

Balancing the Checkbook  
Sunday, January 8, 2022  
Tri-County Unitarian Universalists  
Summerfield, FL  
Rev. Cynthia A. Snaveley

There is an Islamic story included in an adult Unitarian Universalist religious education curriculum called "The Wi\$dom Path," with the S in wisdom written as a dollar sign. The curriculum is described thus, "... arranged around three themes: Money and Self; Money and Society; and Money, Spirit, and Life. Participants build awareness of their own "money story" and explore their own attitudes and experiences with money. They 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, then delve into ways to align faith, values, and a sense of a life calling with their financial ways of being."

This month's theme is dedication and when I wrote the blurb for this Sunday's service I said, President Joe Biden once said, "Don't tell me what you value, show me your budget, and I'll tell you what you value." When we align faith, values, and a sense of a life calling with our financial ways of being then what we are dedicated to will be clear and the checkbook will be balanced.

When I titled today's presentation "Balancing the Checkbook" I did not plan on talking about getting the math right to literally balance a checkbook. I planned to talk about aligning our faith, values, and sense of life calling with our financial ways of being.

Let me tell you the Islamic story.

"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,”

<https://www.uua.org/re/tapestry/adults/wisdom/workshop-10/know-yourself> .

I have made many money mistakes in my life. I have not balanced my checkbook and so not caught money coming out that should not have been till a few months into the deductions. I have kept a house I could not afford, so that what I had been taught was an investment was really a debt sink. I am not here to teach economics or budgeting. I am here to talk about putting our money where our faith is, where our values are, where our life commitments are. And, despite my mistakes, that I think I have done well.

The Wi\$dom Path curriculum has four sessions near its end that are entitled, “Faithful Earning,” “Faithful Spending,” “Faithful Giving,” and “Faithful Investing.”

What is faithful earning? I believe it is giving fair value to one's employer and doing the best at one's job that one is able to do. I believe it is working hard to be able to make enough to support oneself and one's children. I realize sometimes life throws a wrench into those intentions. I was working fulltime at a UU congregation in the nineties. I had taken on a house and a daughter. Then I was asked to resign. I was told I was not charismatic enough for the congregation. I wanted to keep my daughter near her sisters. I did not move. I ended up working two, three and four part-time jobs. In hindsight, perhaps I could have done things differently and come out better. But I did what was most important to me. I kept my daughter and her sisters close to each other.

When I first left that congregation, I thought I would take on a mommy-track job that would allow me to have more evenings and weekends free than being a minister does. I worked as an administrative assistant at a building supply company. “Faithful earning was tested there. I began work in a commercial department. It quickly became evident that my immediate boss was taking on work that the company could not do or, at least, not do well. Fortunately, others saw this too and the commercial division was closed down. I was not let go, however, but moved to the siding department. One of my jobs there was to assign the jobs to the various contractors. One day two of the contractors invited me out to lunch. They offered me a bribe. Give them the biggest jobs, and they would give me a cut. I did not take the offer, and I reported it to my immediate supervisor. It was all really rather silly. The two contractors who took me to lunch were the heads of our two best crews. They were already getting the biggest jobs, which I had told them. I only worked at the company one year. I was not making enough to pay the bills, and my first day on the job had been September 11, 2001. On a day when I wanted to do ministry, I was measuring windows.

I ended up working at two small congregations and a social justice organization after my year at the building company. I felt I was back to more faithful earning. I was fulfilling my calling.

This past week I read an article in “The Washington Post” about someone else doing faithful earning. Their calling came to them. The article began, “RICHMOND — Workers in bright yellow vests circled up in the morning chill. Some clutched cups of Starbucks coffee, a last comfort before beginning the hard work of dismantling a statue of Confederate Gen. A.P. Hill in the middle of an intersection.

“As a small group of Confederate heritage defenders assembled nearby — at least one of them armed — city safety coordinator Miles Jones lectured the work crew on wearing hard hats and eye protection. And who, he asked, would be the site supervisor? A bearded man in Ray-Ban sunglasses and a Norfolk State University sweatshirt stepped forward.

“‘What’s your name, sir?’ Jones asked.

“‘Devon Henry.’

“‘Devon Hen—’ Jones began, then dropped his voice respectfully. ‘Oh, Mr. Henry. Of course.’

The name carries weight in Richmond these days. Over the past three years, as the former capital of the Confederacy has taken down more than a dozen monuments to the Lost Cause, Henry — who is Black — has overseen all the work.”

I said Henry’s calling came to him because the article continues, “He didn’t seek the job. He had never paid much attention to Civil War history. City and state officials said they turned to Team Henry Enterprises after a long list of bigger contractors — all White-owned — said they wanted no part of taking down Confederate statues.

