

# Money, Money, Money

BY ELLEN QUAADGRAS, MINISTER, WESTMINSTER UNITARIAN CHURCH, EAST GREENWICH, RHODE ISLAND

At age 10 or 11 I was just beginning to understand more about how the world works, about morals and ethics and my own agency. I was waking up to my ability to make choices about all kinds of things.

One particular memory of that time is from a summer day when my family had gone to see my grandmother. I loved visiting her, playing card games around her old wooden table, looking out at the street from under her bright orange awning. I loved the smell of her place, and no matter what the actual temperature it always felt warm in there.

We'd spent the afternoon with her that day and were getting ready to head home. I told my grandmother I needed to use the restroom before we left and she told all us kids she had something special that she would give to us when I came back. She would often give us a 10 or 20 guilder note (5 or 10 dollars) as a gift, which was a huge amount to me at the time.

I remember those minutes of anticipation as I was pondering what my grandmother wanted to give us. I felt sure, somewhere in me, not only that she would be giving us money but that it was going to be more than usual. Why I thought that, I don't know, but I do remember then thinking that if she gave me 100 guilders—about \$50—that that would be too much. To me, that was like an overwhelming treasure. I would be demure, I told myself, and not take it. *No, no, that's too much*, I would say.

It was an early experience with setting good intentions that didn't end up as intended.

When I stepped back out into the hallway with the rest of the family my grandmother pressed a 100 guilder note into my hand. There was no thought, no word from me beyond a thank you. I didn't demure. I didn't say *No, no, that's too much*. Along with my brother and sister, I took the note, thanked her, and left with my family.

It wasn't until recently that I even remembered that incident. I was in spiritual reflection class and we were talking about our relationship with money: where our thoughts and feelings about money come from, and how those feelings limit us or open us up. When I first remembered this long-ago event I was embarrassed—to have made that promise and then broken it so easily. Ugh, why did I do that and what did it say about me?

As I dug a little deeper, though, I had an image of myself as more hapless than intentional, on automatic pilot, with the momentum of the moment overriding my budding awareness that I have agency, that I am in charge of money, not the other way around. As I looked some more I realized I'd been absorbing thoughts and feelings and beliefs about money since before I could even begin to understand what it really was or what it meant. I was picking up all kinds of messages about this core reality that influences so many aspects of our lives before I really knew its significance.

Big things like: It's really good to have it. You're not supposed to talk about it. You're not supposed to want too much of it.

And random things like: If someone takes you out to dinner, get something inexpensive on the menu. Don't be miserly, but be sure to save plenty. Drive a hard bargain



# Quest

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“The price of anything is the amount of life you exchange for it.”  
—Henry David Thoreau

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## THINKING ABOUT MONEY

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but be generous in all you do. Don't go into debt if you can avoid it. Oh, but never ask for money—unless you're asking your parents, but preferably not after the age of 25. And, did I mention, you're not supposed to talk about money?

I'm still emerging from that foggy, tangled, unthinking, auto-pilot relationship with money.

Lewis Henry Lapham, in his book *Money and Class in America*, notes:

*Money is like fire, an element as little troubled by moralizing as earth, air, and water. [We] can employ it as a tool, or...dance around it as if it were the incarnation of a god. Money votes socialist or monarchist, finds a profit in pornography or translations from the Bible, commissions Rembrandt and underwrites the technology of Auschwitz. It acquires its meaning from the uses to which it is put.*

But while money itself is value-neutral, it does not, in practice, feel neutral for most of us. I think about what it can mean. Money can represent power; it can represent security. Those who have a lot of it can nevertheless feel poor. Those who don't have much can feel wealthy. It triggers fear in us sometimes, elation at other times. It can trigger jealousy, guilt, anger, superiority, inferiority.

Surveys say that money disagreements are one of the top causes of arguments between spouses, and as much as we hear again and again that it is not the be-all-end-all, most of us are sympathetic to the words of comedian Spike Milligan: "All I ask is the chance to prove that money can't make me happy."

