

What Shall I Do If I Lose My Money?
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March 29, 2009

The recent economic freefall has been called unprecedented by sophisticated analysts and news reporters. It has been called a disaster by ordinary Americans and by ordinary people throughout the world. Especially here in California, the disaster can no longer be called “the elephant standing in the living room” -- not only because “elephant” is too small a creature but also because for many mortgage holders, the living room is “under water.” Homeowners owe more than the home is worth. Elephants are not known for their ability to tread water. Here in California, we have a Great Blue Whale *swimming* in the living room. ;)

This worldwide economic freefall is unprecedented. Sophisticated financial investments were intended to spread risk but ended up concentrating it. The individuals who designed and understood those sophisticated investments did not buy them; after all, their designers, marketers, and managers had bonuses – much more of a “sure thing.” The world’s interdependent national economies have shown us in a gut wrenching way that the Seventh Unitarian Universalist Principle (the interdependent web of existence) contains within it chaos and loss, as well as connection and life.

However, there are “unprecedented scenarios” in every generation. *Every* generation faces familiar situations, as well as unprecedented situations. We can learn from the noble vision of past generations. We can also learn from past generations when their vision was obscured by the “blindness” characteristic of their era.

In the rich pages of 20th century Unitarian history, John Haynes Holmes stands out. He was born in 1879 and died in 1964. He was a Unitarian minister, a social justice activist, and a pacifist. In 1909, Holmes was among the founders of the National Association for the Advancement of Colored People (NAACP). He was a founder and, later, chair of the American Civil Liberties Union (ACLU).

Holmes was among the few Unitarian ministers who opposed World War I – and all war – a controversial stand indeed. How did the congregation’s Board of Trustees respond? He might have had at most one ally on the Board, but the entire Board voted to support his stand as a matter of “freedom of the pulpit.”¹ He was one of the few pacifist Unitarian clergy not to lose his pulpit.

As it happens, he chose to withdraw from fellowship in the American Unitarian Association in 1918, apparently so that he could speak his

¹ See <http://www25.uua.org/uuhs/duub/articles/johnhaynesholmes.html> for the details about John Haynes Holmes provided in this sermon.

truth without having to spend valuable time defending his position within the Unitarian institutional structure. (He later returned to the Unitarian “fold,” so to speak). Holmes said that socialism was the religion of Jesus. He managed to change the name of the church he served in New York City from the Church of the Messiah to the Community Church. Allow the theological and philosophical implications of that name change sink in.

During the 1936 – 1937 church year, he preached a series of 10 sermons on “conduct in adversity.” The first sermon in the series was about loss of faith. The second sermon in the series was entitled, “What Shall I Do If I Lose My Money?” I came upon this reprint of his sermon [show the document], which cost 10 cents, in sorting through the historical papers recently retrieved from the shed. Here is what John Haynes Holmes said to The Community Church in New York City in 1936 when its members were anxious about losing their money.

We lose money in two ways: either by losing our savings (money we have accumulated in the past) or by losing our jobs (representing money we expected to earn in the future). Money is important for two reasons. First, in contrast to the early pioneers, we no longer live off the land. Losing a job in an industrialized economy is devastating; there is no equivalent in an economy based on small-scale agriculture.

Second, we live in a materialistic society. “To most of us life is not worth living unless we can satisfy our heart’s desires as well as our body’s needs,” said John Haynes Holmes. “Money is our means of pleasure, our secret of happiness, our test of success, and our road to power. It seems even to be our conception of character and high attainment.”²

We may lose money, but that is not the major problem. “Whatever our loss, however material or worldly in character, it is in essence a challenge to the soul which it must conquer or succumb . . . We must realize that, in the very fact of our regarding the loss of money as so complete a calamity, there is evidence that we have built our lives upon a false interest, an unworthy ideal, and that this loss is perhaps the inescapable first step toward a sound philosophy of experience.”³ The loss of money is a challenge to the soul.

Holmes points to Thoreau as an exemplar: “To make money did not delight him, to lose money did not depress him. Thoreau did not care about money either way, and thus had an attitude impregnable to fortune.”⁴ Holmes said we should develop a philosophy similar to

² “What Shall I Do If I Lose My Money?”, second in a 10-part sermon series in 1936-1937, published as “The Community Pulpit,” p. 4.

