

Living Through Economic Crisis

I knew that eventually we would have to talk about the economic crisis. It touches each of our lives on a daily basis. If you're like me, you're tired of hearing about it in the news. Sometimes I want to yell back at the television or my computer screen. "Yes it is bad. I get the picture. Now tell me something new!" Part of me wants to avoid the reality, but it's what we're dealing with, it's what we bring to church with us.

So in planning for today, I decided not to talk about the crisis itself. Plenty of you have much better business sense I me can talk about the numbers and investing and all that. So I decided to name this sermon "Living Through Economic Crisis." In the end, that's what we have to do, we have to live through it. And I don't mean just survive it. I mean really live through it. No one is going to pull a sleeping beauty trick and wake up in ten years when it's all better, and sticking our heads in the sand just isn't a Unitarian Universalist way of living in the world. For better or worse this economy is what we have to deal with. I suggest that we accept that and learn to live through it.

We should be careful though. Responding to a crisis, any crisis is a delicate matter. Our first reaction in difficult times is to circle the wagons, protect our own, contract into ourselves. It is instinctual. Along with the economy we may be inclined to contract, not just our spending, but hearts. After all, the lesson that we just learned, on a national level, was that taking risks will burn you. So we cut back our financing, and we cut back on emotional investments. Who wants to get hurt? Let's just keep it all to ourselves, where we are safe and secure... and alone.

I never thought I would say this in a sermon, but emotions, and ultimately love, are a little bit like capitalism. In order to reap a reward, you have to risk something. You have to offer a bit of yourself, even when times are scary, even when your first inclination is to contract. Like investing your money, investing your heart is a risk.

As we read together earlier: To laugh is to risk appearing the fool. To weep is to risk appearing sentimental. To reach out for another is to risk exposing our true self. To love is to risk not being loved in return. These are all very risky propositions, but imagine the cost of not taking the risk. Not offering love, not offering laughter. Not reaching out simply isn't an acceptable response to an economic crisis. First reactions of circle the wagons and contracting into ourselves will not do. We must continue to risk if we hope to truly LIVE through this economic crisis.

We should also realize that living through the crisis is going to look a little different for each of us. We have been affected in different ways and much of that difference depends on age. I know my parents, in their sixties, three years ago they thought they were sitting pretty. Now they are crunching numbers and talking about postponing retirement. My peers and I are in a very different position. We own little but a pile of student loans. There aren't many investments to lose. Our biggest concern is the job market. Those who have jobs are holding onto them for dear life. We know that finding a job in this market, no matter how qualified you are, is like finding a needle in a haystack. The ones who have been laid off are facing taking jobs that they are way overqualified for. We are also cornered into asking their parents for financial support... again. Just when we have grown up, it's time to turn back to mom and dad for help. That's tough.

And then many of you are retired, relying on your savings at this stage of life. You're relying on savings that have taken a serious blow. Just a couple of days ago I had lunch with a handful of our seniors at Laguna Woods. I heard there a level of loss that I had not even imagined before. Their primary concern was that whatever assets they had planned to leave to their children were shriveling. Their final gift, a gift to loved ones is slipping away.

These are all challenging situations. But for some people the picture is still more dire. For some people this economic crisis will mean going without basic

needs. Some people, especially those who were just making ends meet before find themselves without adequate food, or without the ability to pay rent. I guess the point I want to make is that this is a real problem, a real shortage that affects real people's lives.

Some people, especially in the religious world jump to the message that money doesn't matter. What really matters is love, and your faith, and doing good for others. Yes, those are all important. But the truth is, money matters too. It matters a lot. This is not greedy to say. Money is what we use to meet our basic needs in life. When it is taken away in a seemingly unfair way, we feel vulnerable and cheated. When providing adequate housing and food for our loved ones is challenged, most other things fall by the wayside. Money matters, a lot, and it has slipped through our fingertips, it has been taken away.

Something is broken in our country. Today I want you to hear loud and clear that something is broken; the economy is broken, but you are not. If you take nothing else home with you today, please hear this, your worth and value as a human being does not depend on your ability to earn or save money. Your inherent goodness does not rest in your pocketbook.

That seems like such a simple truth, but it is a difficult one for us to really deeply believe. Our country has been steeped in the Protestant Work ethic for so long it is difficult to transcend it. We know it in our heads that a person's value is not measured by his or her stock portfolio. But somewhere, deep down inside we feel differently, because it is a part of our national religious history.

The protestant work ethic isn't just about having a strong commitment to work. It is actually deeply tied to bankrupt theology, theology that Unitarians categorically opposed. The Protestant work ethic is based on the idea of predestination, the idea that each person's salvation was predestined by God before his or her birth.

Everyone was predestined to spend eternity in heaven or hell, regardless of how you lived your life. This also meant that salvation was mirrored in this life, life in this world reflected eternal life. Those who were saved were financially successful. One's faith, finances and salvation were all interwoven. If you were part of the elect, the chosen, then you were successful. On the other hand, if you were a sinner, bound for Hell, then of course you would also be an economic failure. And so, for centuries the church taught that income was a reflection of inherent worth.

Such teachings seem abhorrent to our expressed values today. But somewhere deep inside our culture, a good deal of that bankrupt theology remains as we judge ourselves and others.

