

## ***MEDITATION/REFLECTION ON MONEY:***

1. I'd like you to take out the largest denomination bill you have in your wallet or purse. If you put all of your cash into this morning's, offering – thanks – and raise your hand, we'll bring some money for you to use for this morning's meditation.
2. Look at your money carefully and thoroughly. Turn it over and around; look at it right side up and upside down – from all angles. What do you notice is familiar to you? Is there anything you see that surprises you or you're seeing for the first time?
3. Close your eyes and feel your money in your hands. Feel the texture of it on your fingers, your arm, or on your face. Is it crisp and new or soft and used or somewhere in the middle of its useful life? Hold it up to your ear and crinkle your bill. Hear what it sounds like.
4. With eyes still closed, smell your bill. Does it smell fresh or well-used? Can you discern various odors - paper, ink, embossing, grime?
5. Open your eyes again, and look at your bill. Think about what your money means to you. What does it represent? What are its positive attributes for you? Its negative?
6. Now, please stand up. I want you to make two separate transactions with your money. I want you to give your money to someone here that you are not related to. And, I want you to accept money from a different person, again someone you are not related to. When you are done with these two transactions, please return to your seat.

ALLOW TIME FOR MOVEMENT AND EXCHANGES.

7. Look carefully at the money now in your hand. Is it the same denomination as you started with? Look and see how this bill is similar or different to your original bill.
8. As you continue to look at your money, I would like you to ponder these questions:
  - How did it feel to give your money away? To accept money from someone?
  - What was pleasant about the exchange process? What concerned you?
  - How do you feel about it now?
  - What criteria did you use to choose who you would give your money to?
  - How did you feel about the person you received money from? The person you gave money to?
  - Are you happy with your exchange? If not, why not?

ALLOW SEVERAL MOMENTS OF SILENCE. RING BELL.

## What's So Spiritual About Money?

Rev. Victoria Ingram  
August 23, 2009

(Hold up a bill) So, tell me, is this the root of all evil?

Actually, the Biblical quote is NOT that money is the root of all evil, but rather that the LOVE of money is at the root of our problems. I'm sure all of us can think of examples, both locally and globally, where greed, coveting, jealousy, miserliness, or overspending led to the downfall of individuals and nations.

But, there are just as many examples of how money does good. For example, the record levels of donations that poured into New York following September 11, 2001. The largess of the kings of industry in the early 20<sup>th</sup> century that led to the building of public art museums, libraries, and other facilities that we continue to enjoy even today. The investment we make with our tax dollars in highways, parks, and other parts of our infrastructure.

So, in and of itself, this little piece of paper is neither good nor evil. Objectively, this paper is no more or less valuable than this paper. Except for the value that we unanimously agree to associate with this particular kind of paper, it's just a neutral object. Together, we have agreed that it has value as an instrument of exchange, enlivened by our attitudes toward and use of it.

Our social agreements about the value of these objects allow us to engage in multiple exchanges of value everyday – we insure our personal comfort and physical security by exchanging money for housing, food, electricity, water, and the other necessities of life. Perhaps we use our money to insure our future security by saving and investing. We may choose to keep our resources or give or share them with others. We also make choices about what we use our discretionary money for – entertainment, adornments, art, and so forth.

In these ways money represents a movement of energy in our day-to-day interactions. We expend our energies to earn money, or to make our money work for us, and then we turn around and use this concretized form of that energy to buy, barter, and exchange for the things we need or want.

Writer Corinne McLaughlin says that “money is an energy that communicates between all things material and facilitates human relationships. It's a way to examine how well we're applying our values – such as fairness and honesty – in all of our transactions.”

(From Corinne McLaughlin, *Money as a Spiritual Asset*)

It's been said many times that a review of your checkbook and your credit card statements provides insight into what's important in your life. I think if we pulled out our checkbooks today, most of us would find that we have a number of entries related to our personal needs – housing, food, medical expenses, utilities, and such. Depending on the other obligations we've chosen, we might have car payments, insurance premiums, tuition, gym memberships, and so forth. Then, we might look at where those other checks are going. What is it that we apportion our money to? Department stores? Charitable organizations? Visits to the spa? Investments? A big one for UUs – bookstores, perhaps?

Take a moment to think again about your money exchange experience. Were any of your values on display? When you think about your overall spending – how you use your money resources – what does it tell you about what you are willing to use your life energy for?

I'm not trying to demonize money, or say that spending it is wrong. I'm as fond of a few moments of retail therapy as the next person – it's just that I now do mine at Salvation Army, instead of Nordstrom's! Movement of the energy of money is important, not only for the full functioning of our economy, but for each of us personally, as well. Stuck money is stuck energy. Fear, worry, living with a sense of scarcity – these are states of being that can bind us up in our money energy, making us live a life smaller than is truly possible.

I am encouraging us to remember to live with our money consciously. If you're spending it, know what it is you're choosing to spend it on. Be it lawn care or lattes, peach pie or pai gao poker, be awake when you pull the money out of your wallet and hand it to someone else. Spend every dime joyously and if not joyously, at least with the satisfaction that you've made a conscious choice to allocate your resources and energy in this particular way.