³ Pages 5 and 6.

⁴ Page 7.

Thoreau's: "What this means is not so much that we shall be indifferent to money as that we shall be profoundly concerned with other things. We shall so live in the realities of the spirit – in the beauties of nature, the delights of culture, the causes of humanity, the love of friends – that whether money comes or whether it goes will be a matter of no basic importance. If it comes, we will accept it for its high uses; if it goes, then we shall surrender those uses. But for ourselves we will not care."⁵

Philosophy is one thing, yet there remain the practical problems caused by loss of money. Holmes advised two things: First, ask for help from the government. Do not be too proud to go on "relief." Second, "create jobs and produce incomes by reason of commanding rather than surrendering to a situation!"⁶ "And if we lose our money, why should we not investigate ourselves – plunge into our lives, as a pearl-diver plunges into the sea, and bring to the surface of action these treasures we have never seen? Our hidden resources I call them! Why should we not hunt them out, and, under the very drive of necessity, discover and utilize the ingenuity and perhaps the genius we never knew we had?"⁷ Adversity brings opportunities for self-discovery.

Holmes acknowledged that it is a slow business getting back on our feet after complete disaster. We will encounter disappointment, frustration,

⁵ Page 7.

⁶ Page 14.

⁷ Page 15.

disillusionment, fear, and despair. Over a period of months and years, how do we maintain our spirits? What is the secret of courage? Where may we find cheer and a valiant heart? “The primary answer, of course, is work,” said Holmes.

“If we cannot find paid work, find unpaid work. If we cannot find unpaid work, we should make work for ourselves. “If I could not do any better, I would tear up pieces of paper into fragments and put these together again; I would move the furniture from the left side of the room to the right, and vice versa; I would rearrange all the pictures on the walls, all the books on the shelves, all the toilet articles in the cabinet. I would make scrap-books of clippings from the newspapers, collections of pictures from the magazines. To keep occupied in any way, at any cost, and thus avoid the inevitable demoralization that follows upon idleness – this is the first rule in any discipline of the spirit.”⁸

We may laugh at the absurdity of tearing paper into pieces, only to put the pieces together again, but I can relate. During my eight years in Florida, I experienced more than one period of unemployment. Only one period was to the point that I changed my long-distance phone service just to get a reward of a few dollars. That period was the only time that I sold possessions to stay afloat (most notably a flute, which

⁸ Page 18.

sounds worse than it was because I was no good at it and did not enjoy playing it). Applying for work and waiting for the phone to ring left plenty of free time. On multiple occasions, I took out a trash bag and collected litter by the side of the road near where I lived. It was better than demoralizing idleness.

Besides work (even “make work”), Holmes said the other keys to courage, cheer, and a valiant heart are books (especially biographies of others who have overcome adversity, checked out from the library), the fine arts (at free art museums), spending time outdoors in nature, and last, but not least, friends. “There are friends who love us, even when we are in need. How terrible the mistake to run away and hide away when misfortune comes upon us, and thus deny ourselves the joy of comradeship which blesses him who gives as well as him who takes!”⁹

Holmes concluded by saying that his answer to the question of what to do if we lose money is a poor answer since *the problem is insoluble by the individual, but not by society as a whole*. “Some day people are not going to lose their money and their positions in this catastrophic way. Some day our civilization is going to establish security for citizens Meanwhile, there remains this little day, this unhappy day, when we live from hour to hour in hazard of all we have. There is no remedy for this

⁹ Page 19.

situation, save to take full advantage, if necessary, of all that society offers even now of relief and help, and then, in the end, supply what is lacking without by what is triumphant, or may be made to be triumphant, within. In the last analysis, in our own souls we are the masters of our destiny. Not all the world can beat us. The noblest men and women, after all, have lived without money and served without price. Well, we will be one of them . . . “¹⁰

We are not masters of our destiny in terms of external measures, such as wealth. Holmes was not promoting a new version of the “rags to riches” view of Horatio Alger, the prolific 19th century writer of stories for boys.¹¹ Horatio Alger was born 102 years before John Haynes Holmes delivered this sermon. Time marches on -- or lurches on. Rather, Holmes said, in our own *souls*, we are the masters of our destiny.