I wonder how many of us feel calm and relaxed in our relationship with money? How many of us are navigating money in a way that feels clear and right and purposeful? We might feel like there is too much of it leaving our hands. We might find that when the topic of money comes up, we feel bad because we have too little or too much, or something

feels unfair, or because we're afraid about a future we can't see.

And that discomfort, I think, leads many of us to corral our interactions with it into short periods of time—maybe on Sunday afternoon once a month paying bills. It becomes kind of like taking out the trash. We do it, but we don't like it, and we try to think about it as little as possible.

Which can limit our discomfort, but can also leave those emotional cross currents, money anxieties, conflicting attitudes and auto-pilot responses firmly in place, making us vulnerable to spending our money in ways that don't really reflect who we are and want to be. But how we do or do not spend has an impact on us. And, aggregated across a community or a country, it has a big impact on all of us.

I think back to that early money memory I shared. I wonder whether on some level I realized that if I'd said *No thank you* to my grandmother, she might have been surprised, maybe even insulted. My brother and sister might have been left feeling guilty. Maybe I knew, on some level, that I would be entering emotional territory. And perhaps most of all I knew that I would have been stepping away from a familiar way of relating to something and it would feel different inside of me. It might change me.

But I think in order to get clarity about what we really want to do with the resources that are so important in our homes and in our lives, we may just have to walk into emotional territory. We might indeed feel different. And yes, it might change us.

Money is like fire. It can be harmful or it can be put to good use. I believe that when we put it to good use, it not only changes the "out there," it changes the "in here"—because it strengthens our own relationship with our own values. So that we can look in the mirror and say, *Yes, that feels good. That is what I want to create. That feels right.* One money decision at a time. ■

## The Values of Money

BY MICHELLE MA, SEMINARIAN, PACIFIC



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I grew up  
poor,  
although I  
didn't think

we were. We always had food. My dad drove a car. I was on free lunch, but I figured it was because my dad lied on some form or other so that I could get free lunch. We didn't look like poor people in the movies and TV shows. We lived in a house, and our lights never got turned off. It wasn't until I started applying for college that I saw my dad's tax returns and realized that we were living under the poverty line.

It wasn't always like that. I think for a while we were middle class; as a little kid I remember taking a vacation to the East Coast once, and eating at nice restaurants. But something happened and we hit hard times. I found out other things later: that sometimes we didn't have health insurance; that my mother and father got divorced because my mother was taking money from their joint account and investing it in pyramid schemes; that my relatives in the States send ten percent of their gross income back to our family in Malaysia.

I didn't grow up afraid of money. Actually, all my cousins are accountants! It's great—I've never done my own taxes. (I'm so grateful.) And they and my parents taught me healthy financial habits from a young age. Things like: "Don't spend money before you've earned it." "Treat your credit card like a debit card." and "Your rent or mortgage should not exceed 30% of your gross income." Even though money was this thing that went up and down a lot, nobody in my family has ever been afraid of money, and they didn't teach me to be afraid of money.

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Money wasn't this mysterious force in our lives that we had no power over. Money was something that we could control—not always, but a lot of the time. And you could also control yourself. Is this thing at the store something that you need, or that you want? Can you ask for a raise at work? Can you take on a little extra work, maybe in the evenings or on weekends? Can you take night classes, increase your skills, get a better job?

I'm not saying that if you're broke it's your fault, and that you should stop buying frivolous things like beer or new clothes and that you should take more community college classes and pull yourself up by your bootstraps. I'm saying that I have this attitude that money doesn't control me. I control the money. I might not have a lot of it. (I made less than thirty thousand dollars last year and flushed a third of it into school, so believe me, I don't have a lot of it.) But I still make decisions about it. And what guides me in my decisions are my values as a Unitarian Universalist.