In the Buddhist tradition, this would be called mindfulness – living in a state of conscious awareness of our actions.

We see the results of being unmindful with our resources all around us, and it happens with money, too. Crushing credit card debt steals from our future and takes us deeper into bondage. Debt measures how much more we have taken from life than given to it.

Money is only spiritual if its use in your life is connected to some sense of larger purpose, significance, or connection. In this sense, whatever action or endeavor you undertake in life can express an aspect of spirituality if you choose to engage in it in a way that links it to your sense of your purpose, significance or connection with all of existence.

I'm encouraging you today to think about money as not only a necessary aspect of life, but as having the potential to be a truly spiritual one, as well. One of the greatest gifts we can give the world is to live a balanced life. And that is easier said than done. It takes personal focus, commitment, practice, and forgiveness to keep trying to live in alignment with your values.

To link your spending to your values, to what your spirit finds compelling and life-giving, requires paying attention to where your resources are going. It involves making conscious choices about where you choose to use your financial resources. What would you like to see more of in the world? Then make sure that the way you use your resources, including your money, supports that vision. What has value and meaning in your life? Align your energy and resources to make more of that possible, for yourself and for others.

UU Minister Don Southworth recommends the following five practices as ways to deepen your spiritual relationship with money:

**1. Speak about money with intentionality and honesty.**

For some people, money is an uncomfortable topic. Perhaps you learned as a child that it was rude to ask people about what they earn or how much they are worth.

There are certainly social norms and cultural taboos that reinforce the idea that money

is a private matter, akin to politics and sex, and shouldn't be discussed in public. Unfortunately, this ingrained reticence often means that we don't share vital information with one another. We avoid talking about money in ways we should because we fear we will cause discomfort or embarrassment.

So, a way to increase your comfort and connection with your money is to talk about it honestly and intentionally, with integrity and purposefully. Find ways to interact with it from a place of neutrality, as a form of energy in your life that needs your attention and stewardship.

## **2. Celebrate your abundance.**

This is not a call to live ostentatiously, but rather a call to gratitude and gratefulness. If you have been fortunate enough to create wealth in your life – and, in comparison to many in the world, we in the West are all wealthy – be grateful for this gift in a way that is meaningful to you. Light a candle and say “thank you” for your good fortune, skill, and stewardship. Keep a “gratitude journal” of what it is you have to be grateful for. Enjoy the fruits of your labor to the fullest and take pleasure in the difference abundance makes in the quality of your life and the choices available to you.

## **3. Tithe.**

Financial experts say that a good strategy for money management is to use 80%, save 10%, and donate 10%. A few years back, Carl and I made a pledge to work toward this goal, and to start giving away 10% of our income. At that time, I believe we calculated we were donating around 3%, including our church pledge and charitable causes. Moving up to 10% seemed like a big commitment, but as the years have gone by, we've continued to work with our budget and our tithing goal.

We now give 5% to UU, and 5% to other charitable organizations important to us. In the meantime, our income has been cut in half (you don't make the same salary as a minister that you do as a corporate employee!) As we've continued to practice our tithe commitment, however, it's gotten easier to implement this act of faith in our lives. We've grown our spirit of generosity. We give until it feels good.

## **4. Simplify your life.**

Get clear on what you really need, then reduce, reuse, and recycle. Most of us spend money on things we really do not need. And, because we have so much, we become careless with the things we do have, like clothes and food. How much food do you throw away because it doesn't get eaten? Think of the clothing or shoes you have that you never wear.

Every day, for 30 days, write down what you spend money on. Yes, every penny. It will completely change your understanding of how you are choosing to use your resources. You will end that 30 days with a new awareness and consciousness about your money. With your spending data, you can evaluate your choices about money.

Should I spend money on something I do not really need or:

- save money for the future?
  - buy or donate something for someone who desperately needs my help?
  - put money into my education so that I can be of more service to the world?
- (From Carole Lynne: Spiritual Practice of Spending and Saving Money)

To that question, comes the fifth and final strategy for deepening your spiritual practice with money:

**5. Commit to answering your “call.”**

Joseph Campbell called it “following your bliss” – you may think of it as finding an opportunity in the world where your deep passion and commitment are truly needed and useful. Expressing this mission of the soul isn’t a task only for the young. Our passion and commitment are ageless and there are always ways in which we can use who and what we are to bless the world. Keep saying “YES” to life.

Enhancing our relationship with money means transcending our sense of it being somehow divorced from us as spiritual beings having a physical experience.

We express our spirituality when we transcend our sense of separation and fully experience our connection to not only the human community, but to all of life, the interconnected web of which we are a part. This is a transformative experience, creating for us the opportunity to live life with a new kind of awareness and to take action with a new sense of purpose and meaning. Awake and aware, engaging our monetary resources consciously and with a sense of purpose, spending and saving, giving and receiving becomes a part of spiritual practice.

May it be so.