Fast forward to the year 2009. Do we have a soul? Is there something related to us that is other than the sum of the hardware, software, and “wetware” that constitute our parts? That is, other than our physical body plus our thoughts and feelings plus our brain, which generates our thoughts and feelings? If we have a soul, what does it care about money? Judith Favor, a resident of Pilgrim Place in Claremont, has wrestled with these questions. She is a retired United Church of Christ

¹⁰ Page 20.

¹¹ See http://plus.aol.com/aol/reference/Alger-Ho/Horatio_Alger?flv=1.

parish minister and spiritual director, and she has become a member of the Friends Monthly Meeting in Claremont (she is a Quaker).

Judith Favor's new book is entitled *A Spiritual Guide to Sabbath Economics: Making Love with Money*. I will not talk much about her book because I have hopes that perhaps one Sunday morning, Judith Favor may speak to the congregation. However, I will share the questions which she asks us to reflect upon as individuals considering the matter of debt. After all, debt in its various guises and disguises has everything to do with the current economic freefall.

“When and how have I sought help during a money crisis?
 What strengths grew from my indebtedness?
 What would I do differently in the future?
 Where was God in all this?
 How can I learn about practical applications of simplicity?”¹²

Great questions! She also poses great questions for us as relational beings and for us as members of a congregation.

I will conclude not with the financial freefall but with language – language, which symbolically represents theology, philosophy, and in

¹² *A Spiritual Guide to Sabbath Economics: Making Love with Money*, Judith L. Favor, Wasteland Press, Shelbyville, KY (www.wastelandpress.net), 2008, p. 102.

fact everything that we say to ourselves and everything that we say to each other. John Haynes Holmes could speak the word “soul” from a pulpit on a Sunday morning, and his congregation would approve. Seventy-three years later, some Unitarian Universalists would disapprove of using the word “soul” in a Sunday service. Judith Favor can ask, “Where is God in all this?” and most of her readers would approve. Some Unitarian Universalists would disapprove of using the word “God.”

Unitarian Universalism is a religious tradition without a creed, so there is no “party line” of which I must try to convince you. We believe in the free and responsible search for truth and meaning, a search which is most fun and least lonely when pursued in the community of a congregation. For ministers, the “free pulpit” is never completely free, for ministry has limits. It is not about the minister getting his or her needs met but rather about how to work with the congregation to meet its own needs and how to work with the congregation to meet the needs of the world outside these walls. For all of us, lay people and clergy alike, ministry is one judgment call after another after another after another.

In our soul, are we the masters of our own destiny? Where is God in all this? Speaking personally, as a humanist and a mystic, I do not see God

in the financial markets, in the economy, in the workplace or in our responses to the ups and downs of any of them. That is primarily because theologians can write all they want about “God” being a verb and about how everything is in process (including ourselves and God), but using the word “God” still evokes for many people something “objective,” something outside of ourselves. I tend toward pragmatism. If language is constructive and effective, let us use it. If not, let us put it on a shelf for possible use at another time.

There was a day when luggage did not have wheels. Remember dragging luggage around airports when it did not have wheels? Today luggage has wheels, and yet there is a limit to how many pounds of it can be safely wheeled around. We can put wheels on the word “God” and bring “God” into the sanctuary as often as we like. I am not convinced that having the baggage here serves the best interest of many Americans today. However, while I may not use the word “God” very often in my own spiritual life, I respect and support those who do.

It is harder for me to talk about “soul,” for I have a sense that we do have a soul – something other than our hardware plus our software plus our “wetware.” I do not know how long or in what form it lasts after the death of our body, but I believe that some form of energy persists. So I

find myself in the paradoxical situation of declining to posit “God” and yet choosing to posit “soul.”

“Life is just a chance to grow a soul,” said Unitarian minister A. Powell Davies. I may not see “God” in things, but I do sense that we are here to “grow a soul.” Growing a soul is not like culturing bacteria in a Petrie dish or like growing “hair” on a Chia pet. Growing a soul feels more like taking turns being cook, vessel, and ingredient in an almost primordial soup. Not quite as primordial as the soup of chemicals from which life evolved, but nearly so from the standpoint of the timeless. As to whether we are “masters of our destiny” in that soul, ah, that is a sermon for another day.

May we be grateful for cooks, vessels, and ingredients. May we nourish ourselves, each other, and those outside these walls. May it be so!