I'm actually going to borrow some Christian language for a minute, because I really like the way they put it. Some Christians refer to what they do with their money as stewardship of God's wealth. This money is God's, and they happen to be in possession of it right now. I like thinking about it that way. Stewardship of God's wealth. Substitute whatever you want in place of God—Love. Justice. Peace. The Earth.

Money doesn't control me. I don't serve money. I serve higher causes. I use the money to serve higher causes.

Money isn't for us to hoard and keep. You can't take it with you, and you can't swim around in a giant vault of gold coins like Scrooge McDuck. So then, what's money really for? Well, you can leave it to your children. You can give some to your neighbor. You can give it to a struggling seminarian. You can give it to Amnesty Interna-

tional. You can give it to your church. Just an idea.

It may seem like I'm only talking to people who have money to give. I know that's not true of everyone. Some of us are living on very fixed incomes—social security or disability payments or student loans. Some of us are living in our cars. Some of us are going to work hard our entire lives and never climb out of poverty. I see you, and I hear your pain and frustration. I might talk about how money isn't for us to hoard and keep, while some people are thinking, *Well, that's fine for you to say, you have an income!*

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### Like it or not, part of living your values is putting your money where your mouth is.

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But wealth isn't just money, either. It's also time. And health, wisdom, skills. Those are also your wealth and your responsibility, and you should put them toward a higher service too, because you won't have them forever.

It's an obligation of those of us in this community who are in a better position to give a hand up to the ones who aren't. Because we are Unitarian Universalists and we believe in the inherent worth and dignity of every person, not just the white and the able-bodied and the rich in money. We believe in justice, equity, and compassion in human relations. We believe in respect for the interdependent web of life of which we are all a part. And that means that the wealth you possess isn't yours.

That wealth belongs to love, to justice, to goodness, to God. You just happen to be in possession of some of it right now, and for whatever reason, some of us are currently in possession of more wealth than others. But you can't take it with you when you die.

So remember: this wealth that you are in possession of right now is

temporary. Everything you think you own is temporary. Your house, your health, your dog, your church. I have childhood memories of eating at seafood restaurants, but by the time I graduated from high school the only places we could afford to eat out were places like Carl's Jr. You might be in a good position now, but someday in the future, you might be the one who needs a hand up.

And when that happens, you'll look to your neighbor. You'll look to your church. You'll look to your grown children. And you'll be glad, then, for those shared values of compassion and generosity and justice, and for the good examples you set earlier.

So what are your values? What is important to you? The church? Your children? Our schools? Our parks? Black Lives Matter? It's a huge responsibility, isn't it?—deciding where to put your wealth, especially when that wealth is money. In this capitalist, free market world of ours money is power, and with great power comes great responsibility. The power and responsibility of being a Unitarian Universalist is about discerning your values, and then living them. And like it or not, part of living your values is putting your money where your mouth is. That's how we can make capitalism work for justice.

I'm not saying this to make anyone feel guilty. I'm not saying that unless you sell all your possessions and donate the proceeds to Doctors Without Borders you're not living your values. I'm saying that every dollar you spend is a deliberate choice, and that every choice you make has an opportunity cost. Every time you say *Yes* to something, you say *No* to something else. And every time you say *No* to something, you say *Yes* to something else.

Because your wealth doesn't belong to you. You just happen to be in possession of it right now. And you get to choose how to spend it. So spend it as a Unitarian Universalist. ■



## Five Dollars is Five Dollars

BY GREG WARD,

ACCREDITED INTERIM MINISTER, UU CHURCH OF VANCOUVER, WASHINGTON

I want to tell you a story about a little boy who got up from the table where his older brother and mom sat, to go back to his room. He had a sudden need to count his money. As he walked in to his bedroom, he looked up on the dresser, at the round glass piggy bank. Inside that glass pig was his net worth. It was mostly pennies, which felt a little disheartening. He wanted to feel like he was worth more than pennies.

And he was. He reached for a smaller, less conspicuous wooden treasure box, hidden underneath merit badges and old detention slips. In it lay the rest of his money. Quarters and dimes he stashed away. A silver dollar he'd gotten for Christmas. And two one-dollar bills. It added up to just about five dollars. Not much, but not bad, either, for a seven-year-old in 1969.

