stuff that is really timely right now in regards to my giving and my own relationship to wealth.

As I mentioned, I recently joined a donor circle called Gulf South Allied Funders. This move was really important to me, because GSAF is a group I've been inspired by since it began a little over a year ago. Beyond just the fact that I think a lot about the impact of Katrina and its obvious connection to racism—and want to help support social justice in the Gulf South however I can—GSAF uses a model of giving that I find really exciting and thoughtful.

Most of the money that GSAF helps channel doesn't come from the personal giving of the nine original members of the group—it comes from fundraising within the communities that those folks have access to. This includes their families, friends, churches, etc. as well as the Resource Generation community—and also a few established donor

networks that have been asked to match or double the funds that GSAF raises.

I think I agree with you that just giving the \$400,000 or so that I have to a grassroots organization or activist-led regrating institution won't catalyze a revolution. But there are a couple reasons why I still feel compelled to give a significant portion of what I have.

The first is what I described above—the way that my wealth and class privilege give me access to communities that have more resources than I do, and a certain amount of leverage in communicating with those communities. In teaming up with GSAF I become a part of a powerful donor network with connections, influence, and lots and lots of money.

The second reason I feel compelled to give is a more personal, spiritual urge. I'm incredibly inspired by the folks I've met who gave away their inherited wealth to support social justice. I find it particularly inspiring when this giving includes an analysis of the inherent power dynamics of philanthropy and an effort to redistribute power in a way that transfers decision-making ability about the money to the hands of people and communities who are on the front lines of social justice work. I have seen the way that this intentional letting go of power has been transformative for many of my friends.

Increasingly, I am supported and sustained by social justice work in a deep way—by the vision for a better world. When I give money, I intend to be really conscious about not doing it from a place of guilt, but doing it from a place of love and joy and the desire to align my actions with my spiritual and political beliefs.

Thank you again for having this ongoing dialogue with me—I'm really excited about it. And I can't wait to hear your thoughts.

xoxo Tyrone

Handout 4: Case Study – The Miller

Family

The Miller family is facing some financial challenges. The oldest child is applying to private colleges with tuition costs that will add a significant financial burden to the family budget. It is the end of a long week and the question of how to pay for college has come up during the family's traditional Friday pizza night.

Role 1

You are the head of household and the primary breadwinner. Work has been very stressful lately and one of your longtime work associates was let go last week. The household budget is straining under the routine costs of sustaining a family of five. You feel guilty that you did not plan better for college when the children were young and suspect that your child will have to take on large college loans to go to their first choice school.

Role 2

You are the spouse and you are not currently employed outside the home. You have a bit of a book obsession, and you have some credit card bills that your spouse does not know about. You want the best for your children, but you don't really like to talk about money.

Role 3

You are a high school senior planning to go away to college. Your parents have been generous to you throughout your growing up years and your expectation is that they will continue to support your dream of going to private college in another state. You have a good academic record and expect to be awarded a scholarship.

Role 4

You are a grandparent. You want to see your grandchildren do great things and you have indicated a willingness to provide some financial support. It has been fifty years since you attended college and you are shocked by the current cost of a college education. After hearing about the high cost of private school, you are adamant that the best choice is a state school.

Role 5

You are a young-adult child who stopped by to join the family for dinner. You have heard stories about your parents' childhoods and know that the family's primary breadwinner grew up in very difficult socioeconomic circumstances. You also know how proud they feel of their ability to provide for the family's comfort. You feel anxious knowing that your parents have to make difficult choices.

Group Discussion

- What healthy and/or unhealthy communication practices did you observe among the role players?
- How might people's reticence to discuss money directly play into their healthy and unhealthy communications?
- What other healthy behaviors might the players have engaged in, given their role and circumstances?

Leader Resource 1: Special Monies

From "[The Social Meaning of Money: 'Special Monies'](#)," by Viviana A. Zelizer, *The American Journal of Sociology*, vol. 95, no. 2, September 1989.

Special money in the modern world may not be as easily or visibly identifiable as the shells, coins, brass rods, or stones of primitive communities, but its invisible boundaries emerge from sets of formal and informal rules that regulate its uses, allocation, sources, and quantity. How else, for instance, do we distinguish a bribe from a tribute or a donation, a wage from an honorarium, or an allowance from a salary? True, there are quantitative differences among these various payments. But surely, the special vocabulary conveys much more than diverse amounts. Detached from its qualitative

differences, the world of money becomes undecipherable.

The model of special monies thus challenges the traditional utilitarian model of market money by introducing different fundamental assumptions in the understanding of money:

1. While money does serve as a key rational tool of the modern economic market, it also exists outside the sphere of the market and is profoundly shaped by cultural and social factors.

2. There are different kinds of monies; each special money is shaped by a particular set of cultural and social factors and is thus qualitatively distinct.

3. By focusing exclusively on money as a market phenomenon, it fails to capture the very complex range of characteristics of money as a nonmarket medium.

4. The assumed dichotomy between a utilitarian money and nonpecuniary values is false, for money under certain circumstances may be as singular and unexchangeable as the most personal object.

5. Given the assumptions above, the alleged freedom and unchecked power of money become untenable assumptions. Culture and social structure set inevitable limits to the monetization process by introducing profound controls and restrictions on the flow and liquidity of money.

Extraneous factors systematically constrain and

shape (a) the *uses* of money, earmarking, for instance, certain monies for specified uses; (b) the *users* of money, designating different people to handle specified monies; (c) the *allocation* system of each particular money; (d) the *control* of different monies; and (e) the *sources* of money, linking different sources to specified uses.

Even the quantity of money is regulated by more than rational market calculation. For instance, in *The Philosophy of Money*, Simmel suggests that money in “extraordinarily great quantities” can circumvent its “empty quantitative” nature: it becomes “imbued with that ‘super-additum,’ with fantastic possibilities that transcend the definiteness of numbers.”

Even identical quantities of money do not “add up” in the same way. A \$1,000 paycheck is not the same money as \$1,000 stolen from a bank or \$1,000 borrowed from a friend. And certain monies remain indivisible—an inheritance, for instance, or a wedding gift of money intended for the purchase of a particular kind of object. The latter is a qualitative unit that should not be spent partly for a gift and partly for groceries.

Exploring the quality of special monies does not deny money’s quantifiable and instrumental characteristics but moves beyond them, suggesting very different theoretical and empirical questions

from those derived from a purely economic model of market money.

Find Out More

Congregational systems theory:

- UU University 2006, Part 2: [Congregations as Emotional Systems](#) (video).
- Peter Steinke, *Healthy Congregations, A Systems Approach* (Alban Institute, 2006).

The many meanings of money:

- Viviana A. Zelizer, [The Social Meaning of Money: Pin Money, Paychecks, Poor Relief, and Other Currencies](#) (Princeton University Press, 1997).
- Enough: The Personal Politics of Resisting Capitalism website, www.enoughenough.org.

WORKSHOP 5: Money and

Society

Introduction

It's easy to be independent when you've got money. But to be independent when you haven't got a thing—that's the Lord's test.

— Mahalia Jackson, gospel singer

This workshop focuses on economic justice and economic class to explore ways money and wealth shape our individual choices and actions in the broader society. What day-to-day challenges and opportunities face people in different economic circumstances? How does one's financial means or social class relate to the dreams we have for our lives? How have participants encountered or observed classism?

Participants safely engage with the challenging topic of classism through activities, a story, and a game. The workshop offers time for processing and reflection, both individually and collectively, through art, meditation, and conversation.

Despite the whimsical story and fun activities, the topics of classism and economic justice may elicit participant feelings of shame, guilt, or a sense of being marginalized in the group; most of us have not been taught how to talk about social class.

Before the workshop, read the reflection and

discussion questions to identify hot buttons or areas of sensitivity for your group. Plan a time to discuss with your co-leader a way to share facilitation that will allow you to offer safe space for the sharing of personal stories using active and supportive listening, while managing any personal discomfort or anxiety about the topics. If a participant has a strong emotional reaction to an activity, engage your minister or pastoral care team to follow up.

Activity 3, Creative Response, invites participants to explore a nonverbal reflection activity. If you are not experienced with arts and crafts, ask a participant or a member of the congregation to help you gather supplies prior to the workshop. In addition, review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Invite participants to do some dreaming about their financial lives
- Explore economic class, including the day-to-day challenges that people in differing economic circumstances face
- Present opportunities for participants to reflect on their own important financial decisions

- Offer reflection and response to economic justice stories and issues through art.

Learning Objectives

Participants will:

- Do some dreaming about their financial lives
- Consider the realities of class differences and their possible repercussions in the congregation
- Seek deeper understanding about fiscal choices through a guided meditation
- Use art as a way to process and name metaphors for their experiences.

Workshop-at-a-Glance

Activity	Minutes
Opening	15
Activity 1: What Would You Do?	40
Activity 2: Guided Meditation	10
Activity 3: Creative Response	20
Faith in Action: Food Insecurity in Your Community	
Closing	5
Alternate Activity 1: TED Talk – Income Inequality	25
Alternate Activity 2: Inequality for All	120

Spiritual Preparation

What is your understanding of classism? When have you experienced or observed classism in your local community? In your congregation? Are there assumptions made in your congregation that members have a certain amount of economic privilege or that they are middle class? Journal about your reflections or share them with a trusted friend or family member or with your co-facilitator.

Opening (15 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Story, The Daydreamer
- Several objects for the centering table suggestive of dreams, such as a dream catcher, a starfish, a rainbow-colored object, a small stuffed animal, a small decorative treasure box, or a small clay pot
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Place chairs in a circle.

- Set a small center table with chalice and lighter.
- Read the story and prepare to present it to the group. To best engage the group, practice telling rather than reading the story.
- Write workshop agenda on newsprint, and post.
- Optional: Set out refreshments.

Description of Activity

Sound the chime and invite participants into quiet reflection as you prepare to enter into a time of centering and sharing.

Ask a volunteer to light the chalice as you share these words:

May this flame, eternal symbol of transformation, fire our curiosity, strengthen our wills, and sustain our courage as we seek what is good within and around us.

Say these words or your own version of them:

This workshop focuses on differing economic realities in our society and the cultural expectation that a successful life is equated with financial prosperity. America has been called “the land of dreams.” Most of us dream of success, yet how you define success and how your “success” affects others are related to your position on the spectrum of wealth and income.

Share the story *The Daydreamer*. If you feel comfortable doing so, tell the story rather than reading it. Afterward, ask participants if they have ever had daydreams about their lives and what they might achieve financially. Have those daydreams motivated, discouraged, or distracted them (or perhaps a combination of the three)? Invite participants to briefly share their daydreams of financial success; if the centering table includes symbolic objects, you might invite participants to choose an object to incorporate into their daydream story. If you have chosen to use a talking stick, remind participants that it will be passed to the one who is speaking as a reminder to focus on the speaker rather than planning one’s own next words.

Say:

May our time together be made holy by the sharing of stories, the gift of good listening, and the joy of being held in community.

Sound the chime to signal the end of the centering time.

Activity 1: What Would You Do? (40 minutes)

Materials for Activity

- Newsprint, markers, and tape
- Leader Resource 1, What Would You Do? Profile Cards

- Leader Resource 2, What Would You Do? Situation Cards
- A timepiece
- Optional: Chime or small bell

Preparation for Activity

- Print the leader resources (optional: use two different colors of paper). Cut each leader resource on the lines to make Profile Cards and Situation Cards.
- Write the following questions on newsprint and set it aside:
 - Did the game increase your awareness of hidden realities of class differences (for example, availability of credit, access to education, health-care options)?
 - How do members' different economic realities play out in our congregation? Can we talk openly about class differences or is it taboo?
 - How does financial privilege fit in with our Principles of "justice, equity, and compassion in human relations" and "respect for the interdependent web of all existence of which we are a part"?

- How might belonging to a marginalized group such as people of color, LGBTQ people, women, differently abled people, or immigrants change the situation for the people on the Profile Cards?

- Post a blank sheet of newsprint to record important ideas that emerge from group discussion.

Description of Activity

Hand each participant a Profile Card, explaining that the cards summarize the circumstances and resources of different people in our society. Allow participants a minute or two to read their profiles. Form groups of three, with each group including a 1, 2, and 3 Profile Card. If you must have a group of two, make sure each partner has a different profile number.

Give participants three minutes to introduce their profiles to one another in their small groups. Then give each small group a Situation Card. Explain that they have three minutes to decide together the impact of the described situation on the person in each of the profiles. Use a timer and alert participants as time elapses to keep the activity moving quickly. Repeat the activity twice, keeping the small groups intact and giving each small group a new Situation Card each time.

After three rounds with Situation Cards, invite each group to share with the larger group one or two insights from the exercise. Allow five minutes for this part of the activity.

Post the newsprint and lead a discussion using the questions you wrote. Begin by acknowledging that some participants may feel uncomfortable with some aspects of the discussion. Remind participants to speak respectfully from their own experience and to practice active and receptive listening. If the group includes members of a culturally, ethnically, racially, or economically marginalized group among the participants, ensure that they are heard as individuals and are not asked to speak representatively for a particular population.

Guide the discussion to ensure that participants touch on and consider all four questions. Record on the posted newsprint important ideas or questions that emerge.

Activity 2: Guided Meditation (10 minutes)

Materials for Activity

- Leader Resource 3, Guided Meditation
- Meditative music and a music player
- Chime or small bell

Preparation for Activity

- Practice reading Leader Resource 3, Guided Meditation, aloud several times. Modulate your speech so that you are speaking slowly and gently. Pause for a few seconds after reading a question in order for participants to have time to search for an answer.
- Test music player and set music volume. Queue the music.

Description of Activity

Invite participants to get comfortable, either sitting loosely in a chair or lying on the floor. Read Leader Resource 1, Guided Meditation, aloud, sounding the chime to begin and end the meditation as directed by the leader resource.

Activity 3: Creative Response (20 minutes)

Materials for Activity

- Newsprint, markers, and tape
- Paper, pens, and markers
- Art supplies such as clay (play dough), beads, “jewels” (items from nature such as seed, nuts, dried leaves and flowers), colored paper, yarn, chenille stems, stickers, play money, fabric scraps, felt, wooden craft sticks, pom-poms, feathers, eyes, sequins, or recycled Styrofoam or CDs

- Magazines to cut up
- Scissors, tape, a stapler, glue sticks and craft glue to share

Preparation for Activity

- Prepare a work table, preferably one with chairs, to display art supplies and to give participants workspace for creating art projects.
- Write the following questions on newsprint, and post them:
 - What parts of today's workshop resonated deeply with me and why?
 - How do my financial choices affect others? How do the decisions of others affect me?
 - When and how have I observed or experienced classism or economic injustice? Did I react with feelings of inadequacy, entitlement, frustration, or something else?

Description of Activity

Invite participants to create an art project in response to their feelings and experiences with classism and economic injustice. Ask them to use the materials provided and create something that expresses metaphorically what has emerged or what they may be struggling with from this

workshop. Suggest a drawing, a clay sculpture, a 3D art form, or a poem. Suggest that they use the questions you have posted on newsprint to spark ideas. Explain that this activity need not be done in silence and participants may want to socialize as they process and work. Tell them that they will have 15 minutes to work and then will share with others. After 15 minutes, ask participants to gather in groups of three to share their completed project in whatever way feels comfortable. Say:

You need not describe in detail the feelings you may be experiencing. Instead, tell your conversation partners a bit more about the piece you created.

Allow about five minutes for small groups to share.

Including All Participants

Some participants may resist doing arts and crafts. Encourage each person to participate at whatever level they feel comfortable. Creative expression, playfulness, and the use of metaphor are all important practices in faith development. Remind them that because different learning styles are typically present in a group, some participants will always be standing close to the edge of their comfort zone!

Faith In Action: Food Insecurity in Your Community

Preparation for Activity

- Contact local food banks or food redistribution services and find out about volunteer opportunities they have for children, youth, and adults.
- Work with your religious educator and other congregational leaders to gain support for a multigenerational service project.
- Invite the organization with which you are working to offer a brief multigenerational presentation about food insecurity in your community and how the organization works to alleviate it.
- Schedule a date and time, and arrange logistics for both a learning component and a hands-on service component of the project. Secure appropriate written permissions for minors.

Description of Activity

Coordinate a multigenerational service project at a local food bank or food redistribution center. Work with congregational leaders to publicize and promote the project. Host a breakfast or luncheon after the event and invite participants of all ages to gather in small, multiage groups to process their experience using these questions as prompts:

- Thinking about your experience, how has your understanding of food insecurity in our community changed?
- Was there anything that surprised you?
- What did you find most challenging?

Facilitators should remind participants that hunger and food insecurity are not particular to any one group of people: there may be people in your congregation and in your project group who currently need food aid or have needed it in the past. Care must be taken to avoid “us” and “them” language when sharing stories.

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle.
- Taking It Home handout

Preparation for Activity

- Customize Taking It Home and make copies for all participants.

Description of Activity

Distribute Taking It Home. Invite everyone to form a circle and join hands. Ask participants to reflect quietly for a moment and then share a word or phrase that describes one insight or takeaway from

this workshop. Extinguish the chalice, sharing these closing words by John I. Daniel:

*May the flame which has brightened our
time together*

Warm our hearts, light our paths and

Inspire our vision

As we once again go our separate ways.

Leader Reflection and Planning

Make time for reflection and discussion with your co-facilitator after the conclusion of the workshop.

Consider these questions:

- What worked well in today's workshop?
How can these elements or approaches be repeated or amplified in the future?
- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Were voices and perspectives shared by people who identify with marginalized groups?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?

- Are there opportunities for improvement and modification in advance of the next workshop?

Taking It Home

It's easy to be independent when you've got money. But to be independent when you haven't got a thing—that's the Lord's test.

— Mahalia Jackson, gospel singer

Look up [census and other demographic data](#)

related to poverty in your state or local community.

Are you surprised by what you learn? Talk with people familiar with the economic needs in your community to find out more and to discover ways you can help by participating in the political process or by doing service.

Consider your personal economic circumstances. How confident are you that you could financially navigate the situations role-played in the workshop? What would you do if confronted with circumstances such as those discussed in the workshop? Is there a tension between your values and your financial behavior, given the reality of economic injustice? Share your knowledge and reflections with family or trusted friends.

Alternate Activity 1: TED Talk – Income Inequality (25 minutes)

Materials for Activity

- [Downloadable video](#) of the TED Talk by Richard Wilkinson, “How Economic Inequality Harms Societies” (16:55)
- A computer with a projection screen, digital projector, and speakers or a large monitor

Preparation for Activity

- Download and preview the video. The video has on-screen captioning. You may also wish to download the video transcript and copy it for participants.
- Queue video and test equipment.
- Arrange seating so all participants can view the screen and hear the video.

Description of Activity

Show the video.

Invite immediate responses. Then lead a discussion with these questions:

- Were you surprised by the idea that there is a strong correlation between social problems and economic inequality? Why or why not?
- How do the economic differences among us matter in our local community?
- How do they matter in our congregation?
- How are you called to respond to the reality of economic inequality given our Unitarian

Universalist Principles of “justice, equity, and compassion in human relations” and “respect for the interdependent web of all existence of which we are a part”?

Alternate Activity 2: Inequality for All (120 minutes)

Materials for Activity

- Inequality for All*, a documentary film by Robert Reich (85:00)
- A computer with a projection screen, digital projector, and speakers or a large monitor

Preparation for Activity

- Obtain the video, which may be purchased or rented through the [Inequality for All](#) website, but is also readily available through public libraries and through video screening and rental services.
- Queue video and test equipment.
- Arrange seating so all participants can view the screen and hear the video.

Description of Activity

Show the video.

Invite immediate responses. Then lead a discussion with these questions:

- What sticks with you after viewing this film?
How does the story Reich tells connect with your understanding of your own life?
- How do the economic differences among us matter in our local community?
- How do they matter in our congregation?
- How are you called to respond to the reality of economic inequality given our Unitarian Universalist Principles of “justice, equity, and compassion in human relations” and “respect for the interdependent web of all existence of which we are a part”? What in the film challenges you or prods you to take action?

Story: The Daydreamer

Adapted from a traditional folk tale from India.

Once upon a time long ago there was a man who made his living selling oil. He filled up large pots and went from village to village selling the precious liquid to all who were interested. In fact, business was going so well, he decided he needed an assistant.

The old man found a spirited young man whose good humor made him perfect for the job. The young man’s task was to carry a big pot of oil through the village by balancing it on his head, and he told the old man that he had the hardest head of

anyone he knew. The old man agreed and offered him ten rupees a day.

Well, this young man turned out to be quite a daydreamer. As he walked from house to house, he thought, “Hmm, with ten rupees I can buy a few chickens. Of course the chickens will have eggs, and I’ll have more and more chickens! Soon I’ll make so much money selling eggs and fowl that I’ll be able to buy goats. When the goats multiply I’ll sell them and buy cows and buffalo.

“Soon I’ll have so many animals that I’ll be a rich man. I’ll be rich enough to buy land and then I can grow crops. Of course I’ll have to build a house on my land, and with such a big house, I’ll want to marry and have lots of children.

“With a large farm and a big family, I’ll be a very busy man. When they call me in for dinner, I’ll shake my head and say, ‘No, I am too busy!’”

He shook his head violently to emphasize his point and when he did, the pot full of oil fell from his head and broke into pieces on the ground.

The old man was angry and said, “You fool! Look what you have done. You owe me a hundred rupees to make up for the oil you have spilled.”

The young man shook his head and said sadly, “Sir, you may have lost a hundred rupees but I have lost a great deal more.”

“What do you mean?” said the old man.

The young man hung his head and said, "I have lost my dream of a big piece of land, overflowing with animals and crops, with a beautiful wife and a big house full of happy children."

The old man shook his head and laughed. "What a fool you are! And a greater fool am I for hiring a dreamer like you!"

Both men laughed and went on their way.

Leader Resource 1: What Would You Do? Profile Cards

PROFILE THREE

You are a retired CPA. You and your retired school teacher spouse lived simply for many years and area now enjoying traveling and visiting the grandchildren.

INCOME: \$72,000 from pensions, dividends, and Social Security.

SAVINGS: Cash/ Investments valued at \$2,200,000

HEALTH INSURANCE: Medicare and an employer-sponsored plan for retirees.

HOUSING: Own your home and a vacation property, debt free

PROFILE THREE

You live with your partner in a home you have rehabbed in an area that is beginning to gentrify. Your partner was forced to retire with a small disability pension.

JOB: Nurse

SALARY: \$6,000/mo. plus disability payments of \$1,480

SAVINGS: Cash \$25,000, IRA \$85,000

HEALTH INSURANCE: Yes

HOUSING: Own a duplex, mortgage \$870/mo. after applying rent from tenant

PROFILE TWO

You are nearing 60 and share a modest three-bedroom home with your adult child. You have been considering moving into an adult community.

JOB: Social Worker

SALARY: \$4,950

SAVINGS: \$9,500

HEALTH INSURANCE: Yes

HOUSING: Own, Mortgage \$1,250

PROFILE ONE

You are a 20-something college student, working and taking classes. You live with several roommates and are financially independent from your parents. You worry about not having health insurance but you have been pretty healthy.

JOB: Restaurant wait staff

SALARY: \$1,850

SAVINGS: \$300

HEALTH INSURANCE: No

HOUSING: Shared rental, \$400

PROFILE TWO

You are in your 30s, single, living on your own.

JOB: Customer service

SALARY: \$2,900/mo.

SAVINGS: \$8,200

HEALTH INSURANCE: No

HOUSING: Rent, \$800/mo.

