

## **Our Money and Our Life: Calm, Compassion, and Community through the Hard Night**

Sermon Reprint by Rev. Tess Baumberger  
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### **Reading: Carrots, Eggs, & Coffee!**

A young woman went to her mother and told her about her life and how things were so hard for her. She did not know how she was going to make it and wanted to give up. She was tired of fighting and struggling. It seemed as one problem was solved, a new one arose.

Her mother took her to the kitchen. She filled three pots with water and placed each on a high fire. Soon the pots came to boil. In the first she placed carrots, in the second she placed eggs, and in the last she placed ground coffee beans. She let them sit and boil; without saying a word.

In about twenty minutes she turned off the burners. She fished the carrots out and placed them in a bowl. She pulled the eggs out and placed them in a bowl. Then she ladled the coffee out and placed it in a bowl. Turning to her daughter, she asked, 'Tell me what you see.'

'Carrots, eggs, and coffee,' she replied.

Her mother brought her closer and asked her to feel the carrots. She did and noted that they were soft. The mother then asked the daughter to take an egg and break it. After pulling off the shell, she observed the hard boiled egg.

Finally, the mother asked the daughter to sip the coffee. The daughter smiled as she tasted its rich aroma. The daughter then asked, 'What does it mean, mother?'

Her mother explained that each of these objects had faced the same adversity: boiling water. Each reacted differently.

The carrot went in strong, hard, and unrelenting. However, after being subjected to the boiling water, it softened and became weak.

The egg had been fragile. Its thin outer shell had protected its liquid interior, but after sitting through the boiling water, its inside became hardened.

The ground coffee beans were unique, however. After they were in the boiling water, they had changed the water.

‘Which are you?’ she asked her daughter. ‘When adversity knocks on your door, how do you respond? Are you a carrot, an egg or a coffee bean?’

Think of this: Which am I? Am I the carrot that seems strong, but with pain and adversity do I wilt and become soft and lose my strength?

Am I the egg that starts with a malleable heart, but changes with the heat? Did I have a fluid spirit, but after a death, a breakup, a financial hardship or some other trial, have I become hardened and stiff? Does my shell look the same, but on the inside am I bitter and tough with a stiff spirit and hardened heart?

Or am I like the coffee bean? The bean actually changes the hot water, the very circumstance that brings the pain. When the water gets hot, it releases the fragrance and flavor. If you are like the bean, when things are at their worst, you get better and change the situation around you. When the hour is the darkest and trials are their greatest do you elevate yourself to another level?

How do you handle adversity? Are you a carrot, an egg or a coffee bean?

May you have enough happiness to make you sweet, enough trials to make you strong, enough sorrow to keep you human and enough hope to make you happy.

The happiest of people don’t necessarily have the best of everything; they just make the most of everything that comes along their way. The brightest future will always be based on a forgotten past; you can’t go forward in life until you let go of your past failures and heartaches.

When you were born, you were crying and everyone around you was smiling. Live your life so at the end, you’re the one who is smiling and everyone around you is crying.

## **Sermon: Our Money and Our Life**

It was mid-August when I scheduled this sermon about money and anxiety for today. Little did I know how fitting this topic would be! Though financial anxiety may have been building for some time in our personal lives, with all the failures and bailouts on Wall Street this week, financial anxiety has become a national, if not a global, phenomenon.

We are in financially adverse times in our world and nation. This may also be true in our personal lives. Some of us may be worried about making our car payments, or paying our mortgage, or even buying groceries. Retirees may be looking at pension checks that have shrunk over the past few months, just as the cold weather is setting in. Some of us may be worrying about losing our jobs. It is a worrying and stressful time.

Economically speaking we are in “hot water.” The question raised during our children’s time is whether we will respond to this time of adversity by becoming soft and weak, like carrots do after being in hot water for a while. Or will we become hard like eggs do? Or will we change the water like coffee does?

It’s really up to us how to respond. Today I’d like to talk about ways we can be with one another here, pulling together as a community, so that this economic adversity brings out our finest qualities. Then we, like the coffee we love, can change the water.

Ironically enough, in order to become like coffee in a situation like this, the first trick is to remain calm, or to become calm if you weren’t in the first place. A friend of mine has a saying about how not to react in a crisis. It goes, “When in trouble, when in doubt, run in circles! Scream and shout!”

She is a silly person with a wise point. Our first reaction to a crisis may be to run in circles, scream and shout, but that seldom solves anything other than releasing our pent-up-ness. Panic really never solves anything. So we all need to try to hold ourselves and each other steady through this time.