“For a Black man to step in carried enormous risk. Henry concealed the name of his company for a time and long shunned media interviews. He has endured death threats, seen employees walk away and been told by others in the industry that his future is ruined. He started wearing a bulletproof vest on job sites and got a permit to carry a concealed firearm for protection.....

But “Henry said, his business boomed. If some potential clients avoided him because of the statues, more sought him out. ‘We’re busier than we’ve ever been,’ he said; Team Henry has grown to 200 employees after starting out 15 years ago with just four.

“The company won recent contracts to build a bank and a credit union, and to rehabilitate a structure that once housed enslaved Africans at what’s now the Richmond Hill religious retreat,” [White companies wouldn't remove Confederate statues. So a Black man did it. - The Washington Post](#)

Turning from Faithful Earning to Faithful spending, in his novel David Copperfield Charles Dickens wrote, “Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery.” I would love to live free of debt, and I am hopeful that one day I will do it. In the meantime, I keep paying down my debt and I am almost free. And since age 24 I have had money put into my pensions. I hope when I die part of my legacy will not be debt.

Spending is where I have made my biggest mistakes. Still, I can’t say that I truly regret the bit too expensive jeans I gave into for my daughter or the huge fastfood meal I gave into for my teenage boy mentee. Despite the fact, that I occasionally gave into these requests I think I also taught these young people something about valuing being together more than what was bought on an outing.

One of the handouts for the Wi\$dom Path session on faithful spending is an excerpt from an article titled “Break the Spell of Spending Mindlessly,” by Gregory Karp, published in the Chicago Tribune, September 23, 2013. Karp writes, “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.'" I occasionally gave in on buying things, but mostly I did give my daughter and my mentee the more precious commodity of my time.

Faithful giving. I remember a Berenstain Bears children's book in which the children were given an allowance but had to separate it into money to spend, money to save and two sets of money to give away- one for regular things like an offering at church or money put into a Christmas kettle and another for emergency giving if someone lost their house to a fire or such. You might say that in the Islamic story the man had given his regular zakat or charity, but he still had some on reserve for the emergency request of a woman trying to feed her child. I remember though a woman who came to a church asking for help with her energy bill. She had run out of money for her own needs because she had helped a good number of her relatives who had asked her for help. In giving I say we need to remember that the airline attendant tells you to put your own oxygen mask on first before you help someone else. That woman could only help her family while she had funds and getting herself further into debt with the energy company wasn't helping her or them.

And, while money is one thing that we can give there are others as well. The Dalai Lama says, "Giving material goods is one form of generosity, but one can extend an attitude of generosity into all one's behavior. Being kind, attentive, and honest in dealing with others, offering praise where it is due, giving comfort and advice where they are needed, and simply sharing one's time with someone - all these are forms of generosity, and they do not require any particular level of material wealth." Even the poorest among us has something to share with others even if it is just a kind word or a note of encouragement.

To return to Mr. Devon Henry. His unexpected calling of faithful earning by taking down Confederate statues gave him an idea for faithful giving. "As he thought about the significance of the Confederate statues, Henry decided he wanted to find a way to turn the destruction into something positive. That led to a venture in which artists of color created digital images of statues being dismantled that can be sold as NFTs, with all proceeds going to charities. 'We want to kind of change the narrative a little bit about the removal and what they mean,' Henry said.

"The [Thirteen Stars](#) project — a reference to the Confederate battle flag — was set to debut in 2022 but stalled when the cryptocurrency market and NFT craze both cooled. Henry said he's ready to launch again," [White companies wouldn't remove Confederate statues. So a Black man did it. - The Washington Post.](#)

Finally, faithful investing. In the Wi\$dom Path session on faithful investing is a handout adapted from an earlier curriculum, "Resistance and Transformation: Unitarian Universalist Social Justice History." It speaks of working for justice but note the financial aspects of the various examples. The handout says, "[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 [(financial) 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 [ (financial) examples: microcredit, cooperatives].

“The institutional voices seek to work within established power structures to change them from within [(financial) 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,” <https://www.uua.org/re/tapestry/adults/wisdom/workshop-11/handout-4-prophetic-parallel-and>.

There has been an ongoing dialogue among UUs in the last few years over divesting from fossil fuel companies or staying in them to have a voice as shareholders. We may disagree over the best ways to invest or disinvest but as the handout notes investment is one of the ways we have to engage the wider world. I can choose not to eat in restaurants that underpay the staff. I can give a small amount to a microcredit loan for someone else in the world. I can have a say in how my pension funds are invested. You have members who gave the congregation small loans to fund this building. They were investing in the community. Some grandparents start a college fund for their grandchildren. They are investing in them.

President Joe Biden once said, “Don't tell me what you value, show me your budget, and I'll tell you what you value.” When we align faith, values, and a sense of a life calling with our financial ways of being our dedication will show and the checkbook will be balanced.