PROFILE ONE

You are part of a co-housing group and dedicated to living outside of conventional financial structures.

JOB: Artist

SALARY: Sporadic, averaging \$1,800/mo.

SAVINGS: \$0

HEALTH INSURANCE: No

HOUSING: Shared rental, \$400

PROFILE TWO

You are in your 40s, married, and nearing mandatory retirement. Work has taken its toll and your health has suffered. You aren't ready to retire and don't know what other kind of job you are qualified for.

JOB: Firefighter

SALARY: \$3,850

SAVINGS: \$12,000

HEALTH INSURANCE: Yes, for now.

HOUSING: Rent a house, \$1,100/mo.

PROFILE TWO

You are in your 20s, living with your parents. You have a college degree but have been unable to find a job in your field.

JOB: Karate instructor (part-time)

SALARY: \$800/mo.

SAVINGS: \$5,000

HEALTH INSURANCE: Yes, covered by your parents insurance for one more year

HOUSING: \$0

PROFILE ONE

You are a single parent with two young children. You are divorced and work part-time.

JOB: Secretary

INCOME: \$4,216/mo. including child support

SAVINGS: Less than \$500 cash, no retirement

HEALTH INSURANCE: Yes for the children, no for you.

HOUSING: Rent, \$950/mo.

PROFILE THREE

You are in your 40s and head of household for a family of five. You have a spouse who does not work outside the home. You provide financial support for your widowed mother and pay \$3000/mo. tuition.

JOB: Self-employed private practice lawyer

SALARY: \$10,000/mo.

SAVINGS: \$35,000 cash, \$375,000 401(k)

HEALTH INSURANCE: Yes

HOUSING: Own, Mortgage \$3600/mo.

PROFILE THREE

You and your partner work for the federal government.

You are empty nesters nearing retirement.

JOB: Engineer

SALARY: Combined \$15,000/mo.

SAVINGS: \$215,000

HEALTH INSURANCE: Yes

HOUSING: Own, Mortgage paid off

PROFILE THREE

You are retired collecting Social Security and a small monthly pension. You live modestly and feel secure.

JOB: Retired

SALARY: \$2,062

SAVINGS: \$85,000

HEALTH INSURANCE: Yes, Medicare

HOUSING: Subsidized senior housing, \$618/mo.

PROFILE ONE

You are a high school graduate living at home attending community college.

JOB: Retail clerk

SALARY: 1,475/mo.

SAVINGS: \$0

HEALTH INSURANCE: Yes, on your parents for another 6 months.

HOUSING: \$0

PROFILE TWO

You are in your 50s and were downsized from a corporate marketing position. You live alone in a condo.

JOB: None - collecting unemployment benefits

SALARY: \$2,700/mo.

SAVINGS: Approximately \$5000 left in a 401(K) you has been drawing down.

HEALTH INSURANCE: Yes, but COBRA running out next month.

HOUSING: Own, Mortgage \$1250/mo.

PROFILE TWO

You are a young adult sharing an apartment with a roommate and working two jobs. You are paying school loans of \$750/mo.

JOB: Non-profit administrator and barista/o

SALARY: \$3,250/mo.

SAVINGS: \$1,800

HEALTH INSURANCE: Yes, a high deductible plan

HOUSING: Shared rent, \$700 mo.

PROFILE ONE

You are an older adult, still working. You live alone and are paying down credit card debt in excess of \$20,000 that you accrued when you had a health scare several years ago.

JOB: Medical receptionist

SALARY: \$2,166

SAVINGS: \$12,000

HEALTH INSURANCE: Yes, but limited coverage.

HOUSING: Rent, \$720/mo.

PROFILE THREE

You are in your 30s, working for a large medical group. You are the head of household for a family of four. You are still paying \$2,100/mo. in student loans from years of medical training.

JOB: Physician

SALARY: \$14,000

SAVINGS: \$24,000, Profit sharing and 401(k)

HEALTH INSURANCE: Yes

HOUSING: Own, Mortgage \$1,900/mo.

PROFILE ONE

You are in your 20s and live modestly with your partner and your partner's daughter. You keep your expenses separate and make a weekly contribution to the household expenses.

JOB: Landscaper

SALARY: \$2,600

SAVINGS: \$2,400

HEALTH INSURANCE: No

HOUSING: Shared rent, \$600

Leader Resource 2: What Would You Do? Situation Cards

Your car breaks down and costs \$60 to tow and \$800 to fix. What will you do?

Your car was sideswiped in a parking lot and will cost \$1,200 to fix. What do you do?

You were at fault in a minor car accident. You received a ticket of \$140 dollars and your insurance deductible is \$1,000. What will you do?

You fell while riding a bicycle and broke your ankle. You had to go to the ER and won't be able to work for two to four weeks. How long can you afford to be out of work?

You had to have an emergency appendectomy. The hospital bill was \$40,000 less insurance payments. What will you do?

You have a suspicious lump. Can you afford to go to the doctor? What will you do?

Your employer has to cut back hours. Your salary will be reduced by 20%. How will this affect you?

Your child needs a minor medical procedure. It will be covered by insurance. No insurance? It will cost \$4,000. What will you do?

Your refrigerator has stopped working. A new one will cost about \$800. What do you do?

Your home has had a flood. One week in a hotel will cost about \$1,200. A number of items were damaged and will need to be replaced. Can you afford to replace the damaged items?

Your sister is getting married and wants you to be in the wedding party. She is planning a destination wedding and the estimated cost to participate is \$2,200. Can you afford to go?

You have been offered a great opportunity to take a professional development class that will enhance your work skills and could lead to a better job. It will cost \$1,800 and will require you to give up four Saturdays. What will you do?

Your brother has gotten in trouble with the law and wants to borrow \$500 to hire a lawyer. What do you tell him?

You have an abscessed tooth and the pain is excruciating. A new dental crown will cost \$1,500 or you could have the tooth extracted for \$95. What will you do?

Your wallet has been stolen along with about \$200 in cash that you were planning to spend on groceries. It will cost about \$60 to replace the missing ID cards. What do you do?

You need a new outfit for a special occasion. How much can you afford to spend?

You are shopping for the holidays. A family member wants an expensive new toy that is all the rage. What do you do?

Your congregation is launching a capital campaign and has asked each family to pledge a minimum of \$500. What do you do?

Leader Resource 3: Guided

Meditation

Let's take some time to relax and allow our imaginations to stretch.

Guided meditation is a way of focusing so that your innermost thoughts and memories can come to the surface of your mind. Sometimes, but not always, a guided meditation will invite new insights or excite your imagination in ways that can be spiritually instructive or illuminating. The ringing of the chime is a signal that we are entering into our meditation.

[Sound the chime.]

I invite you to get comfortable, whether this means sitting in your chair or perhaps stretching out on the floor. Begin with breathing. Slowly inhale, and then slowly exhale. Inhale, then exhale. Find a rhythm that feels comfortable to you. Focus on your breath.

Breathe in, breathe out. Starting with your feet, begin to relax your body. Let go of the tension in your feet and ankles. Relax your muscles as you slowly move up your body. Release the tension in your shoulders. Shake the tension out of your hands. Try to let go of the tension in your head and neck. If you haven't already, close your eyes. Let go of the tension in your teeth and jaw.

We are going to slip into the world of our imagination for a little while. Visualize a comfortable, peaceful place. It can be somewhere

you have been, a memory, or you can create a place where you can relax and rest undisturbed. What do you see and feel? Rest there for a few minutes. Let your mind wander. Daydream a bit. What is it that makes this place special for you? While you are resting in your special place, let your mind wander to a time in the recent past or perhaps long past, where you had to make an important financial decision. It may have involved a small amount of money or a great deal of money, but it did make an impact on you, and perhaps on someone you love or on your community. Was it a time when you purchased something? Was it a time when you had to borrow money? Was it time when you didn't have enough? Was it a gift, given or received? Was it an investment in the future? In that situation, how conscious were you of your financial status relative to that of others? Think back to your feeling when you made this decision. Were you confident? Were you worried? Afraid? Who else was involved in this decision? What do you think they were feeling? How did you come to your decision? What were the steps leading up to it? Was it a logical process? Was it an emotional process? Did you have a choice? Did it require trust, either in yourself or in others? Was it easy or was it a struggle? Did this

decision require you to compromise your values or did it affirm them? In what way?

Remember to keep breathing. Now focus your thoughts on the present. How do you feel now about the decision you made at that time? Did it transform your thinking or your habits or your attitudes in some way? Did you learn something from this decision? Has it changed you in some essential way? Would making the same decision today be consistent with your spiritual values, however you define them?

You are still in your special place where you feel safe. Think again on this question: Did the decision change you? Why or why not? Take a moment now to separate yourself from this memory. In your mind's eye, take a step back. If it brought warm feelings to the surface, put your arms out to embrace them. If it brought unpleasant memories to the surface, lift your face to the wind and let them go.

Breathe in, breathe out. It's time to return from your special place. Take a moment to look around once more and take in the peace you have created in your mind. Begin to bring your awareness back to the present and this space. Feel your feet and your hands. Stretch your neck and wiggle your toes. When you feel ready, sit up slowly. When I ring the chime, our time of meditation will be done.

[Allow one or two minutes of silence, then ring the chime.]

When you feel ready, open your eyes and return to the group.

Find Out More

Delegates at the 2014 General Assembly in Providence, RI, selected "Escalating Inequality" to be the 2014-2018 Congregational Study/Action Issue (CSAI) of the Unitarian Universalist Association (UUA) of Congregations. [Find out more about the issue](#) and download the extensive [study guide](#) for resources and suggestions. Additional resources for the topics in this workshop include the following:

Linda McQuaig and Neil Brooks, [Billionaires Ball: Gluttony and Hubris in an Age of Epic Inequality](#) (Beacon Press, 2012).

[Enough](#) is a web-based, ongoing conversation about how commitment to wealth redistribution can play out in our lives.

["Exploring the Psychology of Wealth, 'Pernicious' Effects of Economic Inequality,"](#) PBS Newshour, June 2013.

Saru Jayaraman, [Behind the Kitchen Door](#), (Cornell University Press, 2013), the 2013-14 [UUA Common Read](#) with a [discussion guide](#) for UU groups and congregations. Invites people to consider the low wages and poor working

conditions of those who prepare and serve the meals, many of whom support not only themselves but also children and dependent elders.

[Inequality for All](#), the website for the Robert Reich film. The site offers discussion materials and other resources, including [graphics](#) you can post when you show the film.

WORKSHOP 6: A Network of

Mutuality

Introduction

We are caught in an inescapable network of mutuality, tied in a single garment of destiny. —Rev. Dr. Martin Luther King Jr.

This workshop looks outward to examine the impact of our personal financial choices in the global economic community. A story connects the availability of inexpensive consumer goods in our country with the lives of the workers around the world. The group will brainstorm a definition of economic justice and look for economic justice or injustice in local and global news stories.

Participants will deepen discussion about ways our Unitarian Universalist values resonate with a sense of responsibility to the economic greater good.

Gather a selection of recent newspapers and news magazines before this workshop. You will also need small items of clothing, with labels showing country of origin, to place on the centering table.

Before facilitating this workshop, review

[Accessibility Guidelines for Adult Workshop](#)

[Presenters](#).

Goals

This workshop will:

- Demonstrate connections between participants' financial choices and economic welfare in the global community
- Highlight the presence of economic justice issues in our everyday lives
- Draw links between the seven Unitarian Universalist Principles and economic justice concerns.

Learning Objectives

Participants will:

- Understand that the interdependence of our global community ensures that our financial choices affect others
- Create a definition of economic justice and apply the definition to study local and national issues
- Use the Unitarian Universalist Principles as a lens for exploring the impact of our individual and collective financial decisions across the planet.

Workshop-at-a-Glance

Activity	Minutes
Opening	10
Activity 1: Where in the World?	35
Activity 2: Defining Economic Justice	15

Activity 3: Statement of Conscience	25
Faith in Action: Economic Justice Issues and Local Government	
Closing	5
Alternate Activity 1: Women Workers Speak Out	30

Spiritual Preparation

Use the discussion questions from Activity 2 and Activity 3 to reflect on the topic of economic justice.

Explore the wonderful collections of stories and resources on the websites of [the UUA](#) the [Unitarian Universalist Service Committee](#) to gain a broader picture of Unitarian Universalist advocacy and support for economic justice, which may be helpful as grounding for this workshop.

Opening (10 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Several small items of clothing or apparel with labels indicating a non-United States country of origin
- Copies of *Singing the Living Tradition*, the Unitarian Universalist hymnbook

- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Gather small items of clothing or apparel labeled as having originated in a country outside the United States.
- Place chairs in a circle. Set copies of *Singing the Living Tradition* on chairs.
- Set a small center table with chalice and lighter.
- Write agenda for this workshop on newsprint, and post.
- Write this quote from Hebrew scripture (Jeremiah 22:13) on a sheet of newsprint, and post:
 - Woe to him who builds his house by unrighteousness, and his upper rooms by injustice, who makes his neighbor serve him for nothing and does not give him his wages.
- Optional: Recruit a song leader to help teach and lead “We’re Gonna Sit at the Welcome Table,” Hymn 407 in the Unitarian Universalist hymnbook, *Singing the Living Tradition*.
- Optional: Set out refreshments.

Description of Activity

Welcome people into the circle. Sound the chime and invite participants into quiet reflection as you prepare to enter into a time of centering and sharing.

Ask a volunteer to light the chalice as you lead the group in singing “We’re Gonna Sit at the Welcome Table.”

Note that many of us have been long sitting at the economic welcome table, especially when we compare our financial resources with those of many others in the world. Say that this workshop will continue the exploration of how our financial ways affect others, this time expanding outward to our local communities and the world. Read aloud the quote from Jeremiah 22:13 that you have written on newsprint.

Ask:

What meaning might this scripture from the sixth century BCE have for us today?

Allow a moment or two for silent reflection, then invite participants to respond to the quote as they feel comfortable, passing the talking stick if you have chosen to use one.

Share these words by Rev. Rebecca Edmiston-

Lange:

*Mindful of our highest aspirations,
Bound by common faith and purpose,*

*And, yet, beginning with ourselves as we
are,
Let us take one more step, together, in our
unending quest for dignity, justice and love.*

Sound the chime to signal the end of the centering time.

Including All Participants

If you wish to invite the group to rise and sing, ensure that the option to remain seated is communicated. You may say, “Rise in body or spirit.”

Activity 1: Where in the World? (35 minutes)

Materials for Activity

- Story, Follow Your Labels
- Several small items of clothing or apparel with labels indicating a non-United States country of origin
- A display map of the world or a globe
- A pad of sticky notes
- Newsprint, markers, and tape
- Optional: Talking stick (an object to pass to each speaker)

Preparation for Activity

- Use sticky notes to mark Costa Rica, Bangladesh, Columbia, Cambodia, Honduras,

China, and Ethiopia, the countries mentioned in the story, on your globe or map. Display it where all will be able to see.

- Ask up to six volunteers to read the story Follow Your Labels aloud. If possible, give the text to volunteers in advance.
- Write these statements and questions on newsprint, and post them:
 - Our vision of the world as an interconnected web challenges us to turn from self-serving individualism toward a relational sense of ourselves in a global community, and toward practices that help create economic structures designed to serve the common good.
 - How might we move from not knowing to being aware toward practices that help create economic structures designed to serve the common good?
 - Are there times when our behavior as consumers might be at odds with the Unitarian Universalist Principles that affirm justice and acknowledge the interconnectedness of all?
 - What can you do to more closely align your choices with our UU

values? What are the barriers to “doing the right thing”?

Description of Activity

Read aloud this opening paragraph from the Economic Globalization Statement of Conscience passed by the delegates to the 2003 UUA General Assembly:

While economic globalization has helped some people attain higher standards of living, it has marginalized and impoverished many others and has resulted in environmental degradation and the depletion of natural resources. The benefits of economic globalization have been inequitably distributed and have not reached many people around the world. Our vision of the world as an interconnected web challenges us to turn from self-serving individualism toward a relational sense of ourselves in a global community, and toward practices that help create economic structures designed to serve the common good. We are called to bring our Unitarian Universalist Principles to our understanding of economic globalization and to help mitigate its adverse effects.

Call attention to the items of clothing you have assembled and engage a brief conversation about

the impact of our economic decisions on people all around the globe. Why do our choices matter to people in places like China or Bangladesh? What impact do practices and circumstances in other countries have on us? What responsibility do we have for those practices and circumstances of which we might not be fully aware?

Introduce the story by saying that it comes from a July 2013 *Christian Science Monitor* article about the impact of the manufacture of inexpensive consumer goods on the lives of the workers who create them. Invite volunteer readers to each read a portion of the story aloud. After a few moments of silence, ask for initial responses. Then offer the posted reflection questions, one at a time, inviting each person in the circle an opportunity to respond (or pass) before moving on to the next question. Encourage active listening and discourage interruptions and side conversations; you may wish to use a talking stick.

Variations

If the group is larger than ten people, form two or more circles so that each person will have adequate opportunity to share. If there is time remaining after all three questions have been addressed, open the discussion for more robust dialogue.

Activity 2: Defining Economic Justice

(15 minutes)

Materials for Activity

- Newsprint, markers, and tape
- Selection of recent newspapers and news magazines

Preparation for Activity

- Gather current newspapers and news magazines that cover current issues that have an economic justice angle. You will need enough so that each pair of participants will encounter several issues related to economic justice or injustice at play in the local and/or global community.
- Write this definition of “economic justice” (from www.businessdictionary.com) on newsprint, and set it aside:

Economic justice: The basic and well accepted [principle](#) of fairness where the consequence of official [policies](#) should be the equal [allocation](#) of [benefits](#) among [participants](#) in an [economy](#). For example, implementing policies that reflect the [goal](#) of economic justice might involve eliminating discriminatory hiring [practices](#) and permitting people to [work](#) freely where their [business skills](#) are [required](#).

- Post blank newsprint.

Description of Activity

Invite participants to brainstorm words and concepts for a definition of economic justice.

Capture their ideas on newsprint. After several minutes, post the newsprint on which you wrote the definition from businessdictionary.com.

Acknowledge that this is just one; there are other definitions. Invite participants to compare the group's list of key words and concepts with the posted definition. Ask:

- Who is included in the phrase “participants in an economy”?
- How would you expand or alter the dictionary definition?
- If we expand the definition to encompass the global community, what would we need to change?

Distribute newspapers and news magazines. Ask participants to work alone or in small groups to find an article that illustrates an issue of economic justice or injustice at play in their local communities and in the global community. After about five minutes, ask several people to share a headline and/or a very brief synopsis of a story they have found. Invite discussion on the way in which the

impact of economic injustice is a part of everyday life, both locally and globally.

Activity 3: Statement of Conscience (25 minutes)

Materials for Activity

- Handout 1, Economic Globalization Statement of Conscience
- Newsprint, markers, and tape
- Paper, pens, and markers
- A timepiece and a chime or small bell

Preparation for Activity

- Make copies of Handout 1.
- Arrange for participants to have comfortable places for writing.
- Divide a sheet of newsprint into two columns, title them “Awareness” and “Action,” and post.
- Write the following questions on a sheet of newsprint, and post:
 - What choices of ours diminish, marginalize, or endanger people we don't even know? Why don't we know more about the effects of our choices?
 - How can a single person, a single family, or a single congregation

honor the commitment in the statement of conscience? How can we move from “not knowing” to “awareness” toward action?

- Does the Fair Trade motto “Every purchase matters” resonate with you? In what way?

Description of Activity

Explain that this activity will take place in three parts: time for journaling, conversation in pairs, and group processing. Say that you will use the chime to move participants to the next part.

Distribute copies of Handout 1, Economic Globalization Statement of Conscience, and invite participants to read it over. Call attention to the italicized sentences in the conclusion of the Statement of Conscience.

Distribute paper, pens, and markers. Invite participants to find a comfortable spot and to take about five minutes for reflection, journaling, or drawing in response to the italicized sentences in the Statement of Conscience. Ask:

What are your fears, and how do you resist change? How can we move from ignorance to awareness and then to action?

After about five minutes, sound the chime and help participants form pairs. Ask them to consider the posted questions for about five minutes.

Sound the chime after five minutes to regather the large group. Invite each pair to offer a highlight or two from their conversation. Then brainstorm together ways in which individuals, families, congregations, and communities might become more aware of the impact of their choices and the ways in which they might act to make choices more in line with Unitarian Universalist principles. Record ideas on newsprint in the appropriate column, "Awareness" or "Action."

Faith In Action: Economic Justice Issues and Local Government

Description of Activity

Attend a meeting of a local city council or board of selectmen or a local hearing on an issue related to economic justice, such as workers' rights, water rights, affordable housing, transit fare increases, or programs that help households meet their basic needs. Observe the proceedings and take notes on how economic justice is or is not supported in your community. Follow up with a letter offering your observations to your elected officials, to a local newspaper, or to a news website.

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Taking It Home handout
- A copy of *Singing the Living Tradition*, the Unitarian Universalist hymnbook

Preparation for Activity

- Customize Taking It Home and make copies for all participants.

Description of Activity

Distribute Taking It Home. Invite everyone to form a circle and join hands. Ask participants to reflect quietly for a moment and then share a word or phrase that describes one insight or takeaway from this workshop. Share these hopeful words from [Winnie Byanyima](#), executive director, Oxfam International:

We are at a unique moment in history. The eradication of poverty is within our reach, as is a more sustainable and equitable world.

Extinguish the chalice.

Leader Reflection and Planning

Make time for individual reflection and discussion with your co-facilitator after the conclusion of the first workshop. Consider these questions:

- What worked well in today's workshop? How can these elements or approaches be repeated or amplified in the future?
- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Were voices and perspectives shared by people who identify with marginalized groups?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities for improvement and modification in advance of the next workshop?

Taking It Home

We are caught in an inescapable network of mutuality, tied in a single garment of destiny. —Rev. Dr. Martin Luther King Jr.

Spend some time with your apparel and footwear.

What can you learn about workers in each item's

country of origin? Consider these questions as you examine each piece:

- What do I know about how the workers in this country are treated?
- Would I make a different choice if I knew they were not paid a living wage? If I knew the workers lacked access to basic needs such as housing, clean water, and health care?
- How do my everyday economic decisions ripple out into the world?

Alternate Activity 1: Women Workers

Speak Out (30 minutes)

Materials for Activity

- [Pushing Back: Women Workers Speak Out on Trade](#)
(18:04)
- A computer with Internet connection and a projection screen, digital projector, and speakers or a large monitor

Preparation for Activity

- Preview the video.
- Test equipment and queue the video.
- Arrange seating so that all participants can view the screen and hear the video.

Description of Activity

Share this introduction to the video, quoted from the video website:

STITCH facilitates and supports the leadership capacity and skills of women workers in Latin America and the U.S. who are organizing for economic, racial, and social justice.

In late July 2011, STITCH hosted an all women's labor solidarity delegation to Honduras to assess the impact of the Central America Free Trade Agreement (CAFTA-DR) on women in the region. Drawing links between economic changes and their everyday lives, women workers shared their stories on how CAFTA has led to an increase in labor flexibilization, unemployment, violations of worker rights, and discrimination against women.

Show the video. Then lead a discussion, using these questions:

- What parts of this story resonated with you? Why?
- What is our moral responsibility to support fair labor practices, particularly for marginalized groups in the global community?

- How can we support fair labor practices? How can we do so through our everyday economic choices?