That little boy stood over that small box of money for what seemed like an eternity. He was caught up in a powerful deliberation. A painful, sweating brow kind of deliberation. And although it may sound as though it was a financial deliberation, it really wasn't. It was a spiritual one.

I know this story well because that little boy was me. I especially remember getting up from the kitchen table where my older brother and my mom were still sitting. We had been talking and the conversation we were having wasn't finished. The subject, as you might have guessed, was about money. It had to do with how much we had—or rather, didn't have.

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

The other details sort of blur together. But this part I remember clearly: at one point in the conversation, when my mom's attempt to convey the seriousness of our situation really came through, a deep silence fell between us. It seemed there was nothing left to say.

And just at that moment, my brother got up and left the room. But he returned, just as quickly, holding a small box. My mom and I recognized it right away. It was his wooden treasure box of money, identical to the one I had. Inside was money from birthdays and mowing the lawn, washing cars, recycling coke bottles, Christmas. His box had almost fourteen dollars. He was better at saving his money.

My mom and I both knew what was coming. We braced ourselves. I stared wide-eyed, and felt a lump form in my throat. I looked over at my mom and noticed her eyes had begun to well up. A few minutes earlier, she had a lot to say about



the money we didn't have. But, when he took that box and pushed it over in front of her, she suddenly couldn't say anything. Tears rolled down her face. And she didn't do anything. She just let him push that box in front of her.

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

Trying to summon the benevolence and generosity my brother had just demonstrated, but unable to do so, I was trapped in doubt. And fear. And finally I closed the box and mumbled to myself: *Well, five dollars is five dollars.* I retreated further into my bedroom, and further into my heart.

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

On that day when my brother pushed all of his money in front of us, I could tell that our mother wanted very much to tell him to keep it; that she wanted to say we didn't need it that badly. And the truth is that we didn't. The truth is that fourteen dollars probably made absolutely no difference to our finances. But the larger truth is that it made a huge difference to my brother.

My brother wasn't giving all his money because we needed it. He was giving it because he needed us. Because he wanted to feel part of something that he knew, deep down, was about love.

And my mom let him because she knew he wanted to know he was worth more than fourteen dollars. The money was just coins. What it bought was priceless.

The day my brother pushed all of his money towards us pushed me into a life-long spiritual deliberation. On that day when I couldn't get myself to go back to the table, I entered a time of self-imposed spiritual exile. To this day, I can't remember what I did with that five dollars. But I spent years wishing for the chance to go back and change that decision.

The price I paid – years searching for my own self worth, doubting my sense of belonging, questioning my contributions to love and justice – could have been covered by a small down payment early on. Though it would have cost me everything I had, it would have been the best five dollars I ever spent. ■





## Your Money and Your Life

BY LINDA HART, MINISTER,  
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Money is often a source of shame for both those without it and those who have it. It's a remnant of our Calvinist faith and a product of the new prosperity gospel that suggests that God rewards those who have pleased him, and it cuts all ways. Even more, the shame can cause us to look away, to not give time or energy or focus on our relationship with money.

What we cannot look at will often define our lives in ways that we don't wish it to. What is painful, what is shameful, can leak out like toxic waste and poison so much of what we love. And money makes the world go around.

So here are my three perspectives that may help in our reflections on money. I have no answers, but growing in awareness helps us to find the questions and the way of integrity forward.

In 2008 when we were living in London, we hosted a Ugandan Unitarian Universalist minister, Rev. Mark Kiyimba. His congregation in Kampala is not only a worshiping community, but it also runs a school for orphans whose parents have died from AIDS. Mark was with us for a little more than a week, and on Sunday he accompanied my husband Peter and daughter to get coffees from Starbucks before church. Peter ordered three coffees and got two sweet treats and the total was around £15, almost \$30 given the exchange rate at the time.