You are whole, you are good enough, even if you are broke. After all, we are all a little broken in different ways in different times in life. We all need help at some point or another. Only the brave are able to ask for help, but the truth is, we all need it every once in a while.

This crisis is also about more than money. For many of us our jobs are more than a source of income, they are a defining part of who we are. Not because our jobs make money that prove us to be successful, but our jobs are our role in the world. One of the first ways that I identify myself in the world is as a minister. And I know the same thing is true for countless other people who find meaning in their careers.

Our work is integral to our identity. It's one of the first few things we want to know about a person. It's the way we spend the vast majority of our waking time. So much of identity is what we do in America. This is just one more way that the economic crisis is striking not just our bank accounts, but our hearts and souls. Losing a job that gives meaning to our lives can be devastating. This crisis cuts to the core, it challenges the very sense of self for some people.

That is why, we must recognize here together today, the economy is broken, we are not. Your inherent value does not rest in your pocket book, or your job title; it rests in your loving human heart.

Generally speaking, we have been fortunate in this community, to live in such a beautiful place, with a relative abundance of resources. We are also fortunate to have access to the wisdom of our elders, those who lived through the Great Depression. That is the only cultural reference that we have to fall back on in this time of crisis. Our elders have a taste of what it is like. I often hear this as an explanation for peculiar behavior or frugal lifestyles. "Oh, they are still stuck in the depression," we hear said about our elders.

Perhaps it is time to rethink the frugal lifestyle of our elders. Instead of a way of dismissing their behavior, their penny pinching, with "Oh, they are still stuck in the depression." Maybe, if we pay attention enough we might say, "Wow, they are living a sustainable lifestyle and making every penny count. They are focusing on the little things in life rather than the glitz and glam. They must have really learned something from the depression."

What we are dealing with now, they have already lived through. And they didn't just survive the depression, most of them lived deeply through it. They are a whole generation of lemon-aid makers that we can learn from. Of course it was a hard time, but it was a time when people still came together in community to live. In fact in hard times, that can be all we have left.

If we want to talk about opportunities that come from hardship, about taking lemons and making lemon-aid, this is certainly one of them. With less disposable income for entertainment and individual activities, hopefully families and friends will be drawn to spend more time together in community, telling jokes and stories.

Maybe in our changed economy there will be more being together, and less buying together.

The other remarkable opportunity that often comes up with this economic crisis is the potential to shift not only toward financially sustainable lifestyles, but also toward environmentally sustainable lifestyles. Going green doesn't necessarily mean buying a hybrid car and building a new energy efficient house. It can mean very simple, money saving practices. Living through this economic crisis is not just about pinching a penny. Living through the economic crises means taking the opportunity to make fundamental changes in our lives, for our planet and future generations. Sustainability is the order of the day. The average American lifestyle is facing significant change in the coming decade, and that may not be such a bad thing.

Of course when times get tight, we get concerned. Will we have enough? Will we be comfortable? Will we be able to provide the best opportunities for our children? One of the best ways we can feel more secure about our limited resources is by giving a small portion of them to help others. At first glance, this motivation for giving is counter intuitive. But I promise you it makes sense.

Earlier I talked about how having our savings hit so hard felt unfair, and frightening. That's because we are reasonable people; we want a fair world. And we want to feel safe in the world. One of the easiest ways to feel safe and cared for in the world, is to care for another person. It doesn't matter how big or small your caring is, just something. If you can give, perhaps you can convince yourself that others will be there to support you when you need it. The ability to help others, even a little bit truly is a blessing. We are all vulnerable, and we all know it. But helping another person reminds us that we are not alone.

There are two very small but very tangible ways that you can help others in need right now. The first, collecting non-perishable food for the Laguna Beach Resource Center. If you have children, this is a prime opportunity to get them

involved in giving. At UUFLB we are collecting food this month for the center. This is in response to the center's request to the Laguna Beach Interfaith Council. Each congregation selected a month for focus its efforts. This is our month, this is our moment to help out.

If you are interested in helping people more directly through UUFLB, there is a small pool of money called the minister's discretionary fund that you can contribute to. It is money available to help people out on a one-time emergency basis. Priority is given to people who have a relationship with our congregation. If you'd like to contribute a small amount to this fund, talk to me or Terry after the service.

In closing, and perhaps most importantly, I want to say that in this time of crisis, the best help you can give another person may not be material. Not just here, but in the rest of your life, there are people in need. Like you and me, they are reluctant to ask for help. They are embarrassed. This is the other silent but very real price of the economic crisis. The hallmark of this recession may not be soup kitchens and unemployment lines. It may be isolation, and that's one problem we can solve.

We cannot feed the world. We cannot offer jobs to the countless American's who are unemployed or underemployed. But we can offer a place for them to be honest and real. As a Unitarian Universalist church, we do a tremendous job of feeding the homeless and advocating for those most in need. But now, more than ever, our response cannot just be material, it must be emotional as well. I want you and everyone who comes through our door to feel safe here. I want you to feel like you can be honest in this community. Honest with the burdens, honest with your fears, and your needs. We may not be able to fix all of the worlds problems, but we certainly won't let anyone face them alone.

-Amen-

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