Story: Follow Your Labels

["Follow Your Labels: Your Place in the Global](#)

[Consumer Chain"](#) by Kelsey Timmerman, *Christian*

Science Monitor, July 21, 2013; [Kelsey Timmerman](#)

regularly speaks at universities, high schools, and groups across the country. Used with permission.

[Reader 1]

Your morning coffee is a miracle of globalization. Someone somewhere in the world had the faith to plant a seedling that years later would produce small cherries harvested by nimble fingers. And then the coffee bean would be transported down bumpy roads cut into active volcanoes, and across oceans. It would be processed and roasted, and ultimately it would find its way to you.

But the miracles don't end at the bottom of your cup of coffee. The blue jeans you slip into before rushing off to work were crafted from swaths of denim in a factory in a country you probably can't find on a map.

In a 1967 speech, Martin Luther King Jr. said, "[B]efore you finish eating breakfast in the morning, you've depended on more than half of the world."

His words were never truer than today. Almost 98 percent of clothes sold in the United States in 2011

were imported, reports the American Apparel and Footwear Association. And while many Americans are attempting to get closer to their food by purchasing locally, the amount of imported food has doubled since 2000, according to a 2011 US International Trade Commission report.

[Reader 2]

It's amazing, when you think about it, to eat a banana that traveled thousands of miles from a plantation in Costa Rica. But perhaps more amazing is that so many staples of the American diet—coffee, apple juice, chocolate, to name a few—come from so far away that most of us can't imagine the plants they grow on, let alone the people responsible for producing them.

Food and clothing labels become red flags, though, when a tragedy occurs like the April [2013] collapse of the Rana Plaza garment factory in Bangladesh, which killed 1,129 workers. We realize that our shirt was made in Bangladesh, and maybe we bought it at a price that was guilt-free for our budget, but when we see reports on the catastrophe, that shirt might not feel guilt-free any longer.

How can we not wonder: Should we stop buying clothes made in Bangladesh? Should we do the same for the food we eat from places that may have similar questionable labor practices?

[Reader 3]

But the global economy is not so simple. I've picked coffee on an unimaginably steep mountainside in Colombia, hauled 80 pounds of bananas on my back alongside Costa Rican workers, and walked rows of sewing machines in a Bangladeshi factory, and I've witnessed how the line between exploitation and opportunity blurs quickly.

Our needs create opportunity for factory workers and farmers abroad, which is good. But are their lives improving because of our demand?

The global economy may provide farmers with incentives. But to get a grip on the next rung of the global economic development ladder, farmers see higher wages at urban factories as the answer. And that opportunity can be short lived in a global market that rapidly shifts to find cheaper wages elsewhere, or if middlemen take their cuts and consumers demand still-lower prices.

Ai, one of 85 garment workers involved in sewing together a single pair of Levi's on a Cambodian production line, left the fields for the factories. When she was told that some Americans don't want to buy the jeans she makes because they think she should earn more than \$55 per month, she quickly replied: "If people don't buy, I'm unhappy because I wouldn't have a job."

[Reader 4]

Farm-to-factory pressure

So can we just shop for our basic needs and take comfort in knowing that the people who make our stuff in faraway factories and grow our food in exotic locales have no better options?

Over the past six years I've met garment workers in Bangladesh, Cambodia, China, Honduras, and Ethiopia, and almost every one was a former farmer. Farmers are leaving the fields for the factories, hoping that a job in the city sewing Levi's or assembling iPhones will improve their lives.

Farmers aren't just pulled from the fields by opportunities in factories, they are also pushed by dwindling farming opportunities. Many get paid less despite the increased appetites of developed nations for the fruits of their labor.

[Reader 5]

Coffee is a prime example. Antony Wild, author of "Coffee: A Dark History," writes that in 1991 the value of the global coffee market was \$30 billion, of which producing countries received 40 percent. In 2005, the coffee market was worth \$70 billion, and producing countries received 10 percent.

Gabriel Silva, a former president of the Colombian Coffee Federation, estimates that of the \$3 Americans spend on a fancy mocha latte at Starbucks, a farmer gets about 1 cent.

Workers in Costa Rica at a Dole banana plantation were paid \$28 per day a decade ago, but were

down to \$20 per day when I visited. One evening I asked one of the veteran workers, who had seen co-workers die from snakebites and had lopped off one of his own fingers with a machete while working, if he had advice for the younger worker sitting next to him. He did: "Find a different career." From his perspective, he saw no opportunities in the fields. Similarly, Bangladeshi seamstress Reshma Begum saw no opportunities in the city factories.

After being pulled from the rubble of the Rana Plaza factory where she was buried for 17 days, she ended a press conference with a simple statement: "I will not work in a garment factory again."

[Reader 6]

So what can you do?

Awareness of where and under what conditions your food and clothing come from starts with checking the tag of your jeans and the label on your bag of coffee beans and realizing that every grocery store is a farmers' market and every department store is filled with the work of artisans. Americans are sacrificing a smaller portion of their budgets for food and clothing than ever before; others sacrifice much more.

Handout 1: Economic Globalization

Statement of Conscience

Adopted by the delegates to the 2003 Unitarian Universalist Association General Assembly after congregational study process.

Summary of the Statement of Conscience

While economic globalization has helped some people attain higher standards of living, it has marginalized and impoverished many others and has resulted in environmental degradation and the depletion of natural resources. The benefits of economic globalization have been inequitably distributed and have not reached many people around the world. Our vision of the world as an interconnected web challenges us to turn from self-serving individualism toward a relational sense of ourselves in a global community, and toward practices that help create economic structures designed to serve the common good. We are called to bring our Unitarian Universalist Principles to our understanding of economic globalization and to help mitigate its adverse effects.

Economic Globalization and Its Consequences

Economic globalization, broadly understood, is the growing global integration not only of markets but also of systems of finance, commerce, communication, technology, and law that bypass

traditional national, cultural, ethnic, and social boundaries.

Proponents of economic globalization argue that it leads to more efficient division of labor, greater specialization, increased productivity, higher standards of living and wealth, and ultimately the end of poverty. Proponents also argue that recent economic growth has greatly contributed to the high standard of living enjoyed by many within the developed world and raised living standards of many people formerly living in abject poverty. Many others have not made such gains.

Opponents argue that economic globalization detaches markets from essential regulations meant to protect national sovereignty, the democratic process, human rights, labor rights, and the environment. Opponents also argue that the policies and practices of industrialized countries and transnational corporations drive the market forces of economic globalization. There is no effective global regulatory system controlling economic globalization.

The rules governing economic globalization have been created through trade agreements, international law, and institutions dominated by industrialized countries. These rules favor those with access to capital, legitimizing measures such as dropping tariffs, eliminating capital controls,

enforcing intellectual property rights, privatizing public services, and weakening regulations that protect labor, health and safety, and the environment. Economic globalization is increasingly perceived by the rest of the world as American economic imperialism. Many Americans, accustomed to an individualistic and competitive culture, are insensitive to the realities of abject poverty, cultural erosion, and environmental degradation. As a result, systematic exploitation of labor and the environment goes unnoticed as do coercive monopolistic pricing of goods and services, criminal evasion of local legal controls, growing debt among developing countries, widening economic disparities, and devastation of traditional cultures. Unitarian Universalists are concerned about the concentration of power and wealth in the hands of a corporate elite who are dictating the terms of major economic and social parameters throughout the world. Together these factors generate profound anger and despair that fuel ideological and religious fundamentalism, increasing violence, and international terror.

A Unitarian Universalist Response to Economic Globalization

As people of faith, we are challenged to find ways to promote global economic fairness while

maintaining the dynamism of the marketplace. As

Unitarian Universalists, we affirm and promote:

- **The acceptance of one another and encouragement to spiritual growth, and a free and responsible search for truth and meaning.** We are called to better understand the complexities of economic globalization, mindful that deeper global awareness enriches our individual and communal spirituality. We must resist the arrogance of supposing that our own experience of truth is universal. We affirm the value of congregational study groups devoted to a cyclical process of study, action, and reflection that includes monitoring our investments, the products and services we consume, the ways we consume them, the costs we bear to secure them, and the burdens we place on others in so doing. We must commit ourselves to actions that support and assist rural cultures that provide sustainable livelihoods adapted to the possibilities and limitations of the natural resource base. We must resist those who push unwanted globalization, industrial farming, or commodity agreements on

nations and communities that wish to safeguard sustainable rural livelihoods and traditions.

- **The goal of world community with peace, liberty, and justice for all, and justice, equity, and compassion in human relations.** Wealthy countries need to open their markets to agricultural goods, textiles, and other products from developing countries. We must become more effective advocates for increased funding of international economic, environmental, and humanitarian assistance as well as the expansion of educational opportunity. Existing debt of the poorest nations should be forgiven as part of a strategy under which such countries become self-sustaining. Certain public goods like water and education should remain under the protection of the state for the benefit of all citizens. We need to work to ensure that intellectual property provisions in international trade agreements take into account the rights of all people to medications, seed, fertilizer, and pest control.
- **The right of conscience and the use of the democratic process within society**

at large. We must commit to participate in local, state, and national affairs regarding economic globalization, and to partner with other progressive community organizations to advocate for just economic policies and laws. We need to hold our political and corporate leaders accountable for their policies and actions. We advocate the increased use of socially screened investment policies and participation in shareholder accountability initiatives. Trade agreements, such as The North American Free Trade Agreement (NAFTA) and the Free Trade Area of the Americas (FTAA), should safeguard democratically decided public policies, statutes, and regulations that protect children, labor, and the environment of all parties. The International Monetary Fund, the World Bank, the World Trade Organization, and other international financial and trade institutions must become transparent and democratic and support self-determination for communities and countries.

- **The inherent worth and dignity of every person.** We are called to

participate in the work of organizations that advocate for human rights, fair employment standards, and environmental justice. Countries are responsible for requiring foreign and domestic companies to pay fair taxes, ensure their workers a locally defined living wage, provide a healthy and safe work environment, and respect the right of their workers to bargain collectively in independent labor unions and to engage in strikes and other job actions when necessary. The standards of the International Labour Organization of the United Nations should be incorporated in all trade agreements. We advocate measuring the success of an economy not only by fiscal performance but also by quality-of-life indicators such as child mortality rates and literacy and education levels. We recognize that developed nations, such as ours, need to reduce consumption of resources.

- **Respect for the interdependent web of all existence of which we are a part.**

We open our minds and hearts to the ideas, ideals, and dreams of others pursuing a more equitable, sustainable,

and environmentally sound global community. We advocate for trade agreements and other international accords that safeguard the environment, and we must monitor their enforcement. We need to hold corporations, as well as governments, accountable for the damage they do to the environment by their policies and practices. We need to guide our investments and consumption toward companies that produce, provide, and purchase goods and services that are in accord with environmental, health and safety, and fair wage standards. We acknowledge our own responsibility to refrain from disproportionately consuming natural resources or transforming resources into waste and pollution.

Conclusion

We are challenged by the reality that many of us work for the very institutions driving economic globalization. *We acknowledge our fears and resistance to change as we benefit from the global economic processes that foster inequity. The transformation we experience as we move from ignorance to knowledge and from speech to action is not easy* [italics added]. Nonetheless, we are called to become competent advocates. Seeing the

world as an interconnected web challenges us to turn from self-serving individualism toward a relational sense of ourselves in a global community, and toward practices that help create economic structures designed to serve the common good.

Find Out More

Online resources

Online, find resources, stories, and links for [economic justice initiatives](#) of the Unitarian Universalist Association and stories and resources on [economic justice](#) issues, such as compassionate consumption, fair wages and fair trade, from the Unitarian Universalist Service Committee.

The Christian Science Monitor website offers the original version of this workshop's story, Follow Your Labels, online, where you can also watch a [video interview](#) (16:20) with author Kelsey Timmerman about his research, beginning with a trip to Honduras to pursue this story.

The [International Labour Organization](#) published an extensive and informative 2014 report, "[Wages and Working Hours in the Textiles, Clothing, Leather and Footwear Industries](#)," which is helpful in raising awareness.

Books

Elizabeth L. Kline, [*Overdressed: The Shockingly High Cost of Cheap Fashion*](#)(Penguin Portfolio, 2012).

Ellen Ruppel Shell, *Cheap: The High Cost of Discount Culture* (Penguin, 2010). View a video [book trailer](#) (1:06).

WORKSHOP 7: Imagining a Transformed World

Introduction

Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has. — Margaret Mead

Material deprivation and economic inequality persist, even in a world of abundance. This workshop invites participants to think of persistent inequality and deprivation not as a failure of human goodness or commitment, but rather as a call for greater imagination and willingness to enact new ways to connect people in meaningful and just economic relationships across social and geographic boundaries. Participants reflect on individual and collective economic deprivation through an understanding of need and interdependence, thereby opening the door to creative individual and collective economic solutions. Hopeful stories highlight economic systems and models serving people and communities by connecting them in new ways. The workshop asks participants to ponder both practical and values-based questions that are arising as new systems take their place alongside inherited systems and models.

Three creative economic models are presented in this workshop: Microcredit (Activity 3), Crowdfunding (Activity 4), and Resilience Circles (Alternate Activity 1). In a 90-minute workshop you can explore two of the three. Read the entire workshop in advance and decide whether to substitute Alternate Activity 1 for Activity 3 or Activity 4, depending on the needs and interests of participants. If you do not have a computer with Internet access, choose Activity 3 and Alternate Activity 1.

Review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Engage participants in identifying economic need and inequality in their own lives and in immediate and broader communities
- Emphasize the complexity of human economic systems and provide practice in identifying interdependencies
- Demonstrate examples of economic models that connect people in new ways and increase the economic well-being of individuals and communities
- Identify ways participants might support creative economic models in their lives,

through their faith communities, and in other contexts.

Learning Objectives

Participants will:

- Understand ways current economic systems fail to meet the needs of individuals and communities, through examining economic need and inequality in their immediate and broader communities
- Identify interdependencies and complexities in an economic system
- Understand and be able to explain at least two creative economic models and their impact on individuals and communities
- Articulate ways in which new models align with their personal, core financial values.

Workshop-at-a-Glance

Activity	Minutes
Opening	10
Activity 1: Surviving and Thriving	15
Activity 2: Understanding Financial Interdependencies and Complexity	15
Activity 3: The Microcredit Revolution	20
Activity 4: Faithify and Other	25

Crowdfunding	
Faith in Action: A Faithify Experiment	
Closing	5
Alternate Activity 1: Resilience Circles	20

Spiritual Preparation

Set aside a time to reflect on economic interdependencies in your life and community.

Consider how your well-being is connected to other people and institutions:

- If you have a regular source of income, what circumstances enabled you to have regular income? If not, what enables you to get by financially?
- Whose ongoing labor and support are necessary for your continued economic well-being?
- What changes could put you in a distressed situation?
- What are the key financial and ethical values at play in your most important economic relationships?

As you reflect, you may wish to review the work you did earlier in your financial autobiography.

Share your reflections with two or three other people, and ask them to share a little about how

they understand their own economic dependencies.

With them, imagine new and creative economic relationships that might make a difference in each of your lives and in the lives of others in your community or the wider world. Carry this receptive and imaginative spirit into your leadership of the workshop.

Opening (10 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Place chairs in a circle.
- Set a small center table with chalice and lighter.
- Write the agenda for this workshop on newsprint, and post.
- Optional: Set out refreshments.

Description of Activity

Sound the chime and invite participants into quiet reflection as you prepare to enter into a time of centering and sharing. Invite a volunteer to light the chalice as you share these words:

*We light this chalice in the spirit of
imagination that calls us together,
for the commitment to become collaborators
together,
and in the hope that we may be sensitive
and courageous
in the journey we extend farther today.*

Go around the circle, passing the talking stick if you have chosen to use one. Invite participants to say their names and check in by sharing something they've witnessed since the last session that made them feel inspired or hopeful about the power of money to make a difference in people's lives.

Sound the chime to signal the end of the centering time.

Activity 1: Surviving and Thriving (15 minutes)

Materials for Activity

- Newsprint, markers, and tape
- Paper and pens or pencils

Preparation for Activity

- Reflect on times in your life when you have seen or experienced economic inequality and/or inefficiency. Prepare to briefly share your reflections.
- Write on newsprint and post:
 - Do you have enough financial resources to survive?
 - What changes or challenges could put you in a financially distressed situation?
 - Do you have enough financial resources to allow you to thrive?
 - What does it mean to you to have enough to survive? Enough to thrive?
 - Where in your family, your circle of friends, your community, your nation, or the world are people with less than they need to survive? To thrive?
 - Do you know, or know of, people who lack the resources that would allow them to build or create something meaningful or express something of importance or beauty?

- Post blank newsprint.

Description of Activity

Invite participants to reflect on economic inequality they witness or experience in their daily lives. If you have previously completed Workshop 5, invite them to recall the What Would You Do? game and remember how life events affected people differently depending on economic resources. Read aloud the questions you have posted and invite participants to reflect silently for five minutes. Offer paper and writing implements to participants who may prefer to write their responses. Assure them that they will be asked to share only what is comfortable.

Then, invite participants to briefly share examples of economic injustice or economic constraint that holds a person back. You might offer an example yourself and then go around the circle, writing responses on newsprint. Remind participants that, for this and all other sharing, they may pass if they choose.

Once you have recorded a good number of examples on newsprint, ask participants to consider the questions below:

- Which of these examples of economic need or constraint seem to have ready or easy solutions? *[Mark these items.]*

- Which examples might offer opportunities for creative problem solving? *[Mark these items.]*

Activity 2: Understanding Financial Interdependencies and Complexity

(15 minutes)

Materials for Activity

- Leader Resource 1, Seeking Out Root Causes
- Handout 1, The Southside Neighborhood Case
- Newsprint, markers, and tape

Preparation for Activity

- Write “Southside Constraints and Needs” on a sheet of newsprint, and post.
- Read Handout 1, The Southside Neighborhood Case, and copy the handout for all participants.

Description of Activity

Say:

Let’s move from thinking about individuals to considering economic constraints and needs that affect a whole community, creating a complex, interdependent system can be resistant to fixes that focus on just one aspect of a problem.

Share the contents of Leader Resource 1, Seeking Out Root Causes.

Distribute Handout 1, The Southside Neighborhood Case, and ask participants to read it. Then, brainstorm a list of the economic needs and constraints in the case study and capture them on the newsprint sheet you have posted. Ask:

Which issues are connected, and how?

Guide the group to name direct and indirect causes, influencing factors, or related issues. As each connection is named, draw a connecting line. You may also wish to record the type of relationship (direct or indirect cause, influencing factor, related issue, and so on).

Then, ask the group to think creatively:

How would you involve or follow the lead of people who live in the neighborhood in determining what interventions would have the most effect?

After three or four people have responded, say:

We’re going to look at a couple of models that intervene in an economic system loaded with needs and constraints by empowering individuals and groups to change their economic equation.

Activity 3: The Microcredit Revolution

(20 minutes)

Materials for Activity

- Computer with Internet connection and a digital projector, screen, and speakers or a large monitor
- Newsprint, markers, and tape
- Optional: Handout 2: The Microcredit Revolution

Preparation for Activity

- Decide whether you will introduce microcredit using the listed videos or using Handout 2, The Microcredit Revolution. Then, either make copies of the handout or preview two videos from the website of kiva.org, a nonprofit organization that arranges small loans for people who typically do not have access to such loans:
 - [Kiva: About Us](#) (1:34)
 - [How Kiva Works](#) (1:35)
- If you are using videos, test your equipment and queue the first video segment.
- Carefully review the [Thinking about Microfinance](#) page on uua.org so that you are familiar with what resources are available for congregations and individuals.

Write on newsprint, and post:

www.uua.org/finance/investment/sri/microfinance/index.shtml

Description of Activity

Ask participants if they are familiar with microfinance or microcredit. Explain that this is a system whereby individuals (or congregations) can make small loans to people who would not typically have had access to such resources. Show the two short films from Kiva, explaining that it is one of several nonprofits that facilitate such loans, or distribute Handout 2, The Microcredit Revolution, and invite participants to read it. Lead a discussion using some or all of the following questions:

- How does this new economic system work around some of the constraints that exist in a poor community?
- How does it allow people to survive—and to thrive? What are the spillover benefits to the larger community?
- What might be some drawbacks to this system?
- Do you think it is possible for all people living in poverty to benefit from microcredit?
- Does microcredit compete with other more traditional help for communities and individuals dealing with poverty? Can it exist side by side with more traditional systems of help?

- Which of your personal financial values are reflected in supporting a microfinance economic solution?

Allow about 12 minutes of discussion, and then pose some questions for participants to ponder.

Say:

Microcredit offers a way to make large, complicated situations more accessible through the use of stories about individual or community hopes, dreams, challenges, and successes. How does the need to create stories that can be understood by potential investors empower those who use microloans? Can you imagine a downside to the microcredit revolution?

Simply pose the questions; do not ask for responses at this point.

Activity 4: Faithify and Other Crowdfunding (25 minutes)

Materials for Activity

- Computer with Internet access, digital projector, and screen or a large monitor
- Newsprint, markers, and tape

Preparation for Activity

- Explore the [Faithify](#) website. Look at the materials under the “About Faithify” tab as

well as some of the projects. Bookmark two or three different projects that you think will interest participants. Queue the [introductory video](#).

- Write on newsprint and post the stated purpose of Faithify or project the [webpage](#) with purposes:
 - Inspire a culture of innovation that extends the reach of UU values
 - Lower the walls between existing congregations
 - Ignite ministries in new venues, formats, and communities
 - Bridge geographic and generational borders using 21st century technologies
 - Help passionate individuals invest directly in ministries that excite them
 - Help ministry innovators reach a passionate public

We envision a people with renewed faith and a Unitarian Universalism that is more connected, relevant, and vibrant.

Description of Activity

Explain the phenomenon of crowdfunding. You might say:

Crowdfunding is the process by which large, often widely dispersed communities can quickly come together to contribute resources to projects. Widespread Internet access and a growing array of websites brokering project-donor relationships have made this approach possible and increasingly successful and popular.

Ask if participants are familiar with crowd-sourced projects or would like to share a personal experience. Then, show the group the Faithify website and play the introductory video. Show the projects you have bookmarked and tell participants that there is a wealth of information on the Faithify website to peruse at their leisure.

Call attention to the purposes of Faithify, posting them on newsprint or projecting them. Invite comments and observations, asking:

How do these stated purposes align with Unitarian Universalist values? Which of your personal core financial values are reflected in this economic model?

Lead a discussion, using these questions:

- What surprises, delights, or intrigues you about Faithify?
- How does it create relationships between funders and project owners?

- What is the importance of telling a compelling story in a model such as this one? How can learning to tell compelling stories empower those who post projects?
- How does it solve problems? Where might it create new problems or inequities?
- How can crowdfunding for specific projects through a site such as Faithify work alongside, rather than compete with, more traditional sources of financial sustenance for communities, such as regular operating budget donations for service institutions and Unitarian Universalist congregations?
- Where could Faithify put you in relationship with new groups in support of the mission of your faith community?

You may wish to use the final question as a bridge to the Faith in Action Activity for this workshop.

Faith In Action: A Faithify Experiment

Materials for Activity

- Your congregation's mission statement
- Newsprint, markers, and tape

Preparation for Activity

- Make copies of your congregation's mission statement.

- Review Activity 4, Faithify and Other Crowdfunding, and related materials.
- Become familiar with the requirements for listing a project on Faithify.
- Talk with congregational leaders, staff, or appropriate committees to find out about recent ideas for fulfilling the congregation's mission that were not realized due to limited funding.

Description of Activity

Distribute copies of your congregation's mission statement and read it aloud. Say:

Are there ways in which our congregation could more effectively fulfill its mission if there were more financial resources?