Mark was stunned. "That could feed the children in our school for a week!" he told Peter. We in the first world too easily forget that we live in great luxury as compared to most of the rest of the world. Even at our worst, most of us are blessed beyond imagining elsewhere.

*First perspective: Cultivate an awareness of the blessedness of your life.*

The second is to recognize that anything we have is only our possession for a short time in the context of the life of the world. There is nothing that you will have forever. Sooner or later, you will give it all up. You are a temporary caretaker of anything you have. So when we look at the world and its worries and troubles, when we see a flood of refugees pouring out of Syria seeking shelter and safe harbor, when we consider the lives lost to gun violence, when we view the chaos in our weather and know the future is so uncertain, the question we ask ourselves needs to be not "How much money can I spare?" but "How much money can I afford to keep, especially when we know all of what is going on in the world?"

*Second perspective: Cultivate an awareness of the transitory nature of what you possess.*

Thirdly, cultivate the practice of giving without attaching to the outcome. This is the really hard part of the practice. When I say this, I don't mean that you should not care where you give or to whom or if the recipient is worthy. There are plenty of organizations I won't give to because they don't support my values. But in recent years I have tried when I do give to release my expectations.

A friend in Chicago helped me with this perspective back in the days when I worked with homeless teens there on the Northside. I think I had been complaining about needing to answer the question that I was often asked about whether it was a good thing or a bad thing to give money to people on the streets. My friend reflected that she had stopped trying to find a way to make a rule about such things and simply paid attention to her heart in the moment. Did she feel like giving the change in her pocket? Then she gave it without a second thought.

In some measure it is the act of giving itself that we need to pay most attention to. What comes of the gift isn't our business. A homeless man may use it to buy some fortified wine to dull the pain. Perhaps he needs it. Giving from our heart is the thing.

*Third perspective: Let go of the outcome, be in the moment, give from your heart.*

Here's an exercise you might want to try:

Start by considering and listing what is important to you, what you love most, and what your deeply held values are.

Then collect 100 pennies.

Set a timer for 15 minutes (though you can take as long as you want).

Distribute the pennies into piles that represent the list that you made. Each penny represents one percent of your annual funds.

Observe how it feels to do this. Is it hard? Easy? Where did you get stuck in the process?

Once you're done, consider the piles. Are they distributed as you thought they would be? Are there any surprises? One participant in this exercise announced at the end, "Clearly, I'm not spending enough on books!"

What do your piles of pennies tell you about what matters to you? ■

*Help us be the always hopeful gardeners of the spirit who know that without darkness nothing comes to birth, as without light nothing flowers.*

— May Sarton

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## From Your Minister

BY MEG RILEY  
SENIOR MINISTER,  
CHURCH OF THE  
LARGER FELLOWSHIP

The word *economics* comes from a Greek word meaning household management, something I've done a lot of in my life. So you'd think I'd have a knack for it. But the truth is, like too many of us (especially women), I gave up understanding money and how it works in the world at an early age. When I try to make sense of it, especially when I speak with the people who are deemed economic experts, the words get slippery and elusive and I give up trying to understand what they even mean.

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### Corporate personhood undermines the humanity of actual flesh and blood *homo sapiens*.

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Futures. Financialization. Arbitrage. Hedge funds. These are not words or concepts that help me to feel clearer about my own or anyone else's household management.

What I can see, without necessarily understanding the fine points of global trade, is that creating a world where multinational corporations are the ultimate rulers does not benefit anyone but the shareholders of those corporations. And further, corporations' single-minded fixation on maximizing profits for shareholders isn't even good for corporations.

