

May 1, 2016

First Unitarian Church

This week we learned that a woman will be featured on the front of the \$20 bill.

It's going to be 78% the size of the twenty-dollar bill that had a man on it.

That's a really sad joke.

Harriet Tubman will be the woman on the bill. A full sized bill. She's replacing Andrew Jackson, a slave owner who waged a violent campaign against Native Americans during his presidency.

The change is predicted to happen in the year 2020, which many have noted, coincides with the 100<sup>th</sup> anniversary of the ratification of the 19<sup>th</sup> amendment—which gave some women the right to vote.

Critics have pointed out that it seems odd to celebrate the 19<sup>th</sup> amendment with an image of Harriet Tubman, considering that African American women did not win the right to vote until the voting rights act of 1965.

And, some have also pointed out that it seems deeply ironic to commemorate a woman who was bought and sold in slavery by putting her face on *money*.

Fair points.

Still this is an exciting moment.

Women have been on money before. Martha Washington was on the half dime, a one dollar silver certificate. Pocahontas, whose real name was Matoaka, was on money, but it was a depiction of her Christian baptism. Not good separation of church and state, and holy cow there's a lot of racism involved in the way her story has been hijacked and Disney-fied. That's a whole other sermon.

Helen Keller, Sacagawea, and Susan B Anthony were all on coins.

But this moment is a big one, because it's the first new face on our *paper* money since 1929. And the appearance of our currency is deeply symbolic.

Meanwhile, and this is pretty interesting to contemplate, coins and cash are increasingly going out of fashion.

Most people these days, especially younger folks, use debit cards, Apple Pay, and other digital methods of payment. We don't pass a lot of cash around. When a person gets paid by their employer, often there isn't even a paper check.

Money is "deposited" electronically. And what do we mean by deposit anymore? The bank does not receive a bag of cash to hold on your behalf. Money is information,

now. It's just data. It works, not because we are making transactions with something tangible, but because we are making transactions with a big, collective, leap of faith.

Nothing illustrates this fact more vividly than what happened in Brazil.<sup>1</sup>

In 1990, Brazil had an inflation rate of 80% per month. Per month! Not per year. Per month. Think about what that means. Imagine something you need. A grocery staple. Let's say, baby wipes. Imagine they cost about \$10. This is not a single pack of baby wipes. This is a triple pack.

If it costs \$10 at the beginning of the month, then at the end of the month, with an inflation rate of 80%, the same package of wipes costs what: \$18. And one month after that, 32 bucks. One month after that, \$58. By the end of the year they cost over ten thousand dollars. And you're starting to think it would be more cost effective to get rid of baby wipes altogether and just keep a box of cash next to the changing table.

The radio show *This American Life* ran a story on what this was like for Brazilians.

In Brazil, stores had to change their prices every day to keep up with that hyperinflation. Raising prices was a job. There were store employees hired just to walk through every aisle raising the prices every day.

People would get their paychecks and try to spend them as fast as they could, before they lost value. And because stores were changing prices every day to keep up with inflation, paychecks lost their value by the hour.

People would go to the grocery store and try to stay ahead of the guy who was changing the prices. They'd run in front of him and grab something off the shelf before the price went up for the day.

Brazilians lived like this for decades.

How did it get so bad? It all started when the government wanted to build a new capital city in the 1950s, in the jungle, Brasilia. It was a very expensive project, and the government didn't have enough money to do it, so they just printed some up.

(That would be nice, wouldn't it?) Governments can do that. The problem is that if there is \$100 in the economy and the government prints up \$100 more, then every dollar becomes half as valuable.

Their big project kicked off inflation that lasted almost half a century.

They tried multiple times to fix the problem. Once, the government tried to enforce a price freeze, but merchants hid their merchandise, waiting for prices to go up.

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<sup>1</sup> <http://www.thisamericanlife.org/radio-archives/episode/423/the-invention-of-money>

Brazilians couldn't buy beef at the store, because ranchers literally hid their cows. So that didn't work.

Another time, the government tried confiscating everyone's money. They shut down the banks. But it was a disaster. People committed suicide. The president was impeached.

Finally, a small group of economists came up with an idea. They said Brazil had to stop printing so much money. But the country also had to do something much more complicated. Seemingly impossible. They had to make people believe in the value of the country's currency again. As long as people believed money was losing its value all the time, as it had been for decades, the money was going to keep losing its value. It was a self-fulfilling prophecy.

That's because the paper or the metal that we think of as money has very little inherent value. Its value does not come from what it is made from.

A long time ago people traded precious things, like gold, or giant stones that weighed thousands of pounds. Seriously. In those days, you could see—or at least easily imagine—that currency had value because it was made of something special. Nowadays that's not usually the case. A dollar bill and a hundred dollar bill are made of the same thing. Their worth comes from people agreeing to treat them as though they're valuable.