Invite participants to propose ways of fulfilling the mission that would be possible if the congregation were able to access more funds. For each proposal, consider the following questions:

- Is the project likely to be funded by the congregation or broader community, or is it unlikely to be funded under the current model for allocation of resources?
- Will this potential project appeal to a broader constituency than our own membership and open possibilities for community engagement?

When participants agree on a project that offers good possibilities for crowdfunding, approach your lay and professional congregational leadership for suggestions and guidance about moving forward. Then, make a plan to launch a Faithify initiative, including a project budget, description, and implementation tasks. Present your plan to the appropriate congregational or group leaders for support and/or approval. Divide responsibilities for fund-raising, communication, and project implementation once funds are raised among the participants and others who wish to be involved. After all preparations are made, launch the proposal!

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Taking It Home handout
- Copies of *Singing the Journey*, the supplement to the Unitarian Universalist hymnbook

Preparation for Activity

- Find Hymn 1017, "Building a New Way," in *Singing the Journey* and prepare to lead it with the group (or recruit a volunteer song leader).

- Customize Taking It Home. You may wish to include links from the Find Out More section appropriate to the topics this workshop covered. Copy the handout for all participants.

Description of Activity

Distribute Taking It Home. Invite everyone to form a circle and join hands. Ask participants to reflect quietly for a moment and then share a word or phrase that describes one insight or takeaway from this workshop. Distribute copies of *Singing the Journey* and lead the group to Hymn 1017, “Building a New Way.” Extinguish the chalice.

Taking It Home

Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has. — Margaret Mead

In this workshop we began to imagine how people and systems can work more creatively and effectively together to serve the well-being of a greater number of people and communities. Imagination begins on a foundation of attentiveness. Make a practice of noticing the places in your daily life where people and economic systems are working in a creative way, stretching beyond “business as usual.” Even more important, attend to the places where, with a little imagination

and more generous effort, our economic relationships and systems could work better. Begin with a newspaper, news website or blog, or television or radio news. Each day for a week, mark, clip, make note, or otherwise save the stories that show creative economic relationships. For example, is community-supported agriculture in the news? It is a model for creative economic relationships between farmers and customers. Reflect on opportunities in your own primary relationships and interactions to engage different economic exchanges and structures. Identify experiences or news items that suggest unexplored opportunities for creative thinking. Could you and your faith community support innovations that better serve their partners and communities? After a week of careful attentiveness, find a conversation partner with whom to share findings, observations, and possibilities for future action.

Involve family members and/or friends in exploring new ways to fashion economic relationships.

Leader Reflection and Planning

Make a time for reflection and discussion with your co-facilitator after the conclusion of the workshop. Consider these questions:

- What worked well in this workshop? How can these elements or approaches be repeated or amplified in the future?

- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Were voices and perspectives shared by people who identify with marginalized groups?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities to improve or modify for the next workshop?

Alternate Activity 1: Resilience

Circles (20 minutes)

Materials for Activity

- Handout 3, Resilience Circles
- Newsprint, markers, and tape
- Paper and pens
- Optional: Copies of the UUA hymnbook *Singing the Journey*

Preparation for Activity

- Read and copy Handout 3, Resilience Circles.
- Label three sheets of newsprint “Learning,” “Mutual Aid,” and “Social Action,” and post them.
- Optional: Preview Hymn 1021 in *Singing the Journey*, “Lean on Me.”
- Optional: Recruit a volunteer song leader from the group.

Description of Activity

Say:

In this activity we will learn about and practice the idea of resilience circles. In this economic model, people work together in small, covenanted groups to provide mutual economic support.

Explain that resilience circles are ongoing community groups whose members together respond creatively to economic adversity through learning, mutual aid, and social action. Distribute Handout 3, Resilience Circles, and ask participants to read it. Invite questions or comments. Ask if any participants have had a similar (formal or informal) support group experience. If so, invite them to share something about their experiences.

Invite participants to imagine that they are a newly convened resilience circle. Their assignment is to generate together ways to serve their mission.

What learning, mutual aid, and social action projects could the group do in the near future?

Encourage participants to make the role play as real as possible. For example, what skills or services could be shared that are actually needed and then available within the group. Ask the group to try to agree on at least one actionable “real” item in each area (learning, mutual aid, social action).

Offer to serve as the scribe while the group generates and evaluates ideas together. Allow ten minutes for the role play.

Then invite reflections on the experience. Ask participants what felt encouraging, difficult, or surprising. Then ask:

- Can you imagine being part of a resilience circle in your community?
- Can you envision a way resilience circles might make a difference in the Southside neighborhood considered in Activity 2?

How?

If you choose, end the activity by singing together “Lean on Me,” Hymn 1021 in *Singing the Journey*.

Handout 1: The Southside

Neighborhood Case

The setting is a neighborhood on the south side of a major American city. The average household income in the city is nearly \$100,000 per year. However, nearly one-third of the population lives on less than \$25,000 annually, approximately the same percentage that lives below the poverty line.

The neighborhood is sharply divided into sections along lines of race and socioeconomic status. It is home to numerous renowned historic sites, though tourism levels are far below sites in other parts of the city.

The neighborhood houses a major national university with more than 15,000 students and teachers. Few members of the university community are originally from the surrounding neighborhood. While many live in the neighborhood while they are in school, few stay following graduation. Many members of the faculty choose to live outside the area.

Students at the elementary schools perform well below the state average on standardized tests and several schools may soon be closed due to poor performance. When this happens, children will be transported by bus to other neighborhood schools. Manufacturing, which provided many jobs in the early and middle years of the 20th century, has

declined dramatically. Large areas of industrial land and buildings remain unoccupied and available for redevelopment.

Large-scale public housing projects occupy a significant portion of land but have become notoriously dangerous and undesirable places to live. Calls to raze these developments are increasing.

Rates of street crime, already high, are rising. In one recent weekend, 200 people were injured or killed in gun violence in the city, representing some of the hundreds of deaths attributed to gun violence annually in several recent years. A high proportion those injuries and deaths are in this neighborhood.

The trauma center for the hospital in the neighborhood has been closed to consolidate city trauma services, which are now located in another neighborhood. Hundreds of new police officers have been assigned to street patrol from administrative assignments and are authorized for special overtime pay that allows them to work longer hours.

Handout 2: The Microcredit

Revolution

Excerpts from “The Microcredit Revolution,” by Dorothy May Emerson, *UU World*, March/April 2005, pp. 33-38.

We hear a lot about the growing divide between rich and poor. We might get the idea that the situation is hopeless, that we are doomed to live in an increasingly divided world. But there is a significant countervailing force at work around the world to overcome poverty and transform local economies toward justice. From villages in India to urban centers in the United States, this movement is changing people’s lives step by step, bringing hope and renewal to families, communities, and ultimately, the world.

This effort goes by several names: microfinance, microlending, and microcredit. The people who benefit are called microentrepreneurs. Support comes from individuals, banks, religious organizations and other nonprofits, foundations, governments, and the World Bank. Donors, investors, and people who work in this field are motivated by a vision of a world where the devastating effects of poverty “no longer cripple the chances of individuals and families to sustain themselves, thrive, and contribute their talents to the world in which they live—where all people have a fair chance of success,” in the words of the grass-roots advocacy organization Results...

The Unitarian Universalist Association has a long history of support for community investing as one of

the important practices of socially responsible investing...

The Rev. Meg Riley, the UUA's director of advocacy and witness, is a big fan of microfinance.

"It allows Unitarian Universalists to take seriously how wealthy we are," she says. "Too much of our social justice work is predicated on a lie—that we are marginalized and underprivileged. In global terms we are outrageously wealthy, considering that nearly 1.2 billion people—that's one-fifth of the earth's population—live on less than \$1 a day."

Joan Cudhea, chair of the UUA's Committee on Socially Responsible Investing, is also enthusiastic about the new movement. "The field of microfinance is immense and growing, and we need to know more about it," she says. "This is such an opportune moment.... Besides, this is a topic both Republicans and Democrats can agree on."

By supporting the microfinance movement with investments, donations, and energy, Unitarian Universalists and others are putting their resources to work in a revolution against poverty.

Handout 3: Resilience Circles

Adapted from [What Is a Resilience Circle? — An Overview](#) published by the Resilience Circle Network, a project of the Institute for Policy Studies

Program on Inequality and the Common Good.

Used with permission.

A Resilience Circle is a small group of ten to twenty people that comes together to increase personal security during these challenging times. Circles have three purposes: learning, mutual aid, and social action.

The economy is going through a deep transition, and economic security is eroding for millions of people. We're worried about our financial security and about the future we are creating for our children. Many of us aren't part of communities where we can talk openly about these challenges and fears.

In response, people are forming small Resilience Circles of ten to twenty people. These groups are exploring a new kind of security based on mutual aid and community support and helping build a new kind of economy that's fair and in harmony with the earth.

Resilience Circles help us:

- Courageously face our economic and ecological challenges, learning together about root causes.
- Build relationships and undertake concrete steps for mutual aid and shared action.

- Rediscover the abundance of what we have and recognize the possibility of a better future.
- See ourselves as part of a larger effort to create a fair and healthy economy that works for everyone in harmony with the planet.
- Get to know our neighbors, find inspiration, and have fun!

How It Works...

Three Components of a Circle

- **Learning** – A Resilience Circle is a place to face the real nature of our economic and ecological challenges. Facing these realities may be overwhelming for isolated individuals, so a Circle is a place to learn with a supportive community. We analyze the economy to expose its structural flaws and ask if “growth” is really the only way to create financial security.
- **Mutual Aid** – Resilience Circles take concrete steps toward enhancing personal security by slowly stretching our “mutual aid muscles,” which are often badly out of shape. We exchange gifts and needs lists, where participants write down things they can offer—such as sewing skills, tools, or

child care—and things they need. Through this activity we gain a new sense of the wealth and abundance present within the group and the community.

- **Social Action** – Many of our challenges won’t be solved through personal or local mutual aid efforts alone. They require us to work together to press for larger state, national, and even global changes. While there is no official Resilience Circle social-action agenda, many groups choose to take action based on their own values and interests.

Leader Resource 1: Seeking Out Root Causes

Excerpted from “Efficient Solutions Address Only Symptoms; Addressing Root Causes Requires Changing Power Imbalances” from the Interfaith Center on Corporate Responsibility (ICCR) Social Sustainability Resource Guide. Used with permission.

There is much debate about distinguishing between symptoms and root causes. An old analogy—but with a new twist—may help. Imagine a woman is hungry. So we give her a fish. She’s less hungry. But, when we leave, she’s hungry again. We only dealt with a symptom. We all know the better

approach, right? Teach her to fish. She can now feed herself and her family can teach others, and we've "worked ourselves out of a job." We've addressed a deeper cause: the lack of skills/knowledge needed to catch fish. But have we gotten to root causes? Doubtful. Why didn't that woman have the necessary skills/knowledge already? Other people—men—fish in her community. Why was that woman denied the opportunity to learn this skill?

Maybe after more digging we find out that (1) fishing is considered a commercial activity in that community, not a foodstuff for community members, (2) fishing is taught in the local school, but girls are not attending, and that (3) women have no access to the lake because fishing is considered "men's work." So, we work with community members to change those informal institutional rules. Imagine, after five years, women are permitted to fish, and fish can be consumed in the household.

Have we reached down to the root causes yet?

Maybe. But let's say that after some years of trying, the informal institutional rules still aren't changing. We investigate. We find out that commercial fishing is the only source of income through which government taxes can be met by community leaders. We find out that local fishers are being

ripped off by middlemen. We discover that taxes are very high because they are needed by the government to pay down the loan on the dam that created the lake. We also find that income from selling fish makes up 70 percent of local dowries, customarily the responsibility of men—fathers and uncles—to provide. We also find that the water in the river is badly polluted and the fish are contaminated because a company mining gold upstream dumps tailings into the river. This story may seem complex; but it illustrates why symptom-oriented development so rarely creates lasting change. In every chapter of the story above, there is a "development project" ready to be implemented. Let's teach fishing, do gender awareness training, leadership training, marketing. Let's clean the water, do income generation, fine the mining company, lower taxes, get the lender to be more flexible. All of these symptom-oriented things are necessary but not sufficient.

Root causes are relatively untouched, however. At the heart of this complex situation is that certain actors—urban elites, probably—have the power to direct resources and opportunities, capture rents and affect others—rural communities far from the corridors of power. Within communities themselves, long-standing forms of social inequality (sometimes reinforced by customary law) may be left

unchallenged. Distant decision makers can act with relative impunity. At the end of the day, the poverty and injustice in our hypothetical fishing community isn't so "local" after all: it's tied to the policies of distant governments and private sector companies. "Root causes" refers to this interlocking system of relationships between social actors. Poverty is about power, and power is about how people relate to other people.

Find Out More

Microfinance

- Unitarian Universalist Association, [Thinking about Microfinance](#) webpage.
- [Grameen Foundation](#), which has articles about microfinance and about projects in different parts of the world.
- [Microfinance Fund Starter Kit](#), First Unitarian Society, Madison, WI.
- Jonathan Morduch, "[The Microfinance Promise](#)," *Journal of Economic Literature*, vol. 37 (December 1999).

- [Village Banking Project](#) at All Souls Unitarian Church of Tulsa, OK.

Crowdfunding

- [Top 10 Crowdfunding Sites For Fundraising](#) by Chance Barnett, *Forbes*, May 8, 2013.
- [Faithify](#), a Unitarian Universalist crowdfunding site.

Resilience Circles

- [Building Sustainable Communities through Multi-party Collaboration](#), Interfaith Center on Corporate Responsibility.
- [Resilience Circle Curriculum](#), Resilience Circles: Small Groups for Tough Times.
- [Building a Resilient Congregation](#) by Sarah Byrnes, *Yes! Magazine*, June 11, 2011.
- [Working Together to Create Common Security](#) by Chuck Collins, *UU World*, Spring 2009.

WORKSHOP 8: Faithful Earning

Introduction

Before you tell your life what you intend to do with it, listen for what it intends to do with you. Before you tell your life what truths and values you have decided to live up to, let your life tell you what truths you embody, what values you represent. — Parker J. Palmer

This workshop demonstrates fundamental connections between the way we think about money and the way we acquire it. For many, the relationship with money is connected to the dynamics of the work done to earn it. Money has real human meaning, in part, because it often comes from hard effort and requires one to commit a significant part of one's life. This workshop explores the earning dimension of the larger cycle of acquiring, interpreting, and using money in spiritually rich and socially connected ways. Participants share stories of what motivated them to do particular work at particular times. When and how has earning money been connected to spiritual and ethical values? What has been the balance between vocational purpose and economic need? Participants bring their own money-earning stories to wrestle with the ways in which fairness and justice relate to wage-earning activities.

As you prepare to lead this workshop, consider how your experience of vocation and wage earning may differ from the experiences of participants, and prepare to make space for those differences. In addition, review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Provoke reflection on individuals' motivation for work and the role of money in participants' work lives
- Create space to share personal earning stories and the ways they may have influenced participants' understandings of wealth
- Encourage awareness and consideration of different earning experiences in society and examine how these differences may sometimes reflect and sometimes challenge dominant-culture values of fairness and justice.

Learning Objectives

Participants will:

- Explore their assumptions, values, and understandings with regard to what motivates them to work

- Share personal stories of working experiences and reflect together on their meaning and effect
- Articulate their values related to for fairness in compensation for work and identify ways their values may conflict with values others may hold
- Consider how having an adequate amount of money to provide for basic needs changes one's motivation, values, and experience of earning money.

- When and where has earning money had the most meaning for you?
- When has your paid employment been most aligned with your values? Most out of sync?
- How have your experiences of earning money influenced your posture toward using money?

Opening (10 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Copies of *Singing the Living Tradition*, the Unitarian Universalist hymnbook
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Place chairs in a circle. Set copies of *Singing the Living Tradition* on chairs.
- Set a small center table with chalice and lighter.

Workshop-at-a-Glance

Activity	Minutes
Opening	10
Activity 1: The Meaning and Dignity of Work	25
Activity 2: Personal Experiences of Earning Money	35
Activity 3: Money and Motivation	15
Faith in Action: Work and Meaning	
Closing	5
Alternate Activity 1: Earning and Fairness	25

Spiritual Preparation

Reflect on your own work and earning history, considering these questions:

- Write agenda for this workshop on newsprint, and post.
- Optional: Set out refreshments.

Description of Activity

Welcome people into the circle. Sound the chime and invite participants into quiet reflection as you prepare to enter into a time of centering and sharing.

Ask a volunteer to light the chalice as you share these words:

We light this chalice in the spirit of the possibility that calls us together, for the commitment to receive and support one another, and in the hope that we may be challenged and rewarded in the work we do together today.

Lead Responsive Reading 567 in *Singing the Living Tradition*, “To Be of Use” by poet Marge Piercy.

Invite participants to respond by reading the italicized text while you read the plain text.

Go around the circle, passing the talking stick if you have chosen to use one. Invite participants to say their name and check in by sharing a personal experience that made them feel of use to the world, the broader community, or their circle of family and friends.

After everyone has spoken, ask participants to raise a hand if their “being of use” story involved something for which they were paid. Then introduce the workshop by saying:

While not all useful work is compensated with pay and not all pay is given for useful work, a connection between work and money runs deep in many of our lives. Exploring the work-money connection is one key element of developing a personal theology of money and is the focus of this Wi\$dom Path workshop.

Sound the chime to signal the end of the centering time.

Activity 1: The Meaning and Dignity of Work (25 minutes)

Materials for Activity

- Story, The Three Stonecutters
- Handout 1, The Purpose Economy
- Newsprint, markers, and tape
- Optional: “Aaron Hurst Speaking at AshokaU,” (3:01), from [The Purpose Economy](#) website
- Optional: “Aaron Hurst on the Purpose Economy” (5:10), from [The Purpose Economy](#) website

- Optional: Computer with Internet connection and a digital projector, screen, and speakers or a large monitor

Preparation for Activity

- Preview the story and prepare to read or tell it.
- Make copies of Handout 1, The Purpose Economy.
- Post blank newsprint.
- Optional: Test your equipment, preview, and queue the video.

Description of Activity

Tell participants you will use a simple parable to open discussion about connections between work and monetary compensation. Read or tell the story The Three Stonecutters. Allow a few moments for silent reflection. Ask for brief, initial reactions. Then introduce and show the video(s) if you have chosen to do so. Say:

Aaron Hurst is the founder of Taproot Foundation and author of The Purpose Economy. He argues that we are moving from an information economy to an economy where people seek purpose in their work.

Distribute Handout 1, The Purpose Economy. Invite comments and questions. Then lead a discussion using the following questions:

- Does Hurst's explanation offer new insights into the story of three stonecutters?
- Do you see yourself and your work in Aaron Hurst's observations?
- How do you generate purpose in your work, whether paid or volunteer?
- Does the idea of purpose in work have implications for volunteer work in congregations or community organizations?

Activity 2: Personal Experiences of Earning Money (35 minutes)

Materials for Activity

- Paper and pens
- Newsprint, markers, and tape
- Optional: Talking stick (an object to pass to each speaker)

Preparation for Activity

- Set aside some time to recall the personal money stories participants have shared during this program. Review any notes you have. You can simply pause to hold each

participant in thought and/or prayer as you prepare to move deeper into their stories.

- Write the following questions on newsprint, and post:
 - What was the hardest-earned money of your life?
 - What was the easiest?
 - In what working experience or period of life was your work made more meaningful or intense because of the importance of your paycheck?
 - Was there a time when you did work where the money mattered very little? What characterized that job or what about you made it so exceptional?
- Write the following quotation on newsprint but do not post:
 - Before you tell your life what you intend to do with it, listen for what it intends to do with you. Before you tell your life what truths and values you have decided to live up to, let your life tell you what truths you embody, what values you represent.
— Parker J. Palmer

Description of Activity

Say that you will take the group deeper into the territory they entered with the preparation and sharing of their money autobiographies. Say that now they will focus on the aspects of their stories that have to do with working. Distribute paper and pens as needed, and invite participants to take a few minutes to reflect on their experience of earning money and to make some notes. Call attention to the questions you have posted and encourage use of these to guide personal reflection.

Mention that the notes they have just made may be useful in future workshops of The Wi\$dom Path and suggest they bring the notes to future meetings.

After five minutes, invite participants to move into groups of three and to share some of their reflections as they are comfortable. Allow about ten minutes for sharing.

Regather the large group and post the quote from Parker J. Palmer's book *Let Your Life Speak: Listening for the Voice of Vocation*. Read it aloud. Invite participants to respond in writing to Parker Palmer's words. Ask:

What does your story of money earning tell you about what truths you embody and what values you represent?

Allow another five minutes for participants to reflect and make some notes.

Then invite participants to return to their groups of three and share their thoughts about the truths and values reflected in the work part of their money story. After ten minutes, regather the large group and ask for comments and reflections. Ask:

What did your group's stories have in common? Where did they differ?

Activity 3: Money and Motivation (15 minutes)

Materials for Activity

- Handout 2, Economic Adaptation of Maslow's Hierarchy of Needs
- Newsprint, markers, and tape
- Paper and pens
- Several self-sticking note pads

Preparation for Activity

- Copy Handout 2, Economic Adaptation of Maslow's Hierarchy of Needs, for all participants.
- Write the following list of needs on newsprint, and post:
 - Self-Actualization (Personal Growth and Fulfillment)
 - Self-Esteem (Self-Respect, Recognition)
 - Social (Love, Affection, Belonging)
 - Safety (Shelter, Health Care, etc.)
 - Physiological (Food, Water, Air, etc.)

Description of Activity

In a groundbreaking 1943 paper, Dr. Abraham H. Maslow investigated different human needs as motivators for particular actions and approaches to life. Distribute Handout 2, Economic Adaptation of Maslow's Hierarchy of Needs. Share this excerpt from Maslow's paper:

Human needs arrange themselves in hierarchies of pre-potency. That is to say, the appearance of one need usually rests on the prior satisfaction of another, more pre-potent need. Man is a perpetually wanting animal. Also no need or drive can be treated as if it were isolated or discrete; every drive is related to the state of satisfaction or dissatisfaction of other drives.

Allow five minutes for comment and questions. Ask participants to consider the motivators that Maslow identifies. Call attention to the posted newsprint. Distribute self-adhesive note pads. Ask participants to write as many examples as possible of how money has served one of the needs, writing one per note. Ask them to stick notes on the

newsprint next to the appropriate motivator. The examples should be specific (for example, the note “health insurance” posted next to “Safety.”) Allow about ten minutes for participants to populate the chart, and then ask:

- How does Maslow’s model differ from Hurst’s argument that all people require purpose in their work to be happy? Are the two compatible or not?

Faith In Action: Work and Meaning

Preparation for Activity

- Approach professional staff or lay leaders in your congregation to make plans to engage the topic of faithful earning with others beyond your workshop group. Ask for guidance about how to keep the focus of such a conversation on the search for purpose rather than on credentials or monetary earnings.

Description of Activity

Work with others in your congregation or group to encourage reflection on faithful earning. Through posters, social media posts, and newsletter articles, ask people to talk about why they do what they do for work. What are the most challenging parts? The most rewarding? How is their work connected to

the truths they embody and the values they represent, in the words of Parker Palmer? Ask those who respond to keep the focus on what is meaningful about their work, rather than on credentials or earnings.

Decide how to share the responses with your faith community or group. You might plan part of a worship service, create a bulletin board, arrange for a panel or small group discussion, or write a session for small group ministry or covenant groups.