However, I have been excited to learn about the emergence of benefit corporations, or "B Corporations," a growing phenomenon in which businesses that actually want to do more than simply make money are able to incorporate differently. B Corporations live by a "Declaration of Interdependence":

*We envision a global economy that uses business as a force for good. This economy is comprised of a new type of corporation—the B Corporation—which is purpose-driven and creates benefits for all stakeholders, not just shareholders.*

*As B Corporations and leaders of this emerging economy, we believe: That we must be the change we seek in the world;*

*That all business ought to be conducted as if people and place mattered;*

*That, through their products, practices and profits, businesses should aspire to do no harm and benefit all;*

*To do so requires that we act with the understanding that we are each dependent upon another and thus responsible for each other and future generations.*

Of course, corporations don't just sign this and hang it on the wall. To become a B Corporation they have to undergo a rigorous evaluation of their practices and profits. This social enterprise movement has enormous potential, but the degree to which profit-obsessed multinational corporations rule the world is still staggering. In the United States, the privatization of what used to be government services—the prison-industrial complex, military, utilities, water, schools, parks, highways, etc.—continues at an alarming rate.

In 2003, as the US poised on the brink of war with Iraq, an old college friend of mine who had returned to her native Iran after graduation came to visit. She hadn't been in the United States for almost 20 years. I lived in Washington, DC, at the time, and her time with me followed visits with other friends in three or four other cities. On the first day of our reunion she asked solemnly, "When did corporations take over the United States?"

I was startled. Things had changed gradually and I hadn't really noticed.

Yet, she reminded me that only 20 years earlier, cities had not been so universally dominated by the same multinational stores and businesses. She was stunned that, having visited cities across the country, they all seemed so similar now.

I was taken aback by her observation. Yet that war with Iraq began to surface names of corporations which were hugely profiting, and whose contract workers were being paid a great deal more than military personnel doing similar work. My country, which had at least pretended to be "of the people, by the people," was nakedly serving the good of the shareholders of corporations at the expense of its residents.

And, of course, what my friend could see in 2003 was just the tip of the iceberg. In the US, the Supreme Court has since ruled that corporations are people, with freedom of speech and "religious freedom" (freedom to be homophobic in their hiring practices) among their many rights.

Corporate personhood undermines the humanity of actual flesh and blood *homo sapiens*. We have seen this starkly in North Dakota, where the water protectors, unarmed Sioux people fighting for their lives, demanded that a pipeline not desecrate their land and the Missouri River. Tax-dollar funded police have served not the people, but rather banks and oil companies worth billions of dollars. To protect their business interests, police have unleashed vicious dogs, used pepper spray and concussion grenades, and deployed water cannons in freezing temperatures. At some point the Sioux and their allies at Standing Rock began to be fighting not only for water but for humanity itself.

Real people are vulnerable. Our bodies, small bits of soft flesh, age and die. When Unitarian Universalists affirm the worth and dignity of every person, we are not including corporations in that religious principle. ■

## REsources for Living

BY LYNN UNGAR, MINISTER FOR LIFESPAN LEARNING, CHURCH OF THE LARGER FELLOWSHIP



I was amused when my 18-year-old daughter, newly hired at an upscale mall shop during the Christmas rush, reported on how her work was going. "I can't believe," she said, "the amount of money that people are willing to spend on soap! And they buy gift bags full of stuff when it would be cheaper to just buy the individual items and have us put it in the gift bag for free. Who does that?"

I have to say I felt a glow of maternal pride at a rare sign that my grown child had actually absorbed some of my beliefs about living frugally—even if it was only in relation to how other people were spending their money. But it also made me think about the lessons that we learn as children about money, and the lessons that we pass on to our kids, often without any of it being particularly intentional.

What were the messages about money that you were raised with? I know folks who grew up very poor, but who didn't *feel* poor as children because their parents always made them feel secure. And I know folks who always feel insecure about having enough because of the continual anxiety about money in their childhood homes. I know people who assume that the only reason that anyone would be poor is because they are lazy, and people whose delight in financial success is in being able to support the causes and people they care about.

Looking back, I know that the messages about frugality that I have tried to pass on to my daughter come directly from my family of origin. We were always financially secure, and there was money for music lessons and concerts and plays, but not for the fashionable clothes that were the norm at my high school. Certainly, there were not glittery gift bags of fancy soap.