It’s good to express our anxiety in healthy, respectful ways, using “I statements” such as “I feel really worried about...” Our covenant groups would be good places to do that. However, it can be counter-productive to express anxiety by running in circles, screaming and shouting, because it tends to raise everyone else’s anxiety level. So how do we who tend to react that way calm down enough to act in such a rational manner?

If you feel yourself panicking, feeling shaky and terrified, stop and think of ways to calm yourself, places you feel serene. Wendell Berry’s poem tells how he does this – by resting in the peace of wild things. However you find calm, seek it out in stressful times. It may be through meditation, deep and focused breathing, gardening or working with your hands (this is really good to ground yourself), or doing yoga or some other

form of exercise. Spending time with friends and family can ease our fears, especially if we're laughing. Laughter is good for the soul.

Once calm, remain calm. Try to keep yourself from worrying. Easier said than done, I know. My silly friend's husband is silly as well. He says if you want to get in some really high quality worrying, it's best to wake up in the middle of the night. He says worry in the middle of the night is several times more effective in solving problems than worrying in the middle of the day. Now, worry's effectiveness in solving problems is either zero, or else it's in the negative numbers, so multiplying it either has no effect on problems or makes them worse. So don't worry in the middle of the night. Sleep.

One way I've found to unhook from the worry wagon is to repeat a prayer or mantra like that of Julian of Norwich - "All will be well, and all will be well, and all manner of things will be well." Another good one is the serenity prayer, "Grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference." Both of these simple prayers or mantras can help you get back to sleep instead of worrying though the dark night.

It seems to me that worry is a waste of time and energy. Not only that, some wise person once said "Worry is a misuse of the imagination." When we stop worrying, it frees our imaginations to entertain new possibilities, so we can address our situations creatively in ways that can change the water.

In order to be like coffee in hot water it's important to become and remain calm in a crisis, and to do whatever we can to unhook ourselves from the worry wagon. Those are general recommendations that can apply to any kind of stress or adversity. Feel free to use them any time, anywhere.

Now I'd like to talk more particularly about what's known as "financial anxiety." In striving to understand our reactions to this crisis, it may be helpful to look back at our personal histories to the start of our relationship with money.

Personally, I grew up on a family farm, which is a kind of family owned business. My parents used to talk about money a lot and most of the time there was worry and stress in their voices. It seemed every year the farm went deeper into debt, no matter how good the crops or the prices.

It doesn't really matter how good a farmer you are – if there isn't enough rain, or too much at the wrong time, or it snows too early, you could lose everything. So for me part of any anxiety about money goes back to feelings of powerlessness over something as uncontrollable as the weather.

The other part for me was never feeling like I understood how to manage money. My mother did the books for the farm because she had a head for numbers. I stood near her to learn everything else she did – cooking, cleaning, sewing, and so on, but I never sat next to her as she did the accounting. She never explained it to me, so it always seemed mysterious.

Some of you may have had similar experiences. You may have heard your parents talk about money in worried voices, especially if you grew up in the financially adverse times of the Depression. You may have felt powerless over money. Financial management might have seemed mysterious to you.

For those who have had those experiences, money may seem like a big, powerful, and mysterious thing. Big, powerful, and mysterious can add up to scary. So personal history can explain why some of us are more prone to running in circles, screaming and shouting, during financial crises. Even if our situations are the same, some of us may be reacting more strongly.

Of course it is not enough simply to delve into our histories. That is just the first step in transforming our reactions to money worries. The next step is to realize that what was true in the past isn't necessarily true now. As adults, we have more power over money than as children. True, aspects of the financial world around us may be outside our power to control.

However, there are always things we can do that can give us some feeling of power right now. We can learn more about money and how to manage it. We can economize. We can eliminate non-essential expenses. We can tighten our belts. We can find ways to pool resources, and to pull together. We can give and take courage together.

It's also good to look at the bigger picture if we can. Once our basic survival needs and those of our loved ones are met, money just isn't that important in and of itself. Its only importance lies in what it can allow us to do for higher principles, for the greater good.

Through the ministers' email chat I learned that my colleague, Fred Hammond, who serves our congregation in Tuscaloosa, Alabama, recently gave a sermon on this theme. He based his remarks on the book "The Soul of Money: Transforming your relationship with money and life" by Lynne Twist.

Ms. Twist is a fundraiser for the Hunger Project. Part of her work is helping people in third world villages to shift their attitudes about money from the notion that there's not enough, to an attitude of sufficiency.

Lynn Twist teaches three values to combat the three toxic myths about money. By the way, the myths are: 1. That there is never enough 2. More is better, and 3. That's just the way it is.