As part of your project, arrange for the Wi\$dom Path group to spend time with the youth of your congregation. Explain that you have been talking about faithful earning, and share with them this quote from Rev. Dr. Martin Luther King Jr. speaking to students at Barrett Junior High School in Philadelphia, October 26, 1967:

I want to suggest some of the things that should begin your life's blueprint. Number one in your life's blueprint, should be a deep belief in your own dignity, your worth and your own somebodiness. Don't allow anybody to make you feel that you're nobody. Always feel that you count. Always feel that you have worth, and always feel that your life has ultimate significance.

Secondly, in your life's blueprint you must have as the basic principle the determination to achieve excellence in your various fields of endeavor. You're going to be deciding as the days, as the years unfold what you will do in life—what your life's work will be. Set out to do it well.

Ask the group to consider whether and how Dr. King's words ring true for them. Invite them to converse with you about how to navigate conflicting messages about work, such as "Find a career that pays well" and "Follow your dreams." How are the conflicting cultural messages difficult for you? For them?

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Taking It Home handout
- A copy of *Singing the Living Tradition*, the Unitarian Universalist hymnbook

Preparation for Activity

- Customize Taking It Home and make copies for all participants.

Description of Activity

Distribute Taking It Home. Share these words from Dr. Martin Luther King Jr:

No work is insignificant. All labor that uplifts humanity has dignity and importance and should be undertaken with painstaking excellence.

Invite everyone to form a circle and join hands. Ask participants to share a word or phrase that describes one insight or takeaway from this workshop. Then offer a benediction:

May we go forward from this place to uplift humanity and may worth follow that excellence for each of us.

Extinguish the chalice.

Leader Reflection and Planning

Make time for reflection and discussion with your co-facilitator after the conclusion of the workshop.

Consider these questions:

- What worked well in today's workshop? How can these elements or approaches be repeated or amplified in the future?
- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?

- Were all voices in the group heard?
- Were voices and perspectives shared by people who identify with marginalized groups?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities for improvement and modification in advance of the next workshop?

Taking It Home

Before you tell your life what you intend to do with it, listen for what it intends to do with you. Before you tell your life what truths and values you have decided to live up to, let your life tell you what truths you embody, what values you represent. — Parker J. Palmer

Make it a practice to ask friends, family members, and acquaintances what they find meaningful or interesting about their work. What skills does each person's work require? What aspect of the work is most challenging? What brings them satisfaction or joy or astonishment? Avoid talking about job titles, compensation, credentials, and monetary

compensation. Instead, focus on the wonderful variety of people and jobs there are in the world. Read aloud or silently the Walt Whitman poem "I Hear America Singing," written in 1860:

*I hear America singing, the varied carols I hear,
 Those of mechanics, each one singing his as it should be blithe and strong,
 The carpenter singing his as he measures his plank or beam,
 The mason singing his as he makes ready for work, or leaves off work, The boatman singing what belongs to him in his boat, the deckhand singing on the steamboat deck,
 The shoemaker singing as he sits on his bench, the hatter singing as he stands,
 The wood-cutter's song, the ploughboy's on his way in the morning, or at noon intermission or at sundown,
 The delicious singing of the mother, or of the young wife at work, or of the girl sewing or washing,
 Each singing what belongs to him or her and to none else,
 The day what belongs to the day—at night the party of young fellows, robust, friendly,
 Singing with open mouths their strong melodious songs.*

You can also listen to the poem [recited on](#)

[Community Audio](#).

Write a poem or song or create a piece of artwork that lifts up the “singing” you have heard when you ask people what is meaningful about what they do for work.

Alternate Activity 1: Earning and Fairness (25 minutes)

Materials for Activity

- Handout 3, The Parable of the Vineyard
- Leader Resource 1, Average Hourly Wages by Profession in the United States
- Newsprint, markers, and tape
- Tape or glue sticks to share
- Paper and pens

Preparation for Activity

- Review Handout 3 and prepare to read this excerpt from Christian scripture to the group.
- Print two copies of Leader Resource 1. Keep one intact. Cut the other copy to create slips of paper with wages on them, and recycle the paper with occupations listed.

- On a sheet of newsprint, title two columns “Occupation” and “Salary.” Under “Occupation” list the occupations listed on the intact Leader Resource, but in a different, random order. Post the newsprint.
- Post a sheet of blank newsprint.
- Optional: Recruit one or two volunteer readers and provide them with Handout 3 in advance.

Description of Activity

Distribute Handout 3, The Parable of the Vineyard.

Say:

We will hear a piece of Christian scripture. If it is familiar to you, please try to hear the story as if for the first time and be open to fresh interpretations. For example, the parable of the vineyard speaks to the idea of rewards in heaven, but also could speak to values about the just distribution of rewards in this world.

Read (or have volunteers read) the parable aloud.

Then ask:

What principles and values does this text seem to support?

As values are named, record them on newsprint.

Next, ask the following questions, allowing participants a chance to respond to each one.

Capture on newsprint any additional values that are named.

- Does the solution in the parable seem fair to you?
- Are there other values that are either supported by or in conflict with this parable that are important to you?
- Do any of the values we name come from our cultural or family experiences?

Add to the newsprint any other values named.

Invite participants to keep this discussion in mind as they look at comparative compensation figures for the United States labor market. Call attention to the posted list of occupations and distribute cut slips of paper from Leader Resource 1.

Distribute tape or glue sticks. Invite participants to affix their slips of paper with hourly wage information next to the occupation they believe it represents. After everyone has made guesses, share the correct matches from the intact copy of Leader Resource 1.

Ask:

How did we do? Are there surprises here?

Then lead the group in discussion:

- Where do wages and true worth seem to radically diverge for you, and why?

- Does examination of comparative wages change your interpretation or response to the parable of the vineyard?

Story: The Three Stonecutters

Once upon a time, some travelers came upon three people working with stone. Intrigued by what they saw, the travelers watched the first worker for a few minutes and then asked, “What are you doing with these stones?” The worker quickly responded, “I am an excellent stonecutter and I have been hired to do a job.”

Still curious, the travelers observed a second worker for a while before asking, “What are you doing with these stones?” The worker stopped his work, looked up at the travelers, and said, “Being a stonecutter is how I provide for my family.”

The travelers decided to ask the third person the same question: “What are you doing with these stones?” Putting aside tools, this worker stood up. Reaching a hand toward the sky, the worker declared, “I am a stonecutter and I am building a cathedral.”

Handout 1: The Purpose Economy

Excerpted and adapted from *The Purpose*

Economy: How to Create Purpose in Your Work by

Aaron Hurst (Elevate, 2014) and from videos on

[The Purpose Economy](http://purposeeconomy.com/) website

(<http://purposeeconomy.com/>).

The emergence of purpose as the new organizing principle in our economy is a product of our current moment. It is based on where we stand in history today: our current culture, values, education, technological abilities, social organizations, political realities, and the state of our natural environment. Each part of our world has gone through a radical transformation in the last few decades, and they are now converging into a new set of processes to change the way society operates.

...To understand The Purpose Economy, it is critical to understand purpose and how it is created for people. There are three well-researched, core categories [of purpose]: personal purpose, social purpose, and societal purpose.

Personal purpose: We find purpose when we do things we love, attempt new challenges, and express our voice in the world.

Social purpose: We find purpose in relationships and connections between people, expressed in shared work.

Societal purpose: Purpose comes when we know we have done something that matters—to others, to society, and to ourselves.

Notes from the video “Aaron Hurst on the Purpose Economy” (5:10)

Common threads of the purpose economy:

1. Focus on community, a more localized economy
2. Move from consumption to creation—desire to have experiences and to do it yourself
3. Disintermediation—removing the intermediaries in finance, health care, and other fields

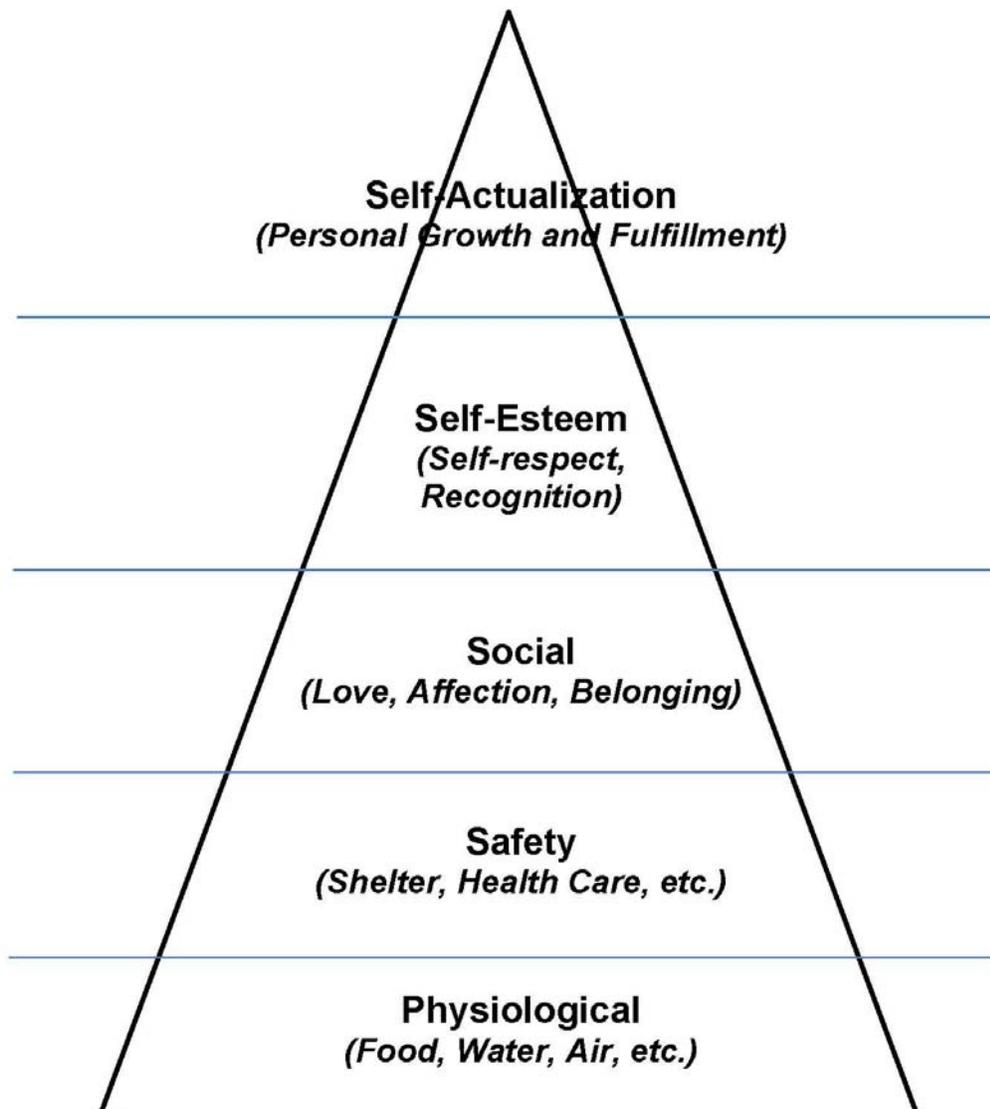
Notes from the video, “Aaron Hurst Speaking at AshokaU” (3:01)

What is the meaning of work? Two things generate purpose in work:

1. Our psychological approach to our work
2. How we structure the work we do:
 - a. Serving something greater than ourselves
 - b. Working in relationship as part of a team
 - c. Growing personally; investing, challenging, and expressing ourselves

Handout 2: Economic Adaptation of Maslow's Hierarchy of Needs

Adapted from the "Hierarchy of Needs" developed by Dr. Abraham H. Maslow.



Handout 3: The Parable of the Vineyard

From Christian scripture, Matthew 20:1-16, *New Revised Standard Version*.

For the kingdom of heaven is like a landowner who went out early in the morning to hire laborers for his vineyard. After agreeing with the laborers for the usual daily wage, he sent them into his vineyard. When he went out about nine o'clock, he saw others standing idle in the marketplace; and he said to them, 'You also go into the vineyard, and I will pay you whatever is right.' So they went. When he went out again about noon and about three o'clock, he did the same. And about five o'clock he went out and found others standing around; and he said to them, 'Why are you standing here idle all day?' They said to him, 'Because no one has hired us.' He said to them, 'You also go into the vineyard.' When evening came, the owner of the vineyard said to his manager, 'Call the laborers and give them their pay, beginning with the last and then going to the first.' When those hired about five o'clock came, each of them received the usual daily wage. Now when the first came, they thought they would receive more; but each of them also received the usual daily wage. And when they received it, they grumbled against the landowner, saying, 'These last worked only one hour, and you have made them equal to us who have borne the burden of the day and the scorching heat.' But he replied to one of them, 'Friend, I am doing you no wrong; did you not agree with me for the usual daily wage? Take what belongs to you and go; I choose to give to this last the same as I give to you. Am I not allowed to do what I choose with what belongs to me? Or are you envious because I am generous?' So the last will be first, and the first will be last.

Leader Resource 1: Average Hourly Wages by Profession in the United States

Selections from United States federal [May 2014 National Occupational Employment and Wage Estimates](#).

Doctors (General Practitioners)	\$86.95	Chemists	\$36.96	Stonemasons	\$19.29
Chief Executives	\$85.02	Farmers	\$35.45	Construction Laborers	\$16.58
Lawyers	\$60.99	Writers	\$31.31	Preschool Teachers	\$14.79
Financial Managers	\$59.26	Clergy	\$23.02	Building Cleaning Workers	\$11.52
Nurse Midwives	\$43.78	Firefighters	\$23.00	Cooks	\$10.70
Civil Engineers	\$40.45	Librarians	\$22.62	Waiters	\$9.95
Statisticians	\$38.25	Substance Abuse Counselors	\$19.67		

Find Out More

Parker J. Palmer, "[Now I Become Myself](#)," an excerpt from *Let Your Life Speak: Listening to the Voice of Vocation* posted in *Yes! Magazine*, March 31, 2001.

Aaron Hurst, *The Purpose Economy: How to Create Purpose in Your Work* (Elevate, 2014) and [The Purpose Economy](#) website.

Studs Terkel, *Working: People Talk about What They Do All Day and How They Feel about What They Do* (New York: The New Press, 1997).

WORKSHOP 9: Faithful

Spending

Introduction

We are constantly seeking more only to discover that more is never enough. — Vicki Robin, in Your Money or Your Life

In this workshop, participants examine how spending habits and practices do and do not reflect their spiritual and ethical values and consider the impact of consumerism on all lives. Through activities, participants reflect on what they really treasure and the different ways they define what constitutes wealth.

Discussions about “stuff” and “wealth” may uncover discomfort related to class differences. Be aware of comments or responses that may indicate assumptions or judgments about the socioeconomic homogeneity of the group, congregation, or local community. You might offer a gentle reminder to be respectful of multiple perspectives or a quick review of ways to be an active listener.

If you choose to do Alternate Activity 1, Consumerism and Our Faith Community, you may wish to share the reflection questions from the activity with congregational leaders and professional staff to help them be prepared to

engage in any conversations participants may initiate following the workshop.

Activity 2 requires an assortment of art supplies.

Enlist help in gathering the materials well ahead of the workshop.

In addition, review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Explore concepts of “enough”
- Engage reflection on and creative expression of the things participants treasure most
- Examine the connection between values and spending
- Consider the impact of consumerism on congregational life (Alternate Activity 1).

Learning Objectives

Participants will:

- Articulate and reflect on their understanding of “enough” and “wealth” and what they treasure most in their lives
- Examine how values and fulfillment are reflected in personal spending practices

- Consider changes to personal spending habits in order to bring them more in line with values and priorities
- Identify ways in which consumerism has leaked into our congregational life (Alternate Activity 1).

Workshop-at-a-Glance

Activity	Minutes
Opening	5
Activity 1: What Will You Do?	15
Activity 2: My Greatest Treasures	25
Activity 3: What Is Enough?	30
Activity 4: Journaling	10
Faith in Action: Hospitality Hour Choices	
Closing	5
Alternate Activity 1: Consumerism and Our Faith Community	25

Spiritual Preparation

Read Handout 1, Mindful Spending. Consider:

- How are your spending habits aligned with your values and priorities?
- Are there changes you have been trying to make or would like to make?
- Where are your “tender spots”?

Share your thoughts with a trusted friend or your journal, or use another creative medium to express your responses.

Opening (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Copies of *Singing the Living Tradition*, the Unitarian Universalist hymnbook
- Optional: Refreshments

Preparation for Activity

- Place chairs in a circle. Set copies of *Singing the Living Tradition* on chairs.
- Set a small center table with chalice and lighter.
- Write the agenda for this workshop on newsprint, and post.
- Title a piece of newsprint “The Functions of Money,” then write these terms and post:
 - ECONOMIC – to gain, reallocate, or transfer things of value

- SOCIOLOGICAL – to exercise of power or influence between you and others
- PSYCHOLOGICAL – as a vehicle for individual meaning making and deeper understanding
- SPIRITUAL – [leave blank]
- Optional: Recruit a song leader to help teach and lead “Tis a Gift to Be Simple,” Hymn 16 in the Unitarian Universalist hymnbook, *Singing the Living Tradition*.
- Optional: Set out refreshments.

Description of Activity

Welcome people into the circle. Sound the chime and invite participants into quiet reflection as you prepare to enter into a time of centering and sharing.

Ask a volunteer to light the chalice as you share these words by William Henry Channing, a Unitarian minister and a nephew of William Ellery Channing:

*To live content with small means;
To seek elegance rather than luxury, and
refinement rather than fashion;
To be worthy, not respectable, and wealthy,
not rich;*

*To study hard, think quietly, talk gently, act
frankly;
To listen to stars and birds, to babes and
sages, with open heart;
To bear all cheerfully, do all bravely, await
occasions, hurry never.
To let the spiritual, unbidden and
unconscious, grow up through the common.
This is to be my symphony.*

Introduce the workshop topic. Invite people to recall the functions of money explored in Workshop 1.

Call attention to the newsprint you have posted, and note that you have added a category, “Spiritual,” which will be explored in this workshop.

To close the centering time, lead or have a volunteer lead “Tis a Gift to Be Simple.”

Sound the chime again to signal the end of the centering time.

Including All Participants

If you or a song leader invites participants to rise and sing, ensure that the option to rise in body or spirit is communicated.

Activity 1: What Will You Do? (15 minutes)

Materials for Activity

- Optional: Talking stick (or another item to pass to each speaker)

Description of Activity

Offer this scenario from [The Kinder Institute of Life](#)

Planning:

You visit your doctor who tells you that you have 5-10 years left to live. The good part is that you won't ever feel sick. The bad news is that you will have no notice of the moment of your death. What will you do in the time you have remaining to live?

Allow two minutes for people to think about the scenario, and then invite them to move into pairs and share their reflections, taking about three minutes for each person to share. Keep track of the time, letting people know when it is time to change speakers.

Then invite participants to return to the large group.

Ask:

What did you discover in your reflections and conversations about the values, hopes, and dreams that should be reflected in your spending?

Invite participants to respond one at a time, using the talking object if you have one. Remind them to share only as they are comfortable doing so.

Activity 2: My Greatest Treasures (25 minutes)

Materials for Activity

- Pen, paper, and markers
- Assorted materials for art and collage making
- Art-making tools such as scissors, tape, glue sticks, stapler, and craft glue

Preparation for Activity

- Gather an assortment of art- and collage-making supplies, such as modeling clay, beads, jewels, buttons, googly eyes, sequins, items from nature such as seeds or dried leaves, color paper, yarn, chenille stems, stickers, play money, fabric and felt scraps, magazines for cutting out words and pictures, wooden craft sticks, pom-poms, feathers, and clean, recycled items such as old CDs or cardboard egg cartons.
- Prepare a table or other space and set out the art supplies and tools.
- Arrange tables with chairs to create a variety of places suitable for creating an art project.

Description of Activity

Ask participants to reflect on the most expensive thing they own and on the most precious or treasured thing in their lives.

Invite participants to use the provided supplies to create an art collage that represents what they treasure the most. Allow the group to work creatively with the art materials for 15 minutes. Then invite participants to share a brief explanation of their treasures. (If you have ten or more participants, form groups of five to seven participants for sharing so that each person sharing has adequate time.)

To the whole group, pose the following question for reflection, but do not discuss it:

- What overlap is there between the most expensive things in our lives and the most precious or treasured?

Activity 3: What Is Enough? (30 minutes)

Materials for Activity

- Handout 1, Mindful Spending
- Leader Resource 1, The Fulfillment Curve
- Newsprint, markers, and tape
- Optional: "[Voluntary Simplicity](#)," an interview with Vicki Robin, coauthor of *Your Money or Your Life*, on University of Washington television
- Optional: Computer, projector, and speakers

Preparation for Activity

- Draw the Fulfillment Curve in Leader Resource 1 on newsprint and post.
- Write the following questions on newsprint, but do not post:
 - What purchases or possessions add to the quality of your life?
 - Are you spending your money the way you want to—on purpose rather than by accident and habit?
 - Does your spending match your priorities and your personal and spiritual values?
 - What is “enough” for you?
- Optional: Preview and queue the video and test the equipment. Prepare to show only the first segment of the video, up to 6:25.

Description of Activity

Show the video up to 6:25 or distribute Handout 1, Mindful Spending, and ask participants to read it. Give participants several minutes to read it. Invite participants to offer reactions.

Next, call attention to the Fulfillment Curve you have posted. Again invite reactions.

Post the questions you have written on newsprint. Ask participants to reflect in silence. After two or three minutes, ask them to find a partner and

respond to the questions on the posted newsprint.

Allow about ten minutes for paired conversation.

Then regather the group and invite participants to share insights.

Activity 4: Journaling (10 minutes)

Materials for Activity

- Paper and pens, colored pencils, and markers
- Newsprint, markers, and tape

Preparation for Activity

- Arrange tables and chairs so participants will have comfortable spaces to write or draw.
- Write the following questions on newsprint, and post:
 - What parts of this workshop resonated most deeply with you. Why?
 - Are there ways you can be more deliberate in your spending?
 - What spending habits are you willing to change and who will that change affect?
 - What support do you need to make the changes you would like to make? How can the congregation help?

Description of Activity

Invite participants to record thoughts and reflections on the workshop activities, responding to one or more of the posted questions. Invite them to save their reflections from this and other journaling exercises in the next few workshops. They may wish to use their notes when they create a financial credo in Workshop 12.

Faith In Action: Hospitality Hour

Choices

Description of Activity

Work with your hospitality committee or other appropriate group to offer fair trade and sustainable products for use during coffee hour or a fellowship event. Investigate the origin of products such as coffee, tea, and chocolate and plan ways to support the congregation's use of fair trade refreshments. Examine your congregation's use of paper goods and plastic ware, and propose a change that would reduce or eliminate the use of such products. Make and display signs for the serving table to explain how your congregation puts its values into action in its choice of food and service items for hospitality; challenge congregants to make similar choices at home.

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Taking It Home handout
- A copy of *Singing the Living Tradition*, the Unitarian Universalist hymnbook

Preparation for Activity

- Customize Taking It Home and make copies for all participants.

Description of Activity

Distribute Taking It Home. If you did not distribute Handout 1 in Activity 3, do so now for participants to take home. Ask everyone to form a circle and join hands. Invite each participant to name one idea or feeling they will take from the time together. Share these closing words from Henry David

Thoreau:

I went to the woods because I wished to live deliberately, to front only the essential facts of life, and see if I could not learn what it had to teach, and not, when I came to die, discover that I had not lived.