In Brazil, people had reached a different agreement—that the money would *lose* value. That's what had to change, the economists said. People. People had to change.

So they invented a new currency. It was called the *unit of real value*. URV. But—here's the amazing thing— it would not be printed or made into coins. It would be a virtual currency. The *unit of real value* was not real. Not in the physical sense.

After URVs were created, people still had the old currency in their pockets—those were called cruzeiros. But their paychecks were measured in URVs, and URV's, the people were told, had stable value. Taxes were in URVs. Prices in the stores were switched to URVs, too.

The economists told the country to start thinking in URVs. And they did.

Eventually, since people were thinking in a more stable currency... inflation began to go down. Later, the old cruzeiros were phased out, and URV's were made into actual currency called the *real*.

Chana Joffe-Walt, the reporter who told this story on *This American Life*, says, "Everyone in Brazil, collectively, tricked themselves into believing that this fake currency was real." And that made it real.

Money works because we believe in it.

But does that mean it's imaginary? No. You can tell by just looking around. What we believe in shapes our world.

We've built a whole global marketplace based on massive, collective agreements about money being of value. Local economies interact with state and national economies, which interact internationally.

Some people, having figured out how to manipulate this thing we all believe in to their own advantage, have gotten very, very wealthy. We've got enormous banks. And with it all, growing inequality, with the top 1% now owning half of the world's wealth.

These are not imaginary realities. They are real realities.

These days money may be no more tangible than Spirit. But somehow it feels rather taboo, or at least potentially distasteful, for clergy to talk about money. Just the other day I came across a blog post that suggested that anyone wearing vestments is primarily out to get your money.

I get it. And yet, in my experience, ministers—except perhaps televangelists, or the prosperity gospel types— avoid the subject as much as possible.

I think this ban reflects our mixed feelings about money. Our fear that it is bad, and that wanting it is immoral, even as we know it is necessary, and we like beautiful things and experiences and want to be able to afford many of them, and we get that dopamine rush, most of us, when we buy something new.

We want spirituality to be above money, or at least not swayed by it and seduced by it the way politicians and big banks and other people and institutions are all around us. And yet, if money is to be tethered in any way to ethics and compassion, then it needs to be in conversation with the wisdom traditions of our world.

It is said that Jesus spoke more about money than anything else in the gospels. I haven't counted, but it has to be true at least that he said more about money than homosexuality (he said nothing at all about that) or abortion (he said nothing about that, either).

The Jewish scriptures also concern themselves not infrequently with fair distribution and generosity of resources.

Buddhism was launched by a prince—Gautama—who was uncomfortable with his inherited wealth, and the way it gave a false sense of protection from the reality of life, which he found, includes a thread of suffering from the day we are born until we die.

In Islam, the words of the Prophet Muhammad include many passages on business, trade, and money in community and family life.

The world's great religions are concerned with the moral and human impact of money, and rightly so.

But we tend to shy away from it.

The congregational consultant Dan Hotchkiss says that in his experience, members of churches usually underestimate the range of incomes in their congregations.

“Whether the question is “How many members of this congregation are currently unemployed?” or “How many millionaires do we have here?” or “How many member families could, if they chose to, give \$10,000 or more to [a] capital campaign?” the estimates are predictably half or less than half of the reality. We are most comfortable when everyone is equal, so we pretend that it is so.”<sup>2</sup>

Our access to money, and the personal ethic with which we approach it, are one of the kinds of diversity among us. But whether you have a little or a lot, your relationship to it is a surely significant part of your time on this earth. If money works because you believe in it, the way it works on your behalf depends on what you believe *about* it.

In our reading this morning, Sri Aurobindo says, “money is the visible sign of a universal force... In its origin and its true action it belongs to the Divine.”

What does he mean by that? What kind of force does money represent?

It is one kind of power to get things done. To meet our basic needs. To help others. To have certain kinds of experiences. When he says it belongs to the Divine, he means that as humans with limited lifespans, we are merely temporary caretakers for whatever comes our way. Whatever power we have, whatever resources, are “ours” only temporarily. They may be with us for decades, or only a short time. But either way, one thing is for sure, we can't take it with us when we die.

Therefore, the way we relate to it, and what we do with it, is an expression of ourselves and of our values. It is one way we stretch beyond our individuality and have rippling effects in the world that may outlast us. Hotchkiss points out that “the way we earn and spend and give away our money during our lives shapes in large part the memories we leave behind” (50).

Money is like energy: it has to flow, or have the potential for flowing, in order to be useful. If it becomes stagnant, beyond the savings we need to ensure our needs are met in the future, what meaning does it have?

But money is not in itself sacred. And it does not represent our value as humans. Because it is valuable, sometimes we conflate it with our own value. Our personal value.

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<sup>2</sup> Hotchkiss, Dan. *Ministry and Money*. The Alban Institute: Bethesda, 2002. (9)

Here, in this place, we are reminded that whatever money a person has or doesn't have, they do have inherent worth and dignity.