I'm actually pretty comfortable with the ways I have reenacted my parents' messages about money. But it makes me wonder what

I have deliberately or accidentally taught my own child about money, and what I hope she has internalized to take into her adult life.

Here are a few things I hope I've conveyed:

- How much money a person has does not reliably predict anything about them other than how much money they have. How generous, kind, hard-working, reliable, good-hearted or smart a person is does not have anything in particular to do with how rich or poor they are.
- Money is neither good nor evil. It is a whole lot nicer to have enough money to buy the things you need than to have to worry about getting by. But money is like fire, electricity or any other form of power. It can be tremendously beneficial or tremendously destructive depending on how it's channeled. It is worth thinking about how you use your money as power, even if it isn't a whole lot of money.
- Spending money often feels good in the moment, but it's easy to spend on things that only make you happy very briefly. Before you buy something, put some thought into the place it will have in your home and the effect it will have on your life. Some things you can buy really do make life better. But lots of things that are exciting in the moment just get in the way later. Any parent who has encountered a Happy Meal toy knows this.
- There is a whole advertising industry devoted to convincing us that people judge our worth based on the stuff we have. This is mostly a lie. When you hear people talking about what they like about a person, they almost always say things like *She's so funny* or *He's so generous* or *Wow, they are such an amazing singer/cook/storyteller/*

*parent/whatever.* Once you get past high school, the number of people who notice or care what brand of clothes you're wearing is really very small.

- It has been scientifically proven that the most reliable way to get happiness from your money is to give it away. This has been tested over and over again in a whole bunch of countries, with people of various income levels. The results are clear. Spending money on other people makes us happier than spending money on ourselves. And yet most people find this hard to believe when it comes to their own money.

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### What were the messages about money that you were raised with?

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Just a couple more things that aren't so much for the benefit of my daughter as they are pertinent to this conversation here (although it wouldn't hurt for her to hear it, too):

- It's OK to talk about money. Money is something that has a big impact on both our personal lives and our larger society, so it really isn't helpful to act as if we are ignoring it, even as we shape our lives around earning and spending it. It's worth thinking about. It's worth talking about. Which is to say...
- The subject of money has everything to do with ethics and need, desire and generosity, responsibility and lack, longing and abundance. Which is to say that it is absolutely a religious topic. Let's talk about money in church! ■





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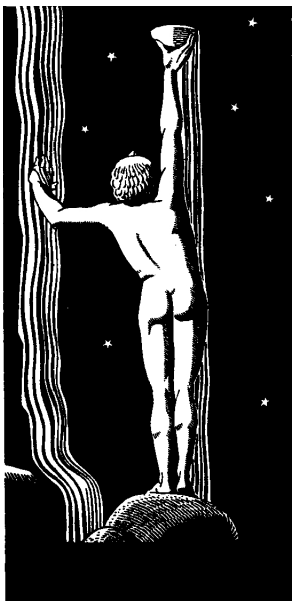
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## The People of the Earth Go Down

BY ARCHIBALD MACLEISH

The people of the earth go down,  
Each with his wealth of dream  
To barter in the market town  
A star for torch's gleam.  
To barter hope for certitude,  
Trade mysteries of love  
For passion's little interlude,  
And joy for the laugh thereof....

They buy and pass no more that way;  
Their eyes forget the star,  
Forget the mysteries of May,  
Forget the dim and far.  
They build them tower and high wall  
To bolt against the spring,  
To shutter out the mavis' call  
And heart's remembering....

Yet when the splendor of the earth  
Is fallen into dust,  
When plow and sword, and fame and worth  
Are rotted with black rust,  
The Dream, still deathless, still unborn,  
Blows in the hearts of men,  
The star, the mystery, the morn,  
Bloom agelessly again.... ■

*This poem, originally titled "Class Poem" was written for MacLeish's commencement from Yale. Published by Yale University Press in 1919, three stanzas have been omitted, but the non-gender-inclusive language has been retained to remain faithful to the author's language.*