Extinguish the chalice.

Leader Reflection and Planning

Make time for reflection and discussion with your co-facilitator after the conclusion of the workshop.

Consider these questions:

- What worked well in today's workshop?
How can these elements or approaches be repeated or amplified in the future?
- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Were voices and perspectives shared by people who identify with marginalized groups?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities for improvement and modification in advance of the next workshop?

Taking It Home

We are constantly seeking more only to discover that more is never enough. — Vicki Robin, in Your Money or Your Life

Take a walk around your home. What objects or possessions bring you great joy? Are there items you regret purchasing or ones that have not brought you the sense of fulfillment you expected? Set an intention to highlight those items that bring you pleasure or joy or that are connected to important memories. Allow yourself to linger over items you regret having purchased. You might journal about your purchase or share the story of the disappointment or regret with a trusted friend. If possible, find good uses for items you regret that you bought. Consider what you have learned from attending to this aspect of your consumer behavior. What changes do you resolve to make going forward? Jot down your reflections; they may help you create your financial credo in Workshop 12.

Alternate Activity 1: Consumerism and Our Faith Community (25 minutes)

Materials for Activity

- Newsprint, markers, and tape

- Fulfillment Curve newsprint from Activity 1

Preparation for Activity

- Write the following questions on newsprint, and post:
 - Where do you see consumerism or overconsumption affecting our congregational life?
 - Do we talk about consumerism in our congregation? Who leads the conversation? Who is willing to engage in the conversation?
 - If members of our faith community are in different places on the Fulfillment Curve, are those differences acknowledged or talked about in our faith community?
 - What is the impact of consumerism on the next generation? Do adults talk about faithful spending with the congregation's children and youth? Do children and/or youth raise issues with adults regarding overconsumption? How might we begin to have those conversations?
 - What are some faithful Unitarian Universalist responses to overconsumption?

- How can we help each other bring our values more in line with our spending and consuming habits?

Description of Activity

Say:

Despite the fact that what we most treasure is often intangible, our lives are filled with consumer goods. We live in a society that is highly motivated by consumerism, and our economy is fueled by our consumption of goods and services. The reality is that our lives include not only care and attention to that which we most treasure, tangible and not, but also the purchase and use of a variety of consumer goods that hold varying degrees of value and importance to us.

Invite participants into a large group conversation using some of the guiding questions you have posted on newsprint. Explain that you can only begin what should be a larger and longer-term conversation about these questions.

Handout 1: Mindful Spending

Excerpted from “Break the Spell of Spending Mindlessly,” by Gregory Karp, published in the *Chicago Tribune*, September 23, 2013.

Are you spending your money the way you want to—on purpose, rather than by accident and habit? Assuming you're not scraping by just to put food on

the table, does your spending match your priorities and your personal values?

"It's not necessarily 'Buy nothing,'" [Wendy] Philleo, [executive director of the Center for a New American Dream], said of mindful spending. "It's, 'Buy differently.'" Maybe you value environmentally friendly products or those made in the USA or items produced locally. Maybe you would like a tropical vacation more than eating every lunch and dinner at a restaurant. Maybe you would trade off some consumption to work less.

"I think there's more awareness that more stuff does not make us happy," Philleo said.

A growing body of academic research shows that experiences, especially with other people, tend to make us far happier than more stuff. Granted, some people can get a brief "high" from purchasing, but it's fleeting. By contrast, memories of experiences tend to improve over time—as unpleasant events fade and enjoyable parts remain. Money guru Suze Orman doles out financial advice on a variety of topics, but one constant is her mantra, "People first, then money, then things."

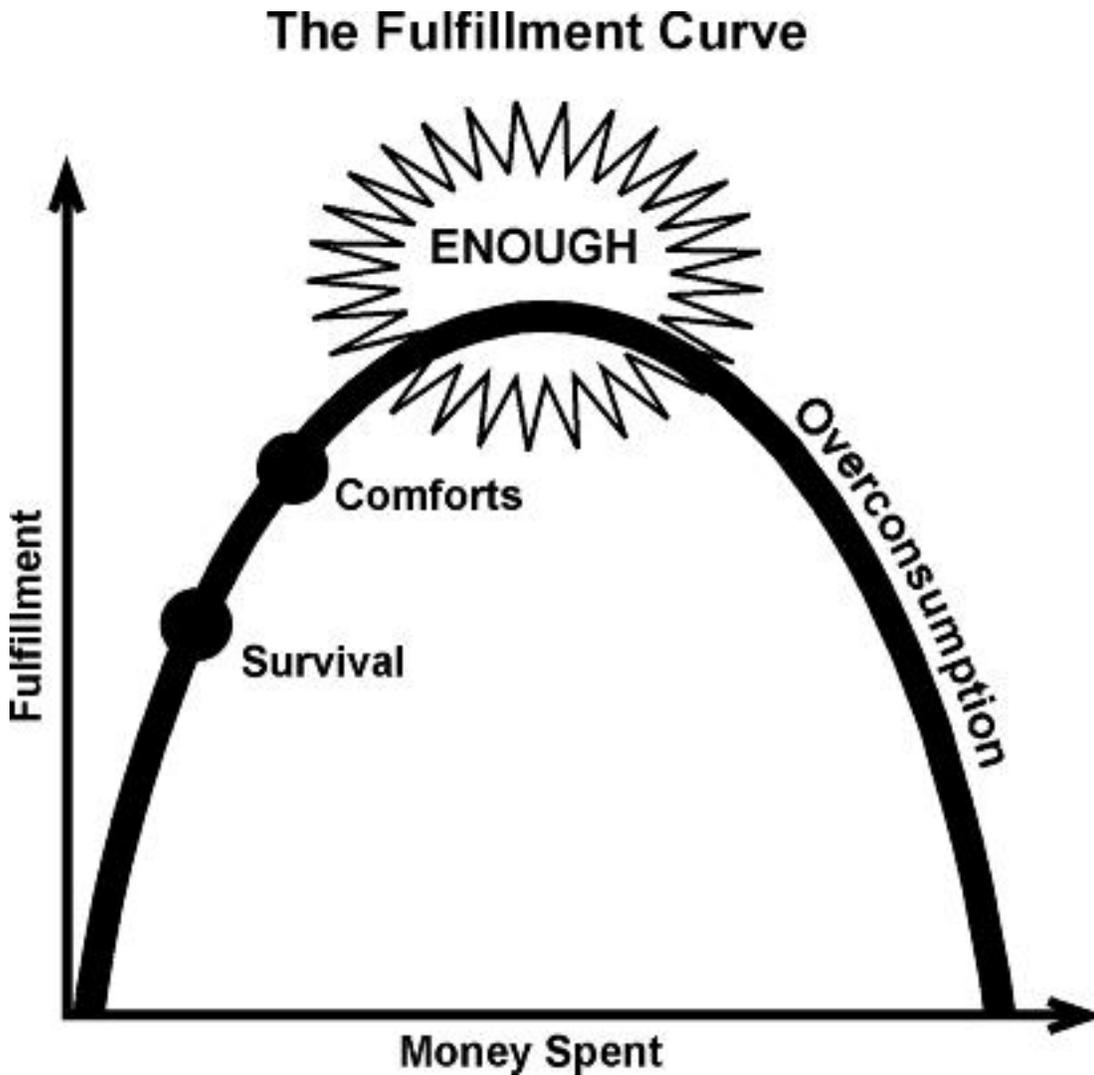
Self audit. What do you spend your money on? Until you know that, you won't know whether you're spending money mindfully... Consult your personal calendar and your bank statement. Despite what

you tell others, your true priorities are reflected in how you actually spend your time and your money. Are you satisfied with your priorities? You can begin with the literal end in mind too. Imagine

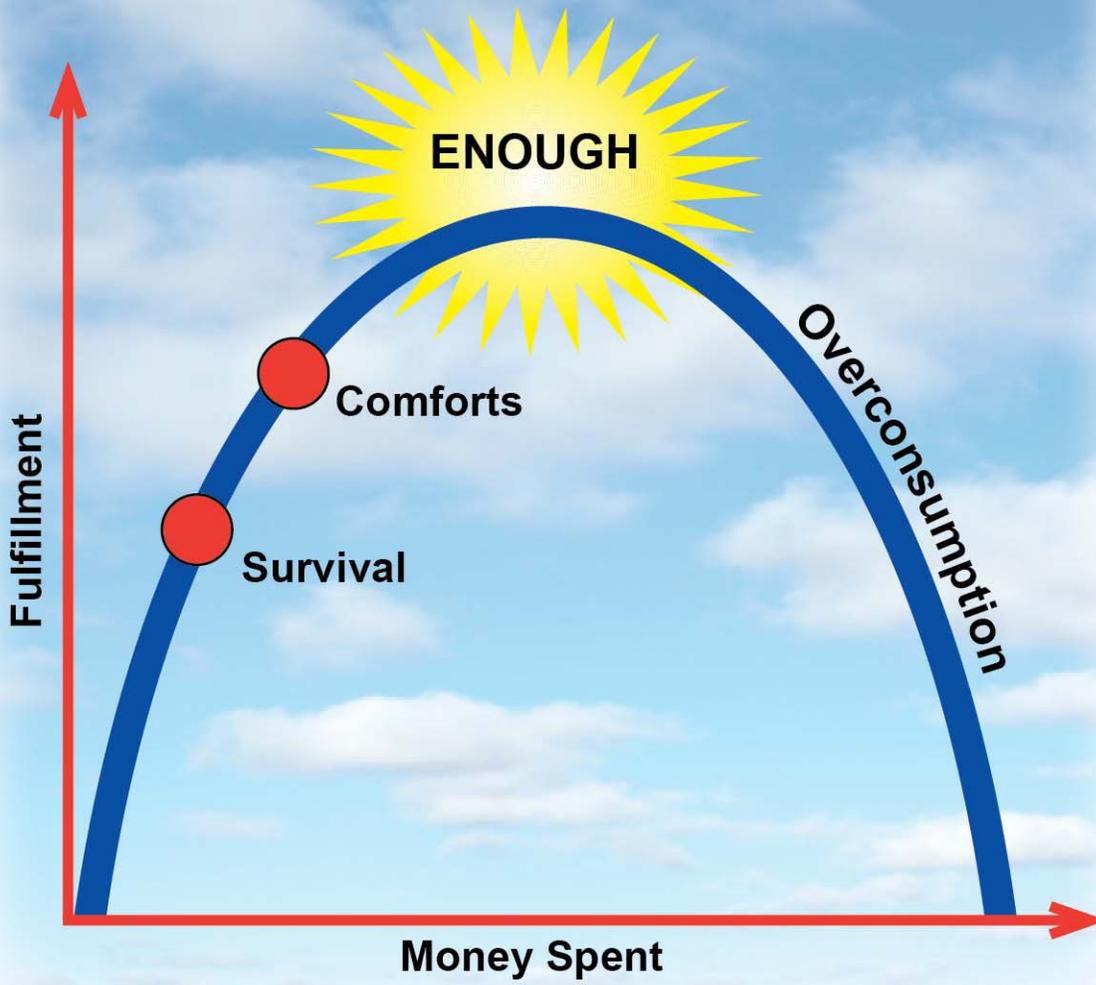
you're on your death bed reflecting on what was important in your life, along with the purchases you made and didn't make. With that perspective, would you change your current spending habits?

Leader Resource 1: The Fulfillment Curve

This is a representation of the Fulfillment Curve concept from *Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence: Revised and Updated for the 21st Century* by Joe Dominguez, Vicki Robin, and Monique Tilford (Penguin Books, 2008).



The Fulfillment Curve



Find Out More

Books

Vicki Robin, Joe Dominguez, and Monique Tilford, *Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence: Revised and Updated for the 21st Century* (Penguin Books, 2008).

Linda Breen Pierce, *Simplicity Lessons: A 12 Step Guide to Living Simply*.

Marie Sherlock, *Living Simply with Children*.

Websites

[Center for a New American Dream](#), which “helps Americans to reduce and shift their consumption to

improve quality of life, protect the environment, and promote social justice.”

[Financial Integrity](#), a wiki for people wanting to integrate financial integrity in their lives.

[The Story of Stuff](#), a movement that began with an online video. From the home page:

We have a problem with Stuff. We use too much, too much of it is toxic and we don't share it very well. But that's not the way things have to be. Together, we can build a society based on better not more, sharing not selfishness, community not division.

[World in the Balance: Material World](#), an episode of the PBS series *Nova*.

WORKSHOP 10: Faithful Giving

Introduction

*I have found that among its other benefits,
giving liberates the soul of the giver. —
Maya Angelou*

This workshop invites participants to delve into the spiritual side of giving—generosity as a spiritual practice. The crux of the workshop is the conversation about faithful giving and the ways in which giving transforms the giver. Participants explore their own experiences and motivations through sharing their own giving stories.

Participants set their own giving intentions and exchange symbolic gifts of candy coins in a concluding ritual.

If you or your participants wish to explicitly examine the rationale and values represented by leaving a gift as part of your estate plan or will, use Alternate Activity 1, Legacy Giving.

Before leading the workshop, review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Explore the intersection of giving values and giving practice

- Guide participants to consider the impact of their generosity on future generations
- Engage participants in deep discussion about the meaning of faithful giving.

Learning Objectives

Participants will:

- Share about ways giving has been transformative by recalling their own experiences with giving
- Discern what is meant by faithful giving
- Recognize the importance of generosity for future generations
- Set individual intentions for a spiritual practice of financial giving.

Workshop-at-a-Glance

Activity	Minutes
Opening	10
Activity 1: Our Giving Stories	15
Activity 2: The Sacredness of Reaching Ahead	20
Activity 3: Faithful Giving	25
Activity 4: Journaling	10
Faith in Action: Share the Plate	
Closing	10
Alternate Activity 1: Legacy Giving	20

Spiritual Preparation

Consider these reflection questions from Activity 3:

- What does faithful giving mean for you? Are there cultural, religious, or family values that influence what faithful giving means to you?
- Maya Angelou said, “I have found that among its other benefits, giving liberates the soul of the giver.” In your experience, how have you been transformed by giving? Has giving liberated your soul? If so, in what way?
- Do your personal stories of giving portray a depth of generosity? If not, why not? Is there a way to reframe those stories so that they do?
- Are there limits to what you can or should give in a particular situation? Do your personal giving stories reflect any tension about this question?

Record your responses in your journal and/or share them with your co-facilitator or another trusted conversation partner. Consider how you might share parts of your own giving story with workshop participants to stimulate conversation and encourage participants to delve deeply into their own stories.

Opening (10 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Copies of *Singing the Living Tradition*, the Unitarian Universalist hymnbook
- Story, Know Yourself
- Optional: Several small boxes wrapped in decorative paper, and chocolate coin candy (or any candy with a gold wrapper)
- Optional: Refreshments

Preparation for Activity

- Prepare the centering table and chalice. Arrange seating in a circle and set hymnbooks on chairs.
- Read the story so you will be comfortable reading or telling it to the group.
- Optional: Invite a volunteer to help teach and lead Hymn 402 in *Singing the Living Tradition*, “From You I Receive.”
- Optional: Arrange the gift boxes and candy coins around the chalice. (The gift boxes

are for decoration; the candy coins will be used in an activity during the Closing.)

- Optional: Set out refreshments.

Description of Activity

Welcome participants. Sound the chime and invite participants into quiet reflection as you prepare to enter a time of centering and sharing. Invite a volunteer to light the chalice as you or a volunteer lead the group in singing “From You I Receive.” Say that this workshop focuses on experiences and feelings about giving.

Read or tell the story, Know Yourself. Allow a moment or two of silence, and then say:

We enter into our time together deeply aware and with gratitude for of the many gifts each of us brings to this sacred space and this holy conversation. You are a gift for which I am grateful.

Sound the chime to signal the end of the centering time.

Including All Participants

If you wish to invite the group to rise and sing, ensure that the option to remain seated is communicated. You may say, “Rise in body or spirit.”

Activity 1: Our Giving Stories (15 minutes)

Materials for Activity

- Handout 1, Giving Stories
- Newsprint, markers, and tape
- Small chime or bell
- Timepiece

Preparation for Activity

- Copy of Handout 1 for all participants.
- Write the following questions on newsprint, and post:
 - What were your reasons for giving? Can you find those reasons represented in one or more of the clouds in Handout 1?
 - How did it feel to make this donation?
 - How did your reason for giving connect to your feeling about the gift?
 - Stepping back from the experience, can you discern the intersection of emotion and values that made it a memorable gift?

Description of Activity

Distribute Handout 1, Giving Stories. Say:

The generous man in the story spoke of how giving makes him happy and helps him

feel true to himself. I invite you to take a few moments to recall the circumstances of a time when you made a memorable gift or donation to your faith community or to an organization or cause about which you are passionate.

Allow two or three minutes for participants to bring their story to mind. Then ask them to consider whether one or more of the phrases in Handout 1 aptly describe the motivation for their donation or whether they would use another phrase. Ask participants to share their giving stories in pairs, using the posted questions if they are helpful in telling the story. Explain that each partner will have about three minutes to share. Ring the bell or chime after three minutes to signal that it is time to change speakers. Then regather the large group and invite participants to share insights and observations. Are there phrases participants would like to add to Handout 1?

Activity 2: The Sacredness of Reaching Ahead (20 minutes)

Materials for Activity

- Newsprint, markers, and tape

Preparation for Activity

- Write the following quotation on newsprint, and post:

We are a continuum. Just as we reach back to our ancestors for our fundamental values, so we, as guardians of that legacy, must reach ahead to our children and their children. And we do so with a sense of sacredness in that reaching. Paul Tsongas, U.S. Senator (1941-1997), in 1992 [announcement](#) of Presidential candidacy

Description of Activity

Use the quotation from Senator Paul Tsongas as a prompt and invite participants to consider the value and impact of their giving practices on future generations. Use these questions to guide discussion:

- What fundamental values about giving have you received from those who have come before, either in your family or in your faith community?
- How does an understanding of the “sacredness in that reaching” to future generations play into personal giving decisions? How does it play into the way our faith community frames conversations about giving?

- How does support for the ongoing practical financial needs of your congregation (such as the electric bill) guard a sacred legacy for generations to come?
- How might our generosity today nurture and grow our community of faith into the future?

Activity 3: Faithful Giving (25 minutes)

Materials for Activity

- Newsprint, markers, and tape
- Chenille stems in assorted colors
- Optional: Modeling compound

Preparation for Activity

- Set out chenille stems and/or modeling compound.
- Write the following questions on newsprint, and post:
 - What does faithful giving mean for you? Are there cultural, religious, or family values that influence what faithful giving means to you?
 - Maya Angelou said, “I have found that among its other benefits, giving liberates the soul of the giver.” In your experience, how have you been

transformed by giving? Has giving liberated your soul? If so, in what way?

- Do your personal stories of giving portray a depth of generosity? If not, why not? Is there a way to reframe those stories so that they do?
- Are there ever limits to what you can or should give in a particular situation? Do your personal giving stories reflect any tension about this question?

Description of Activity

Say:

One of our deepest spiritual practices is the giving of time, talent, and treasure in support of our most deeply held values.

Say you will give participants five minutes to privately consider the posted questions about faithful giving and then you will invite them to share with others. Offer them chenille stems and/or modeling compound to hold, if it will help focus their reflections.

After five minutes, ask participants to move into groups of three. Direct triads to allow each person, in turn, to share some of their reflections before the group engages in conversation.

Allow about ten minutes in triads, and then regather the larger group. Ask each triad to offer a highlight or two from their conversation. After all have shared, ask:

- What commonalities emerged across the small group conversations?
- How is making a financial gift an act of faith?

Activity 4: Journaling (10 minutes)

Materials for Activity

- Writing and drawing paper
- Pens, colored pencils, and markers
- Optional: Chenille stems and/or modeling clay

Preparation for Activity

- Set out materials.
- Arrange the room so all participants will be able to find a comfortable place to write or draw.

Description of Activity

Invite participants to journal or use art supplies to consider the following questions:

- What moves you to give generously and joyfully in support of your most deeply held values?

- What holds you back?
- What intentions will you set for yourself in the spiritual practice of generous giving?

Optional: Suggest they work with chenille stems or modeling clay if it might help their reflection.

Invite participants to save any written reflections or artwork they think may help them create a financial credo in Workshop 12.

Faith In Action: Share the Plate

Preparation for Activity

- Read about Share the Plate programs in a [2003 UU World article](#).

Description of Activity

Work with appropriate leaders and committees in your congregation to start a Share the Plate practice in which the Sunday worship offering is regularly given to organizations or local community partners whose goals and values your congregation wishes to support. A Share the Plate practice provides rich opportunities for collaboration between the ministry or worship team and the social justice team in your congregation. Offer information about Share the Plate from the [UU World article](#) and suggestions such as these:

- Introduce Share the Plate with sermons and newsletter articles.

- Promote it as part of the congregation's social justice program, as a way to help the larger community.
- Select recipients that are not controversial or political.
- Provide information about the recipient agencies. Have representatives of those organizations speak to the congregation or host information tables after the service.
- Provide opportunities for people to volunteer time with the same agencies.
- At the end of the year, recap all the good causes the money has supported.
- If you think there will be resistance, start small, with a percentage of the plate.

- Chocolate coin candy (or any candy with a gold wrapper)
- Optional: [The Generosity Path](#) introduction (3:09)
- Optional: A computer with a projection screen, digital projector, and speakers or a large monitor

Preparation for Activity

- Customize Taking It Home and copy it for all participants.
- Obtain chocolate coin candy—or another kind of gold-wrapped candy—enough for each participant to give and receive several pieces. Distribute the candy around the chalice on the centering table.
- Optional: Queue the video and test your equipment.

Closing (10 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Newsprint, markers, and tape
- Copies of *Singing the Living Tradition*, the Unitarian Universalist hymnbook
- Taking It Home handout

Description of Activity

Distribute Taking It Home. Say:

If you are interested in delving more deeply into aligning your values with your giving, you may want to obtain a copy of [The Generosity Path: Finding the Richness in Giving](#) by Unitarian Universalist Mark V. Ewert.

Show the introductory video. Invite brief comments and call attention to the information in the Taking It Home handout.

Form a circle and join hands. Lead the group to sing a reprise of “From You I Receive.”

Invite participants as they are moved to select a candy and offer it to another participant while saying the words, “You are a gift for which I am grateful.” After every person has had an opportunity to give and to receive, say:

Unitarian Universalism is a gift for which we are grateful. May our generosity today be the fuel that ensures a bright flame of faith for generations to come.

Extinguish the chalice.

Leader Reflection and Planning

Make time for reflection and discussion with your co-facilitator after the conclusion of the workshop.

Consider these questions:

- What worked well in today’s workshop?
How can these elements or approaches be repeated or amplified in the future?
- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?

- Were voices and perspectives shared by people who identify with marginalized groups?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities for improvement and modification in advance of the next workshop?

Taking It Home

I have found that among its other benefits, giving liberates the soul of the giver. —

Maya Angelou

Watch the [introductory video](#) for [The Generosity Path: Finding the Richness in Giving by Unitarian Universalist](#) by Mark V. Ewert (Skinner House, 2013). Examine your records of financial giving for the past six months or year. What is the total amount you have given in that time? Is it more or less than you expected? What gifts did you feel especially passionate about? Is there a cause or a group you have not given to but wish you had? Calculate your giving history and assess how it intersects with your deepest values and the values of Unitarian Universalism. Consider what changes

you would like to make, related to giving, to more closely align your passion and your values with your financial practices. You may wish to read Ewert's book *The Generosity Path* for comprehensive guidance to help you make those changes. If appropriate, invite your partner or other family members into this conversation.