Her three truths about money are these. First, that money is like water – it flows all the time. Sometimes it's a trickle and sometimes it's a stream. Second, what you appreciate appreciates in value. And third, that collaboration creates prosperity.

What is spiritually important about money is how we allow that stream or trickle to flow through our lives. In its outflow, does it sustain our core values?

Lynn Twist suggests that if we work together on projects that live out our values, helping those in even deeper need than ourselves. Through such projects we focus our creative energy, creating prosperity in its fullest sense. We build relationships. We have moments of being together where we can remember and remind each other what is truly of greatest value. We change the water.

The ideas in Lynn Twist's book are surprisingly similar to some of the ideas about money and religion in the book I read this week, "Giving and Stewardship in an Effective Church" by Kennon Callahan.

In this positive and upbeat book, Callahan says that people have a genuine, inborn spirit of generosity, which reflects the generosity and abundance in creation, all around us. We don't always act in accordance with that inborn spirit of generosity, but it's always there.

Sometimes people behave in self-centered and desperate ways. He sees this as a symptom of fear, fear that comes from a sense of separation from the Spirit of Life and Love, or if you prefer, from our most deeply held values. The more frightened people are, the more stingy and self-centered they can sometimes become. When they do this,

they are trying to reassure themselves in the midst of their fear.

Callahan suggests that when it comes to financial anxiety, the thing to do is to seek to understand our fear, to sense the restoring spirit of loving connection through prayer or meditation, and to spend time with family and friends, all coping methods we've talked about.

In addition to all that, Callahan says we need to find more enduring bases for hope. He says the real problem in our culture, which feeds our fears, is a vacuum of hope. He suggests that when we are attracted to material things we are looking for some fleeting sense of hope and stability. But as we all know, money and things do not give a lasting sense of hope.

Callahan suggests religious communities such as ours can provide places for people to discover, to uncover, bases for hope that are much more enduring and meaningful. Any healing grace and compassion we find here can help us learn to live lives rooted in love rather than fear.

I am reminded of the scripture that warns against building your house on sand, which shifts over time. This church is a place where we can learn to build a house on rock, a firmer foundation that persists, that gives us the stability and reassurance some of us may sometimes seek, without much luck, in material things.

Building on the foundation of grace and compassion, community and connection that we find here, we grow a sense of the love that casts out fear. Instead of living in worried obsession, feeling powerless, victimized and alone, with the support of our community we can learn where our power is and exercise it in ways that are respectful, compassionate, and just.

Here we can experience the saving grace of companionship on our spiritual paths. We can learn spiritual practices to calm ourselves when we are frightened or anxious. We can learn ways to unhook from the worry wagon. We can find reassurance and strength in our community.

As others treat us in loving and compassionate ways, we can explore our histories in ways that are loving and compassionate both to our selves and those who may have injured us. Then, as we grow in spiritual strength and maturity, we can turn our focus outwards in compassion to others.

You've heard of vicious cycles, right? This is a virtuous cycle. Experiencing compassion from others, we find it for our selves, which improves our ability to extend it to others.

As a community striving to live together in ways filled with grace and compassion, we can then extend the compassion we feel out into the community through service to those who are suffering even more than we are right now. In this way our grace and compassion can make an enduring difference in the world.

Through helping others in whatever ways we can, using our gifts of all kinds – talents, abilities, volunteer time, and so on, we let the stream (or trickle) of money flow through us in constructive ways, into projects that make real our values. We can learn to trust that whatever we have will be sufficient for those projects.

And we can do this in relaxed, fun, playful, joyful ways. When we enjoy our time together, taking time to laugh and joke, our work becomes playful. It becomes filled with the spirit of our caring, healing connections. It calms us, releasing our creativity. It shines from us, a beacon of hope. It flavors the hot waters in which we now find ourselves with joy, compassion, community, and service.

There are many ways we can address our financial anxiety. We can learn ways to calm ourselves, and to cease worrying. We can explore the roots of our relationships to money in compassionate ways. We can remind each other that we are not alone, and we are not powerless. We can help one another find and exercise our power in loving ways.

Through practicing compassion together, we create a foundation of grace on which we can build a home for hope between and within ourselves. From this home of hope we can with imagination, love, and joy serve those in even greater need in our neighborhood, extending the virtuous cycle of compassion.

As we together build grace-fully the foundation of compassionate community, this church can become a center of calm in the midst of any anxiety. So let us breathe deeply together. Let us remind our selves and each other of what is truly important in life. Let us trust that we will have enough not only for ourselves, but also to contribute to others in ways that change the sea of despair into the living waters of hope. So may it be.