We put our money where our mouths are, through service. By giving away as many as 100 bags of groceries each week to hungry people who visit our food pantry, whether they are church members or not. Through an after school-tutoring program, that serves kids in our local neighborhood.

By teaching English to non-native speakers, to empower them as active members of a primarily English speaking economy and community. And by hosting homeless families for four weeks per year as part of Family Promise, which aggressively works with families to get them back on their feet and quickly re-established in permanent housing.

We put our energy, time, and money to work for good. It's part of our mission of walking in this world in the ways of love together. A mission that still sometimes feels a little countercultural. Especially during a presidential campaign.

I'm going to close by telling you three practically painless ways you can direct a little of the energy and power of your money to support this congregation and its mission, if it is meaningful in your life. Ways you can give without even feeling like you have less. That's win-win, right?

The first is, if you shop at Amazon, start out on the church webpage. There is a link to Amazon on our page, and if you click there to go to the site, then 5% of your purchase is donated back to First Unitarian. Currently, we bring in about \$1500 per year through the link and it goes to a staff appreciation fund. Anything above that will support the programs of the congregation. So if a bunch of us start going through that link starting today, we'll give a nice boost to the operating fund. You pay the same price as you usually would, but 5% goes to the church instead of to Amazon.

The next idea is similar. If you shop at Smith's, you can register your shopper's card to give money to the church, and that goes directly to outreach programs. Money we receive from Smith's will go directly to programs like Family Promise, the Food Pantry, ESL, Afterschool tutoring—wherever the need is. But it has to go to outreach. Smith's is specific about that.

The third is to name the church in your estate plan. Now, I know what some of you are thinking. "I don't have an estate plan." Or maybe even, "I don't have an estate." But you almost certainly do. Even if you don't have a will, if you have a life insurance policy—like one of those free ones that comes from being a member of a credit union, for example—then you could consider designating First Unitarian as one of the beneficiaries. Likewise, with a retirement account. They ask who will receive it in the event of your death, you know, since you can't take it with you.

You should ensure that your loved ones are taken care of first. But once you know they are, you might consider leaving a percentage to First Unitarian. When the church receives a bequest it goes directly to the endowment fund.

The endowment is a protected pool of money that is invested in the stock market. It makes money from its socially conscious investments, and some of the money it makes comes back to the church. It is designed to grow year after year, so that it becomes a significant source of financial security for this congregation in the future.

An endowment can help a congregation weather lean or even dangerous times, such as a recession, and in healthy times it can help us launch new projects. Anyone who names the church in their estate plan is called a Keeper of the Flame.

I want to tell you the story of a member of our congregation who recently made a really wonderful contribution to the future of First Unitarian. Margaret Lang was a member of our Socorro branch. She was born in 1918. Before most of the roads were paved.

She was an independent spirit who left New Jersey for New York City as a young woman, where she lived in a “woman’s hotel”—no men allowed, except in the lobby—and took John Robert Powers classes. She couldn’t afford a college degree, and not many women earned them back then anyway, but Margaret also took classes to become a secretary, and managed to be financially independent for her entire adult life. She never married

When she retired, she probably had no idea she’d live as long as she did. But she still had lots of energy. She decided college was more within reach now, and earned a bachelors degree from New Mexico Tech at the age of 76. She gave up drinking and smoking at the age of ninety, when she decided they no longer suited her.

She lived simply, and didn’t have a lot of monthly income available to give away. There are lots of people who don’t have much money to give the church as a regular contribution, and that’s okay.

But Margaret was a Keeper of the Flame. When she died two months ago, on March 1<sup>st</sup>, she was just a few months shy of her 98<sup>th</sup> birthday. She had received years of loving support and friendship from her fellow UUs. And with no children or spouse to take care of with her remaining assets, she left them all to First Unitarian. Her \$100,000 bequest has increased our endowment by about 30%.

Because she prepared in advance, her estate did not get bogged down in court proceedings, no money was wasted on the process, and it will have maximum impact toward a mission she cared very much about. The mission of a congregation that promotes diversity, love, and service. In this way, Margaret’s reach extends beyond the bounds of her life.

If you are interested in being a Keeper of the Flame like Margaret, check out the pink cards in the backs of the seats.

You can also visit with the Endowment Committee, who will be available at a table in [the hallway on way to social hall or the library]. They even have a recording of Margaret speaking in her own words about her gift.

And since you really should have an estate plan, for your family's sake if not for your own sense of directing your energy, I'm going to tell you about a helpful website. It's GYST.com. That stands for Get Your [Stuff] Together. It was started by a young mother whose husband died in an accident. As she struggled to track down life insurance policies and retirement account information while she was grieving, she realized how much easier it would have been if they'd just done a little advance planning. So she created a website to help other get organized quickly. Including Do It Yourself wills. GYST.com.

Check it out.