Alternate Activity 1: Legacy Giving

(20 minutes)

Materials for Activity

- Writing and drawing paper
- Pens, color pencils, and markers

Preparation for Activity

- Set out materials.
- Arrange the room so all participants will be able to find a comfortable place to write or draw.

Description of Activity

Say:

One way to “pay it forward” is to make provision in your will for a financial gift to your faith community or another organization about which you feel passionate. Some of you may have already considered financial gifts when writing a will;

others may not have had this experience.

For the purpose of this activity, let's assume that you have made such a provision in a legal document. Who would be the recipient of such a gift? How would you explain your gift in nonlegal terms to those who will read your will?

Invite participants to take a few minutes and compose a note, poem, drawing, or another expression of their hopes and dreams for the gift, and the reasons they have for leaving this financial legacy. After about ten minutes, invite participants, as they are moved, to share what they have created.

Story: Know Yourself

Retold by Sarah Conover and Freda Crane in *Ayat Jamilah: Beautiful Signs; A Treasury of Islamic Wisdom for Children and Parents* (Boston: Skinner House, 2010). Used with permission.

Kan ya ma kan: (“There was and there was not...,” the Arabic version of “Once upon a time...”) there was and there was not a man known far and wide for his generosity. One day, sitting with his friends sipping coffee in the village square, a poor woman approached him with a small request for money to feed her child.

"Of course!" he replied, and without hesitation plucked coin after coin out of his pocket, piling them

into the woman's hand until they spilled on the ground.

Overwhelmed with this show of kindness, the woman began to weep. She bowed her head in gratitude. "May Allah bless you, Sir. You have saved my child's life." She carefully placed the coins in a small cloth sack. Glancing up a last time, she thanked him with a frail half-smile.

When she was out of earshot, the man's friends probed him with questions: "Why did you give her so much money?" asked one.

"That was foolish. Don't you think she will tell all her friends?" asked another.

"A line of beggars will be at your door tomorrow morning!" warned a third.

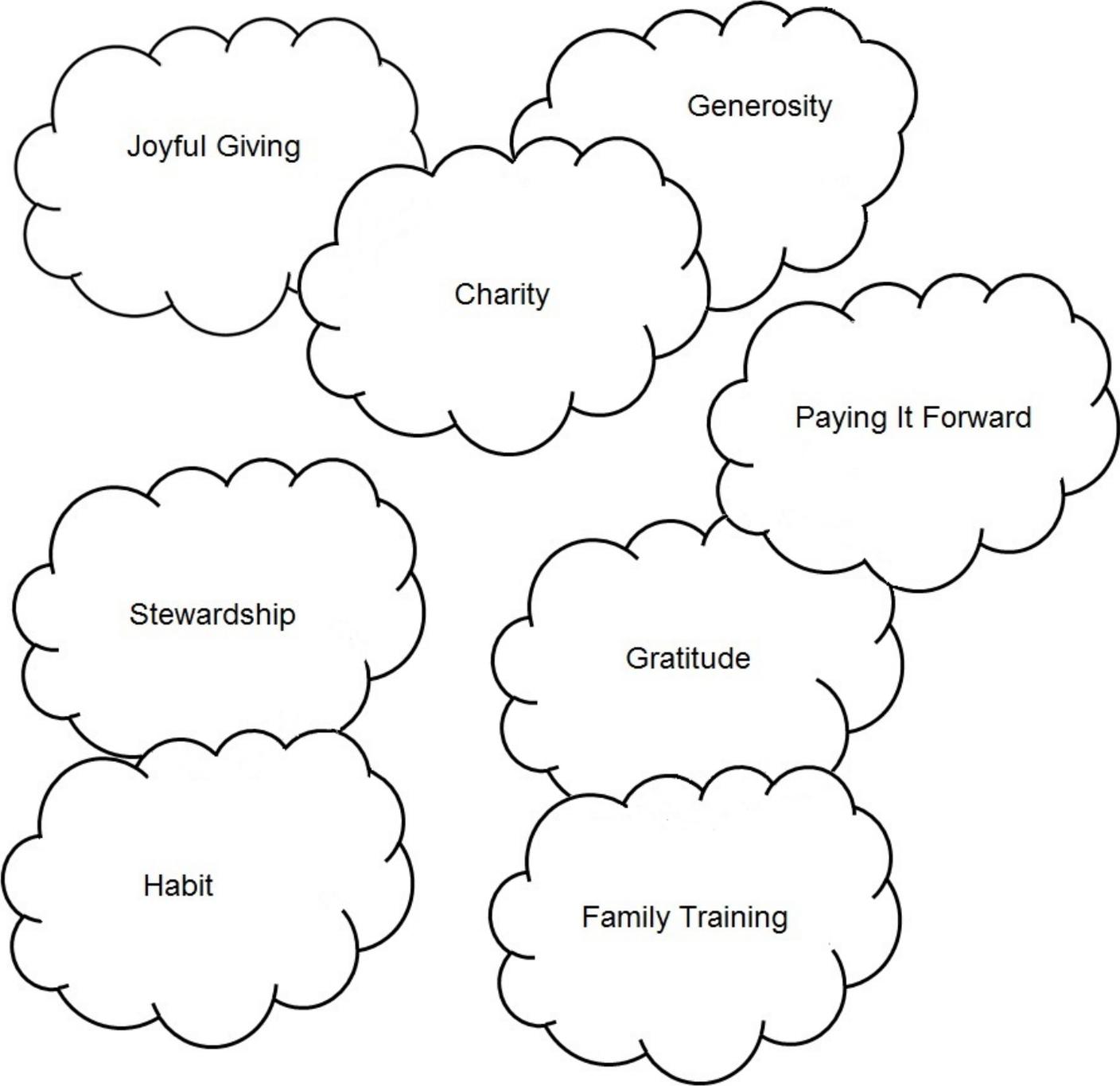
"Just yesterday, you gave your zakaat, your charity," said a fourth. "You weren't obliged to give her any. Why did you do it?"

The generous man kept silent until their indignation ran its course. At last they quieted down.

"While such a poor woman may be pleased with just a little money from me," said the generous man, "I couldn't have been." He looked from friend to friend. "Unless I give her what I am able to, I won't be happy. She may not know me, but I know myself."

And the group of men, thoughtful and contrite, said no more about it.

Handout 1: Giving Stories



Find Out More

Mark V. Ewert, [*The Generosity Path: Finding the Richness in Giving*](#) (Skinner House, 2013).

Peter Friedrichs, "[All In](#)," recipient of the UUA 2013 Stewardship Sermon Award.

Donald Skinner, "[Sharing the Plate Increases Giving](#)," *UU World*, July/August 2003.

Lauren Tyler Wright, *Giving—The Sacred Art: Creating a Lifestyle of Generosity* (SkyLight Paths, 2008).

WORKSHOP 11: Faithful

Investing

Introduction

It is only by following your deepest instinct that you can lead a rich life, and if you let your fear of consequence prevent you from following your deepest instinct, then your life will be safe, expedient and thin. —

*Katharine Butler Hathaway, 20th-century
U.S. writer*

Broadly defined, to invest is to contribute time, energy, or money to something in hopes of future benefit; to invest is to be in relationship with the entity to which you give your resources. Although time, energy, and love are among other ways to invest, this workshop looks at implications of entrusting our financial resources to others in exchange for the promise of future financial benefit. Through investing we can create opportunities for others to produce things of value and yield an economic return, in a manner that aligns, we hope, with both our moral values and worldly objectives. At its best, financial investment connects people in a way that creates and enhances possibilities for all concerned. The workshop explores investing our resources toward such an end, in a meaningful and mindful way. The workshop introduces Socially

Responsible Investing, defined on the Unitarian Universalist Association website as “making money *and* making a difference.”

Whether or not one has personal financial resources to invest, one’s congregation, municipality, insurer, or other institution probably invests money in hopes of future benefits. As faithful people, it is important for us to know something about the values that undergird those investments.

This workshop introduces the basics of investment and invites participants to bring moral and spiritual values to bear on the information presented. Be prepared to offer resources for people who wish to find out more about investment and/or about Socially Responsible Investing (SRI). For investment basics, a good place to start is the “Tutorials” page of investopedia.com, which offers a variety of tutorials or the “[Investments](#)” page of SaveAndInvest.org. The UUA website has excellent resources on [SRI](#). Explore these sites before leading the workshop so you will be comfortable recommending them.

Review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Engage participants in returning to their personal financial histories and exploring investment experiences more deeply
- Introduce key concepts and practices in the field of Socially Responsible Investing and relate those to personal faith commitments
- Provide individual and group practice in financial decision making and interactive reflection
- Encourage awareness about values assumptions embedded in financial investment and connect those assumptions to religious tradition.

- Recognize the mixed messages about investing that come from religious and/or cultural tradition and personal and/or familial experiences.

Workshop-at-a-Glance

Activity	Minutes
Opening	10
Activity 1: What Is Investment?	10
Activity 2: Investment Philosophies and Experiences	20
Activity 3: Socially Responsible Investing	20
Activity 4: Prophetic, Parallel, and Institutional	25
Faith in Action: Congregational or Organizational Investment Philosophy	
Closing	5
Alternative Activity 1: Shareholder Advocacy	20

Learning Objectives

Participants will:

- Explore personal assumptions, values, and experiences related to financial investment
- Discover how one's past experience and one's comfort with uncertainty about the future each influence investment decision making
- Engage with Socially Responsible Investment principles and practices
- Develop relational and decision-making skills through simulated investment problem solving

Spiritual Preparation

How aware are you of your attitudes and practices regarding investment? Reflect on these questions. Before the workshop, make time to share with your co-facilitator responses to the following questions:

- When have you invested time, energy, love, or money in a person, entity, or project in hope of future return?
- What experience, if any, do you have with financial investment?
- How comfortable are you with the idea that investment is a way to use your financial resources to create possibilities for the future, for yourself and for the individual or entity in which you invest?
- How does your comfort or discomfort with uncertainty influence your financial decisions?
- How has your personal experience with investing money affected your decisions about whether or how to invest money?
- How have your investment decisions to date aligned with your values and aspirations?
- What to you is the practical and spiritual difference between money earned through work and money earned through investing?
- What are the spiritual aspects of investing, for you? Does investing connect you with a deeper meaning or value? With other people and communities? Should it?

Opening (10 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Place chairs in a circle. Set a small center table with chalice and lighter.
- Write the agenda for this workshop on newsprint, and post.
- Optional: Set out refreshments.

Description of Activity

Welcome participants. Sound the chime and invite participants into a moment of quiet reflection as you prepare to enter into a time of centering and sharing. Invite a volunteer to light the chalice as you share these words:

*We light this chalice in the spirit of growing abundance,
for the commitment to make difficult decisions in our lives,*

and in the hope that we may act with both integrity and wisdom in growing the future for which today we plant the seeds.

Go around the circle, passing the talking stick if you have chosen to use one. Invite participants to say their name and check in with a few words about changes they are making in connecting money behavior with spiritual values.

Sound the chime to signal the end of the centering time.

Now, say:

Although there are many ways to invest in a person, project, or entity, including time, love, and energy, this workshop is about the issues and implications of putting surplus financial resources—our investable capital—to work by entrusting money to others in exchange for the promise of future financial benefit. By providing capital, financial investment can create opportunities for others to produce things of value, while yielding an economic return for the investor. At its best, investment connects people to one another in a way that creates and enhances possibilities for all concerned.

Whether or not one has personal financial resources to invest, one's congregation,

municipality, insurer, or other institution probably invests money in hope of future benefits. As faithful people, it is important for us to know something about the values that undergird those investments.

Activity 1: What Is Investment? (10 minutes)

Materials for Activity

- Newsprint, markers, and tape

Preparation for Activity

- Write on newsprint and post:
 - For investment basics: the [“Tutorials”](#) page of investopedia.com or the [“Investments”](#) page of SaveAndInvest.org.

Description of Activity

Invite participants to brainstorm a list of words that come to mind when they think of the word “investment.” Encourage them to think broadly and creatively. Then offer this definition:

An investment is a contribution of time, energy, or money in hopes of future benefit.

Ask:

When have you invested in something in hopes of future benefit—for yourself, for

society, or for the person or entity in which you made the investment?

Allow a few moments for participants to reflect.

Then ask:

When have you made a financial investment? What was your goal? What did you learn in the process?

Again, allow a few moments for reflection.

Acknowledge that participants have varying degrees of familiarity with financial investment terminology and processes and that some may know little or nothing about the subject. Explain that the purpose of this workshop is not to provide investment education, but rather to explore the spiritual and ethical issues that surround investment. Call attention to the resources you have posted, saying that these are good places to find out more about how to invest.

Activity 2: Investment Philosophies and Experiences (20 minutes)

Materials for Activity

- Handout 1, Financial Investment History Questions
- Paper and pens
- Timer
- Optional: Clipboards

Preparation for Activity

- Copy Handout 1 for all participants.
- Arrange the room so all participants will be able to find a comfortable place to reflect and write. If you choose to provide clipboards, participants will be free to go outside the meeting space for five minutes of written reflection; make sure anyone who does so can track time or be easily recalled to the group.

Description of Activity

Distribute Handout 1, Financial Investment History Questions, paper, and pens. Invite participants to choose one or two questions from the handout and to respond by writing, drawing, or making notes, explaining that they will be sharing their thoughts with others. Allow five minutes for writing or drawing. Then ask participants to form triads to share reflections with one another. Explain that each person will have three minutes to speak. Sound a chime at the three- and six-minute points to signal time to change speakers. Then gather the larger group and ask for comments, observations, and insights about the role spirituality and values play in financial investing.

Invite participants to save their reflections, which may be helpful in the creation of a financial credo in Workshop 12.

Activity 3: Socially Responsible

Investing (20 minutes)

Materials for Activity

- Handout 2, Interfaith Center on Corporate Responsibility
- Handout 3, Ten Things All UUs Should Know about Socially Responsible Investing
- Newsprint, markers, and tape
- Paper and pens
- Optional: A computer with a projection screen, digital projector, and speakers or a large monitor

Preparation for Activity

- Preview Handouts 2 and 3. Copy both for all participants.
- Ask members of the congregational finance committee, investment committee, or governing board and/or other appropriate leaders about the congregation's investment policies. Ask whether Socially Responsible Investing is a guiding philosophy. Be prepared to share what you learn with the group.

- View the website of the [Interfaith Center on Corporate Responsibility](#). If possible, prepare to project and share the website with participants.

Description of Activity

Say:

Socially Responsible Investing, or SRI, is one way some UU congregations, groups, and individuals bring spiritual and religious values into investment. SRI pays attention to the idea that investment is fundamentally a relationship between the one providing capital through investment and the one creating something of value. A socially responsible approach to investing requires an investor to make determinations about value beyond financial return and to act on those decisions. In effect, there is a double bottom line, where both financial performance and social effects are important, often supporting one another.

Explain that your purpose in this activity is to unpack SRI so that participants can explore if and how it might be part of personal and/or congregational financial practices. This workshop is not the place to debate SRI in congregational investment policies. Suggest appropriate congregational leaders with whom interested

participants might study and discuss the issues in more depth after the workshop.

Distribute Handout 2, Interfaith Center on Corporate Responsibility and Handout 3, Ten Things All UUs Should Know about Socially Responsible Investing. Invite participants to read the handouts. Ask if participants have any knowledge or experience with SRI. Invite them to briefly share their experiences.

Lead a discussion using these questions:

- Why is financial performance an important consideration in Socially Responsible Investing?
- Is it moral to maximize financial returns while still paying attention to social justice issues (the double bottom line)? What do your religious and faith commitments tell you about this?
- Is it possible to separate Socially Responsible Investing from other kinds? Is there a way that social considerations are really an inseparable part of making any good investment?
- How do the values and strategies of the Interfaith Center on Corporate Responsibility articulated in Handout 2 and the principles of SRI in Handout 3 refute the

commonly held belief that financial performance and social responsibility are in opposition?

Activity 4: Prophetic, Parallel, and Institutional (25 minutes)

Materials for Activity

- Handout 4, Prophetic, Parallel, and Institutional
- Newsprint, markers, and tape
- Optional: Talking stick (or another item to pass to each speaker)

Preparation for Activity

- Review Handout 4 and make copies.

Description of Activity

Distribute Handout 4, saying that this was originally published as a handout in *Resistance and Transformation: Unitarian Universalist Social Justice History*. Ask participants to imagine that a quarter century from now they will be writing a chapter on Unitarian Universalist social justice history when it comes to money and investments. Suggest that the series of workshops in The Wi\$dom Path has already pointed to a number of different approaches that might be part of our social justice history when it comes to money. Ask participants to divide into three groups, and ask

each group to focus on one of the three social justice approaches, prophetic, parallel, or institutional. Ask each group to make a list on newsprint of the ways in which Unitarian Universalists might take principled actions around money and finance using this approach. Allow ten minutes for groups to work, and then ask each group to post their list and report back to the larger group. Invite questions, observations, and comments.

Then invite participants to consider how some or all of the three approaches—prophetic, parallel, and institutional—are represented in their personal financial behavior. How is their money activity helping to build a better world? Invite participants to respond each in turn, as they are comfortable sharing. You may wish to use the talking object.

Faith In Action: Congregational or Organizational Investment

Philosophy

Materials for Activity

- Newsprint, markers, and tape
- Detail of current investments held by your congregation or organization

Preparation for Activity

- Talk with appropriate staff and lay leaders in your congregation or organization to share plans for this activity and to identify those who make congregational decisions regarding investment.

Description of Activity

Interview investment decision makers in your congregation or organization to gain an understanding of key factors in making investment decisions. Then examine an itemized overview of your current investment portfolio.

Convene an interested study group from your congregation to research the fundamentals, strategies, and activities of the companies in the portfolio. Include current investment decision makers as well as interested workshop participants and others suggested by your congregation's leaders. Have the group discuss these questions about the congregation's investments:

- Which of the companies in which we invest actively pursue positive outcomes in the world that are consistent with our Unitarian Universalist principles and values?
- Which of the companies actively pursue outcomes in the world that appear to be

strongly inconsistent with our Unitarian

Universalist principles and values?

- What more would we need to learn in order to make investment or divestment decisions about the companies?
- What kinds of investments are missing from the portfolio that would direct capital to underserved segments of the marketplace?
- How could the congregation use its holdings as an opportunity to voice a position or a new direction?

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Taking It Home handout
- A copy of *Singing the Living Tradition*, the Unitarian Universalist hymnbook

Preparation for Activity

- Customize Taking It Home, include resources from Find Out More, and make copies for all participants.
- Preview Reading 687 in *Singing the Living Tradition*.

Description of Activity

Distribute Taking It Home.

Invite everyone to form a circle and join hands. Ask participants to share a word or phrase that describes one insight or takeaway from this workshop.

Share Reading 687 by John W. Brigham in *Singing the Living Tradition*.

Extinguish the chalice.

Taking It Home

*It is only by following your deepest instinct that you can lead a rich life, and if you let your fear of consequence prevent you from following your deepest instinct, then your life will be safe, expedient and thin. —
Katharine Butler Hathaway, 20th-century
U.S. writer*

With family or friends, reflect on how your investments—of money, time, energy, and love—are made in hope of future return. What are you investing, and what future do you see made possible by your investment?

If you have financial investments, directly or through retirement accounts or mutual funds, take a look at those investments. Select one holding of a large size relative to your whole portfolio. Research the profile and performance of the company. Identify those elements that are consistent with

your religious values and aspirations and those that are not. Use your imagination to identify constructive opportunities and directions for the company. List what you consider the positives and negatives for the company's profile and performance, taking into account the "double bottom line"—financial performance and positive social effects. What opportunities do you see for shareholder advocacy? Community engagement? Do the financial prospects and social value seem to align or are they in opposition?

Engage in a shareholder advocacy action, using suggestions from the [SRI page](#) on uua.org. Write a letter to the company's management, attend the annual meeting, attempt to advance a shareholder resolution, or take another appropriate action.

Leader Reflection and Planning

Make time for individual reflection and discussion with your co-facilitator after the workshop. Consider these questions:

- What worked well in today's workshop? How can these elements or approaches be repeated or amplified in the future?
- What was most challenging? What could be done to make these parts easier or more effective?

- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Was a diversity of cultural perspective brought forward, consistent with the makeup of the group?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?
- Was your practical and spiritual preparation time adequate?
- Are there opportunities for improvement and modification in advance of the next workshop?

Alternate Activity 1: Shareholder

Advocacy (20 minutes)

Materials for Activity

- Story, UUA Persuades Verizon to Protect Transgender Workers

Preparation for Activity

- Read the story and prepare to present.
- Optional: Copy the story for all participants.

Description of Activity

Read the story aloud. Then lead a discussion using these questions:

- What religious and ethical values are being lifted up by the shareholder advocacy in this case? How might this be called faithful investing?
- This story says, “The UUA purchases funds in some companies that otherwise would not pass its screens so that it can participate in shareholder activism.” What are the advantages and disadvantages of such an approach?
- Are there ethical or spiritual issues with investing in companies whose social impact is one that you consider negative in order to engage in shareholder advocacy?
- How is the double bottom line a factor in the case described in this story?

Story: UUA Persuades Verizon to

Protect Transgender Workers

By Michelle Bates Deacon. Published in *UU World* online, February 27, 2012.

For each of the last five years, the Unitarian Universalist Association has filed shareholder resolutions with Verizon Communications to urge

the corporation to add “gender identity or expression” to its nondiscrimination policy.

In mid-February, Verizon notified the UUA that it has agreed to adopt the policy, which provides protection to transgender people and those in transition.

“This is a significant victory for the UUA’s shareholder advocacy program,” said Tim Brennan, UUA treasurer and chief financial officer.

Verizon is the latest in a string of major corporations that the UUA has worked to persuade to add gender identity protection to its workplace policies. Over the past five years, the UUA has filed or co-filed shareholder resolutions at multiple companies that resulted in gender identity protection for more than 2.9 million employees, according to Brennan.

The UUA has made a concerted effort to target companies that protect employees against discrimination based on their sexual orientation but do not have policies protecting people based on gender identity or expression. “That group is particularly vulnerable because it is largely unprotected by the legal system,” Brennan said.

“There has been tremendous violence against them and a lot of evidence of job discrimination.”

Verizon’s decision follows another significant victory for the UUA’s socially responsible investing

team. In November 2011, it learned that Walmart, the nation's largest employer, was adding gender identity or expression to its nondiscrimination policy. As it had with Verizon, the UUA had been filing shareholder resolutions urging Walmart to add the policy for five years.

The UUA has been part of successful campaigns to push other companies to adopt nondiscrimination language, including The Home Depot, Travelers Insurance, Procter & Gamble, Family Dollar, Lowe's, and Dr. Pepper Snapple Group. The UUA either filed or co-filed a shareholder resolution with each of those companies. Often, the UUA works in concert with the New York City Employees' Pension Funds.

In 2008, after the UUA began filing gender-identity shareholder resolutions at Verizon, the company sent a representative to meet with Brennan. "We triggered a conversation inside the company," Brennan said. At the same time, employees began pushing the company to change. "Inside pressure and outside pressure gets companies to pay attention to issues they otherwise wouldn't," Brennan said.

The Unitarian Universalist Common Endowment Fund had a market value of \$128 million as of Dec. 31, 2011. The UUA purchases funds in some companies that otherwise would not pass its

screens so that it can participate in shareholder activism. The UUA owned 2,276 shares in Verizon Communications and 70 shares in Walmart.

Handout 1: Financial Investment

History Questions

- Where and from whom did you first learn about financial investing? What did your parent(s), mentors, religious community, school, or friends teach you?
- Are you aware of financial investments made by your municipality, congregation, or other organization important to you?
- Have you been in a leadership position in your congregation or another organization where you needed to understand something about financial investments? How did you learn what you needed to know?
- Were you aware of whether people in your family of origin made financial investments? What were you told about their experiences?
- What words and feelings come to mind for you when you think about investments?
- If you have invested your money, what was the first investment you ever made? What became of it?

- What have been the most significant financial investments in your life?
- Have you ever made or lost a significant amount of money (significant to you) through investments? Has any organization (or municipality) to which you belong made or lost a significant amount of money through investments?
- If you invest, what have been the most important factors in selecting your personal investments?
- How does your level of comfort with your ability to provide for future financial needs influence your current money behavior?

Handout 2: Interfaith Center on Corporate Responsibility

From the website of the [Interfaith Center on Corporate Responsibility \(www.iccr.org\)](http://www.iccr.org) and used with permission. The Unitarian Universalist Association, the Unitarian Universalist Service Committee, and the Unitarian Universalist Congregation of Shelter Rock (sponsor of the Unitarian Universalist Funding Program) are all members of this organization.

The Connection between Faith and Investing

The tradition of faith- or values-based investing is centuries old, even if it wasn't formally defined as

such. Religious investors from Jewish, Christian and Islamic faiths as well as many indigenous cultures have always carefully considered the impact of their financial decisions on others and have formal guidelines prohibiting investments that violate their traditions or beliefs.

But while ethical investing, or what is now more commonly known as socially responsible investing, may have been born in faith institutions, ICCR's current membership has grown beyond the universe of religious investors to include like-minded mainstream institutional investors who recognize the moral and ethical repercussions of their financial decisions. Affiliation with a faith tradition is not a requisite for ICCR membership.

Rather, our faith heritage is embodied in our coalition's inspiration to seek justice and act on behalf of those who are more vulnerable; it is felt in our member-wide gatherings as we pause for an invocation to remind us of, as one member puts it, "the gift" we are given to do this important work; and it resides in our abiding faith and our persistent conviction that corporations are not only capable of accomplishing great things in the world, they are bound to by the social license granted them. Our role is to remind them of this pact...

What We Do and How We Do It

What ICCR members do

We harness our collective influence as shareowners in Fortune 500 companies to improve corporate decision making on environmental and social issues.

...Effective corporate engagement requires research, preparation and, above all, persistence.

Our strategies and methods

Investor engagements refer to a variety of strategies including, but not limited to:

Dialogues

In-person meetings or telephone dialogues are the most common way ICCR members conduct their corporate engagements.

Roundtables

... ICCR convenes roundtable discussions bringing together relevant stakeholders to advance a specific industry-wide issue of mutual concern.

Generally these discussions include representatives from industry, NGOs, government and civil society...

Proxy resolutions (or shareholder proposals)

[These] are generally used as a last resort when investor concerns aren't adequately addressed by management. Resolutions appear on the company's proxy statement and are voted on by all shareholders at the company's annual shareholder

meeting. By virtue of their public nature, resolutions can be an effective press/PR lever...

Investor Statements and Letters

Statements and letters that are endorsed by large groups of institutional investors are used to underscore the importance of an issue or to flag a specific action investors are requesting from a company or sector. Often, but not always, these statements and letters are made public.

Handout 3: Ten Things All UUs

Should Know about Socially Responsible Investing

From the Unitarian Universalist Association's (UUA's) Committee on Socially Responsible Investing (CSRI). Find [full text](#) on the UUA website.

1. Socially Responsible Investing (SRI) means making money and making a difference.
2. SRI is much more than just avoiding bad companies.
3. "Investment selection" in SRI means using environmental, social, and governance (ESG) criteria as you choose your investments.
4. "Engagement" means working to improve the ESG performance of the companies whose securities you own.
5. "Community investing" means directing a portion of your investments in a way that helps to ameliorate poverty and social inequality.

6. SRI is compatible with strong financial performance.

7. SRI is a growing movement.

8. The UUA is a well-known leader in SRI.

9. Every UU congregation can do SRI.

10. Every individual can do SRI.

Handout 4: Prophetic, Parallel, and Institutional

Adapted from a handout originally published in Workshop 2 of Resistance and Transformation: Unitarian Universalist Social Justice History.

[N]ot all change is effected in the same way...There is more than one way to resist injustice, and more than one way to work for the transformation of our world.

...[There are] three strategies commonly found in social justice leadership and organization: the prophetic, parallel, and institutional voices that have shaped our history.

- The *prophetic* voices speak out against the conventions of the era, and are often marginalized or considered ahead of their time, with a strong vision of a better future [examples: divestiture from fossil fuel investments with public statement, demonstrations for better working conditions].

- The *parallel* voices advocate for an alternative to the established structure, a new system to replace that which is deemed broken [examples: microcredit, cooperatives].
- The *institutional* voices seek to work within established power structures to change them from within [examples: socially responsible investing, shareholder advocacy].

Each of the three approaches may be voiced by an individual, a group, or a movement, and individuals, groups, and movements may employ different approaches at different times. All three strategic approaches are grounded in the shared Unitarian and Universalist conviction that a free faith demands critical engagement with the world.

Find Out More

Investment basics and tutorials

[Berkshire Hathaway Inc.: An Owner's Manual](#), A

Message from Warren E. Buffett, Chairman and

CEO, January 1999.

["Investing 101,"](#) a tutorial on the Investopedia website.

["Investing Your Money Basics,"](#) CNNMoney.

["Investments"](#) page of SaveAndInvest.org.

Socially Responsible Investing (SRI) resources

[Interfaith Center on Corporate Responsibility](#)

[Socially Responsible Investing](#) resources on the UUA website

Two views on the debate about fossil fuel

investment on the website of *UU World*: Fred

Small, "[Fossil Fuel Divestment Is Moral, Strategic,](#)"

UU World, Summer 2013, and Tim Brennan, "[Fossil](#)

[Fuel Divestment Is Not the Answer,](#)" *UU World*,

Summer 2013.

WORKSHOP 12: Spiritual

Practices in a Material World

Introduction

I wanted to change the world. But I have found that the only thing one can be sure of changing is oneself. — Aldous Huxley, British author (Brave New World)

In this workshop, participants craft a personal theology of wealth and money and set a plan for sustainable, spiritually healthy financial practice at home, at work, and in their congregation. The workshop revisits reflection questions from previous workshops and guides participants to articulate a “credo” about money that states their personal beliefs, values, and intentions. Then participants plan how they will transform their intentions into actions and make a commitment to follow through. A week before the workshop, contact participants and remind them to bring with them any written, artistic, and/or creative expressions and reflections from prior workshops or to prepare some thoughts about their hopes, dreams, and intentions for their financial lives.

You and workshop participants may decide as an alternate or additional activity to plan and lead a worship service that brings the spiritual work of the

Wi\$dom Path program into a community religious celebration.

Before leading the workshop, review [Accessibility Guidelines for Adult Workshop Presenters](#).

Goals

This workshop will:

- Review key concepts explored and insights gathered in the Wi\$dom Path program
- Guide individual and shared reflection on personal beliefs and faith commitments with regard to money and wealth
- Inspire and support a commitment to adopt and maintain spiritual practices about money
- Celebrate participants’ work and ongoing transformation
- Offer an experience of transforming insights, beliefs, and resolutions into religious language and communal worship practice (Alternate Activity 1).

Learning Objectives

Participants will:

- Revisit key concepts and insights from the Wi\$dom Path program
- Articulate their beliefs, values, aspirations, and commitments to craft a credo related to

financial practices and the role of money in their lives

- Generate concrete ideas for spiritual practices that support intentional and meaningful changes in financial behavior and plan how they will gain support to adopt and maintain one or more of the practices
- Transform insights, beliefs, and resolutions into religious language and communal worship practice (Alternate Activity 1).

- What were your major “aha” moments (surprising insights) as you worked through your own financial and money history, values, and aspirations?
- Which workshops and activities touched on issues and values you hold most sacred?
- Where do you feel you need to do the most work in order to align your financial life with your values?
- What personal spiritual practices can support that work?

Workshop-at-a-Glance

Activity	Minutes
Opening	15
Activity 1: Taking Stock of the Journey	15
Activity 2: Creating and Sharing Credos	35
Activity 3: Moving from Credo to Action	20
Faith in Action: Forming an Accountability Partnership or Group	
Closing	5
Alternate Activity 1: Worship Planning	60

Spiritual Preparation

Reflect on your experience leading the Wi\$dom Path program. Consider:

- What were the most challenging parts for you to facilitate? Why?

Opening (15 minutes)

Materials for Activity

- Chalice, candle, and lighter or an LED/battery-operated candle
- A chime or a small bell
- Optional: Talking stick (or another item to pass to each speaker)
- Optional: Refreshments

Preparation for Activity

- Place chairs in a circle. Set a small center table with chalice and lighter.
- Write agenda for this workshop on newsprint, and post.

- Optional: Set out refreshments.

Description of Activity

Welcome people into the circle. Sound the chime and invite participants into quiet reflection as you prepare to enter into a time of centering and sharing. Invite a volunteer to light the chalice as you share these words:

We light this chalice in acknowledgment of

reaching a destination,

and the threshold of a new beginning

together.

We light this chalice for the places we have

been

and those where we have yet to go.

We light this chalice in gratitude for our time

together,

that our lives may be better for it.

Go around the circle, passing the talking stick if you have chosen to use one, and invite participants to say their name and to check in by sharing one question or challenge about money, spirit, and life that feels important to them at this moment.

Sound the chime to signal the end of the centering time.

Activity 1: Taking Stock of the Journey (15 minutes)

Materials for Activity

- Leader Resource 1, Guided Reflection and Meditation
- A small chime or bell

Preparation for Activity

- Review Leader Resource 1. Make any adaptations you find necessary. Practice reading the reflection and meditation aloud.

Description of Activity

Say:

In the Wi\$dom Path program we have paid close attention to the ways we have used and been affected by money. We have drawn clearer connections between our financial choices and our values. Many of us have resolved to change our financial behavior to better align with our religious and spiritual intentions. In the words of one field test participant, we have written chapter 2 of the money story we shared in Workshop 1. The spiritual task before us is to set our intentions for the coming chapters of our money story.

Invite participants to join you in turning inward for a guided reflection and meditation. Ask them to take a moment to center themselves physically, connecting themselves in a comfortable way to the chair or floor beneath them, and to close their eyes

if that is comfortable. Invite them to focus on their breathing and simply to be present.

When everyone appears calm, centered, and ready, sound the chime and lead the guided meditation (Leader Resource 1).

Sound the chime to recall the group's attention. Ask participants to hold their thoughts, images, and feelings as you move to the next activity.

Activity 2: Creating and Sharing

Credos (35 minutes)

Materials for Activity

- Handout 1, Four Credo Perspectives
- Paper and pens
- A small chime or bell

Preparation for Activity

- Read Handout 1, Four Credo Perspectives, and make copies for all participants.
- Recruit for volunteers to read aloud the four definitions of “credo” on Handout 1. Give volunteers their readings in advance, if possible.
- Write the following questions on newsprint, and post:
 - Where is money working in your life?

- How does money make possible things you deeply value?
- Where are the places you have some spiritual work to do?
- What would a spiritually and ethically healthy relationship with money look and feel like for you? What changes would you make in the way you earn, spend, give, or invest your money?
- How will you begin?

Description of Activity

Say that a credo is a declaration of belief, commitment, and aspiration. Ask if any participants have been involved with a Coming of Age program that concluded with youth preparing and sharing a credo. Invite anyone who has been part of such an experience, as a parent, mentor, participant, or attendee, at a Coming of Age service to briefly comment on the value and power of the credo experience. Say:

Part of our commitment as Unitarian Universalists is to choose our own spiritual path. The act of declaring what we believe, value, hope, and aspire to is a powerful spiritual experience. You are invited to write your own money credo, expressing what you have learned about your relationship

with money and what your commitments are for that relationship going forward.

Encourage participants to look for ideas in any written, visual, or creative expressions from prior workshops they have brought with them.

Distribute Handout 1, Four Credo Perspectives.

Invite the volunteers to each read a definition aloud.

Emphasize that credos are personal, may be incomplete and representative, may be a statement for only this moment in life, and can bring together both intellectual and emotional elements.

Distribute paper and pens. Invite participants to take 15 minutes to begin writing their personal money credo. Ask them to keep in mind the ideas and images that arose during their reflection and meditation. Challenge them to articulate what they believe most fundamentally and deeply about money. Call attention to the questions you have posted and invite participants to use them if they are helpful. After 15 minutes, invite participants to turn to another person and share parts of their credo as they are comfortable, using this process:

- Person A shares for three minutes; Person B listens attentively.
- Person B reflects on what they heard for one minute.
- Person B shares for three minutes; Person A listens attentively.

- Person A reflects on what they heard for one minute.

Use the chime or bell to signal the beginning of each step of the process.

Activity 3: Moving from Credo to Action (20 minutes)

Materials for Activity

- Newsprint, markers, and tape
- Sticky dots

Preparation for Activity

- Label two or three sheets of newsprint "From Credo to Action" and post.

Description of Activity

Ask participants:

How could you best put the beliefs and commitments you included in your credo into action?

Call attention to the posted newsprint and invite participants to brainstorm concrete suggestions.

Record the gist of their ideas on the posted newsprint. Ask:

What practices can bring our relationship with money more in line with our values and be more supportive of our spiritual and physical well-being?

Ask them to include in the brainstorm the actions that they personally plan to take.

After a time of brainstorming, invite participants to review the list. Lead a discussion, asking:

- Which of these can be done every day with little change to your life?
- Which would require some radical shift?
- Which must be done alone and which require the cooperation of others?
- Which of these will be hardest to try? To sustain? Why?
- Do any of the suggested actions surprise you?

Conclude the discussion, and then invite participants to place sticky dots on the newsprint to indicate one, two, or three actions to which they are willing to make a commitment. Ask them to consider enlisting a friend or family member to help them hold themselves accountable to that commitment.

Faith In Action: Forming an Accountability Partnership or Group

Materials for Activity

- Newsprint, markers, and tape

Description of Activity

Form an accountability group for support and encouragement with interested members of your workshop group.

Ask participants to consider and come to an understanding about these questions:

- To what practice(s) do you each wish to commit?
- What kind of support does each member most need?
- Are there practices you could do together?
- How often will you check in with one another?
- How will you meet or communicate?
- What will the form of each meeting be?
- How will you celebrate your successes?
- What resources are needed to help you succeed in your plan?

Create a covenant that includes your agreements about how you will work together and support one another. Document each agreement on newsprint. Before leaving, agree on when and where to hold the next meeting. Assign responsibilities for planning and communication.

Closing (5 minutes)

Materials for Activity

- Chalice, candle, and lighter or LED/battery-operated candle
- Handout 2, Meditation on Love
- Taking It Home handout
- Copies of the Unitarian Universalist hymnbook, *Singing the Journey*

Preparation for Activity

- Customize Taking It Home and make copies for all participants.
- Preview Hymn 1017 in *Singing the Journey*, “Building a New Way.”
- Optional: Recruit a volunteer song leader from the group.

Description of Activity

Distribute Taking It Home, *Singing the Journey*, and Handout 2 (for those who need a copy). Lead participants or have a volunteer to lead them in singing “Building a New Way.”

Then form a circle and join hands. Invite each participant to offer a blessing for the group to carry away. Model a blessing using your own words or these:

May you go from here into a life of shared abundance. May that which you receive and

that which you give enrich your life beyond measure.

After everyone has shared a blessing, extinguish the chalice.

Leader Reflection and Planning

Make time for individual reflection and discussion with your co-facilitator after the conclusion of the workshop. You may also wish to share your reflections about the Wi\$dom Path program with a religious educator, minister, or lay leader responsible for planning adult faith development programming in your congregation. Consider these questions:

- What worked well in today’s workshop? How can these elements or approaches be repeated or amplified in the future?
- What was most challenging? What could be done to make these parts easier or more effective?
- At what points were participants most and least engaged?
- Were all voices in the group heard?
- Were voices and perspectives shared by people who identify with marginalized groups?
- Was the room setup conducive to group functioning?
- Did you have all the resources you needed?

- Was your practical and spiritual preparation time adequate?
- Are there opportunities for improvement and modification for a subsequent offering of The Wi\$dom Path?

Taking It Home

I wanted to change the world. But I have found that the only thing one can be sure of changing is oneself. — Aldous Huxley, British author (Brave New World)

Write a prayer that expresses your deepest wishes for your own financial well-being and the well-being of those dear to you.

Prepare yourself by reading “Meditation on Love” by Thich Nhat Hanh (Handout 2). Then meditate or pray for a healthy relationship with money and wealth for ever-widening circles. Pray first for yourself. Begin with your deepest wish for your own relationship with money and wealth. Then hold those in your family or close friends in thought or prayer. Then the circle of your faith community. Then the community in which you live. Then the larger world that surrounds you. Make this prayer a regular discipline as you strive to maintain your own spiritual and financial well-being.

Alternate Activity 1: Worship

Planning (60 minutes)

Materials for Activity

- Handout 3, Sample Order of Service
- Newsprint, markers, and tape
- Worship arts resources such as *Singing the Living Tradition*, the Unitarian Universalist hymnbook; *Singing the Journey*, supplement to the hymnbook; and Closing readings from various Wi\$dom Path workshops
- Optional: Computer with Internet access

Preparation for Activity

- Talk with your congregation or group’s professional or lay leadership or worship committee to gain support and any necessary approvals for a Wi\$dom Path worship service.
- Copy Handout 3, Sample Order of Service, for all participants.
- Use Handout 3 as a guide to gather worship arts resources for the group to use. If the group will have access to the Internet, plan to have volunteers browse [The Wi\\$dom Path](#) online, search the [Tapestry of Faith curriculum database](#), or explore the UUA online [Worship Web](#) for potential worship elements.
- Title a sheet of newsprint “Wi\$dom Path Worship,” and post.

Description of Activity

Plan to lead a worship service for your faith community, congregation, or group. Set a date based on your conversations with congregational and/or group leadership. Distribute Handout 3, Sample Order of Service, and read it together. Explain that the handout merely offers suggestions; the form and content of the worship are entirely up to the participants. Ask participants to appoint a leader to facilitate the planning and role assignment process. Offer to serve as scribe for the group's planning. Suggest that they agree on assignments and deadlines, including a rehearsal time. Provide support as requested. When the time comes for the worship service, enjoy!

Handout 1: Four Credo Perspectives

Credo. noun (pl. credos) a statement of the beliefs or aims that guide someone's actions... — *New Oxford American Dictionary* (3rd edition)

A credo is a snapshot of your values, faith, identity, and belief at one point in time. As Unitarian Universalists, we understand that your religious

ideas will evolve throughout your life...your credo is simply an expression of where you are now. — Rev. Sarah Gibb Millspaugh in the *Coming of Age Handbook for Congregations* (UUA, 2009)

Try writing a credo sometime. Writing out a credo can be helpful in the living of one's life. It puts your beliefs on the table. Once you get your major beliefs out of the way, other less well-organized beliefs may surprise you by surfacing. You may find that these less extravagant beliefs may affect your life far more than whether you believe or don't believe in something so grand as God. — Rev. Maureen Titchener in the 2003 Gould Discourse

The heart is another commonly mentioned analogy for what we are trying to identify. A heart is a source of sustaining life, a motivating force, a place from which energy emerges... The concept of "credo," usually thought of as a statement of individual belief, can be traced etymologically to the notion of "that to which I give my heart"—a commitment that is more emotional than intellectual in nature. — From "Engaging our Theological Diversity," the 2005 report of the UUA Commission on Appraisal

Handout 2: Meditation on Love

Reprinted from *Teachings on Love*, revised edition, by Thich Nhat Hanh (Berkeley, CA: Parallax Press, 1998).

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May I be peaceful, happy, and light in body and spirit.

May she be peaceful, happy, and light in body and spirit.

May he be peaceful, happy, and light in body and spirit.

May they be peaceful, happy, and light in body and spirit.

May I be safe and free from injury.

May she be safe and free from injury.

May he be safe and free from injury.

May they be safe and free from injury.

May I be free from anger, afflictions, fear and anxiety.

May she be free from anger, afflictions, fear and anxiety.

May he be free from anger, afflictions, fear and anxiety.

May they be free from anger, afflictions, fear and anxiety.

Handout 3: Sample Order of Service

Prelude

Choose your favorite money-themed song. Workshop 1, Opening, has suggestions.

Call to Worship

What calls us together in worship and what does it have to do with material wealth? It could be a poem or reading, possibly from the Wi\$dom Path workshops or based on short snippets from participants' money stories shared in the program. Perhaps you can use the Call to Worship as an invitation to worship attendees to reflect on, discover, or even share their own money stories.

Opening Hymn

Possibilities include:

- “For All That Is Our Life,” Hymn 128 in *Singing the Living Tradition*
- “All Are Architects,” Hymn 288 in *Singing the Living Tradition*
- “Wake Now, My Senses,” Hymn 298 in *Singing the Living Tradition*

Introduction to The Wi\$dom Path

Offer a brief description of the Wi\$dom Path program. Include some key questions your workshop group explored.

Reflections

Two or three members of the workshop group share their credo statements. Offer a diversity of voices and perspectives. You might separate the credo statements with music.

Offering

Work with your governing board, professional staff, or another appropriate group to propose an organization, project, or cause to which the worship offering will be given. Plan a brief explanation to introduce the offering.

Reflections

Two or three members of your workshop group share their credo statements. Offer a diversity of voices and perspectives. You might separate the statements with music.

Joys and Concerns

Invite people to silently light candles of joy or concern, with a particular focus on money in their lives.

Meditation or Prayer

Hymn

Possibilities include:

- “We Are Building a New Way,” Hymn 1017 in *Singing the Journey*
- “Sing Out Praises for the Journey,” Hymn 295 in *Singing the Living Tradition*

Benediction or Closing Words

Look at the Closing words provided for each workshop of The Wi\$dom Path.

Leader Resource 1: Guided

Reflection and Meditation

Ask these questions slowly, allowing time for reflection after each set of questions:

Consider your money story and the wisdom you have mined from recalling and telling.

- How have past lessons and experiences proved unhelpful or harmful?
- What does it mean to have enough? What experiences have you had with having—or not having—enough?

Consider your relationship with money today.

- Where is money working in your life?
- How does money make possible things you deeply value?

- Where are the places where you think you have some spiritual work to do?

Imagine a healthy relationship between money, spiritual values, and the way you live your life.

- How is money connected to your Unitarian Universalist faith, principles, and values?
- What would a spiritually and ethically healthy relationship with money look like and feel like for you? What changes would you make in the way you earn, spend, give, or invest your money?
- If you aspire to a better relationship with money, how will you begin?

Conclude the time of reflection and meditation by inviting participants to slowly return to the group, opening their eyes when they are ready.

Find Out More

A book to help in the spiritual practice of meditation or prayer for money health for you, those you love, and the world:

Thich Nhat Hanh, *Teachings on Love* (Berkeley, CA: Parallax Press, 1998).

Books to help you explore money, spirit, and values in your life:

Mark V. Ewert, [*The Generosity Path: Finding the Richness in Giving*](#) (Boston: Skinner House, 2013).

George Kinder, [*The Seven Stages of Money Maturity: Understanding the Spirit and Value of Money in Your Life*](#) (Dell, 2000).