

Ethical Cheapness

Bellingham Unitarian Fellowship
Rev. Paul Beckel
March 6, 2016

WELCOME

What is valuable? What values are we here to honor and sustain? There's a great reading in our grey hymnal that speaks to this, #420, will you read it with me?

I love how this invites us into a *balanced* approach to life. Remembering that it is valuable, yes, simply to enjoy and to witness to the beauties of this world. *and* it's equally vital that we abet creation. That we help, strengthen, steward, sustain creation wherever and however we can.

Today I will invite you to reflect further upon what is valuable in your life, and how to make the most of your relationship with what you value. Let's begin with our covenant: *Love is the spirit of this fellowship and service gives it life. Celebrating our diversity, and joined by a quest for truth, we work for peace, and honor all creation. This is our covenant.*

GATHERING SONG *For All That is Our Life* #128

BIG on BUF

Liberal religion is by definition generous, extravagant even—with its inviting welcome to all, regardless of where each of us begins on the path of life. The Unitarian Universalist movement and its congregations are here because of the generosity of those who came before us.

Ours is a tradition overflowing with creativity and goodwill as demonstrated by our comparatively small numbers here today because the bulk of our massive choir is down in Seattle today sharing the love in a combined choral extravaganza with 15 other Puget Sound area UU Congregations. I was with them yesterday, by the way, and I can report that, while the combined choir was awesome, BUF, with great energy and joy, provided its share and then some.

How do we do this week after week, and year after year? Well, we have extraordinary resources among us. Creativity and energy, love and forgiveness, money and time. We are a voluntary association with no compulsion to contribute in a particular way, but a shared understanding that both our money and our time will be put to good and efficient use.

Our thriving voluntary association, however, depends on paid staff coordination behind the scenes. As many of you know a couple of years back we had a pretty severe involuntary staff reduction due to financial distress. We now have the opportunity get back up to speed, as our thriving programs and relentless invitations to the wider community to join us have been fruitful. So now, once again, we're inviting every member and friend, every choir participant and RE family, everyone we can find... we'll be inviting them to pledge their financial support.

In order to approach our staffing compensation levels from a couple of years back, we need to increase our pledge income by 15% over last year. This is ambitious, important, and doable because we are a people intent on living our values. Which brings us to our ceremonial investiture, now, of a huge team (48) of volunteer canvassers....

REFLECTIONS, Part I

My wife Jane and I have kind of a don't-ask-don't-tell relationship at times. A couple of years ago we had a wonderful time at a Bruce Springsteen concert—in part because I didn't ask, and she didn't tell me, how much it cost. Even though he's one of my favorite musicians, I wouldn't have bought the tickets myself.

You might say I'm cheap, and I've pretty much come to terms with that word. I prefer to use more nuance to describe my relationship with costs and values, but I won't deny it: I hesitate to spend money. I'm not exactly proud to be cheap. I know that it can be annoying; it can get in my way of fully enjoying an experience; at times it becomes counterproductive. And the don't-ask-don't-tell thing—everyone knows that's just a childish game of make believe.

So I don't claim that being cheap and being ethical are the same thing. But there are times that they overlap. If you are cheap or frugal or thrifty, or you live or work with someone like this, it might be helpful to acknowledge that the tendency can encompass a range of behaviors, not all good, not all bad.

I take responsibility for my attitudes about money. I am not simply a product of parents who lived through the Great Depression, who made me eat everything on my plate, and dressed me in hand-me-down clothes. (On the contrary, a lot of people go to the opposite extreme after an upbringing like that.) In the end, I'm cheap simply because it seems practical in the long run—which makes me happy (or as happy as I'm ever likely to be).

The Guinness Book of World Records identifies Hetty Green as the world's greatest miser. She was a Wall Street banker in the late 1800s, and through times of both boom and bust she made money, saved money, and lived frugally. She died, in today's dollars, a multi-billionaire—in part because, rather than renting an office, she did business out of a suitcase in the hallway of a bank. To avoid paying taxes, she frequently moved from one home to another. Her daily lunch was oatmeal, which she heated on a radiator. And while it is clear that her son had his leg amputated, it's only speculation that he lost the leg to gangrene because she delayed having him treated until she could find a free clinic.

So being cheap should always be understood as a compared-to-what/compared-to-whom kind of thing.

Do you see being cheap as good or bad? Which words do you tend to use most frequently to describe people who are cautious about spending? Do you call them frugal? Thrifty? Prudent?

Or do you use less flattering words like miserly, stingy, tight-fisted?

Deep in our Unitarian roots, our great great great ... grandparents were Puritans—known for their modesty, diligence, industry, economy, and resourcefulness, at least in the first generation. Paradoxically, these virtues can lead to prosperity, and prosperity, the Puritans feared, could lead their children into temptation to be less diligent, industrious, and economical.

So in colonial times, both the Massachusetts Puritans and the Pennsylvania Quakers created “sumptuary” laws, that is, laws to prevent unnecessary extravagance like bows, broad ribbons or excessive buttons on clothing.

Interestingly, though, the purposes of these two groups were different: The Puritans promoted modest dress and frugality as a way to show devotion to God, and to avoid temptation. Quakers, on the other hand, saw that individual frugality enabled them to share, which was a means both to personal salvation and to a stronger community.

Benjamin Franklin took still another approach. In “Poor Richard’s Almanac,” he compiled lots of cheery aphorisms about how to have a simple happy life with prudence and charity. In reality though, Prudence and Charity were probably just two of the women with whom he made merry. So you might call him a hypocrite. But Franklin didn’t promote austerity as a value in itself, only as a practical way to gain independence.

Shortly thereafter, American savings banks came into being. By “banks,” you should understand, I do not mean evil institutions promoting greed, deceit, and usury. Savings banks in the 18th and 19th centuries were originally organized as philanthropic endeavors. They had no stockholders, but existed primarily so that poor and working class people would be encouraged to be careful with their money, save as much as possible, and eventually become self-reliant.

Financial institutions today, of course, have a mixed record. Rather than diminishing the risk of loss, we may think of them as the originators of risk and loss. And at the same time we have other institutions like the Grameen Bank, winner of the 2006 Nobel Peace Prize for its development of micro finance in underdeveloped villages in Bangladesh. Through the global recession, Grameen Bank has continued to grow, and has now granted over \$11 billion in tiny loans to millions of extremely poor people. Their repayment rate is 97%.

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So thrift can be of benefit to yourself, to others, or to the living environment as a whole.

Reducing consumption and waste, repairing and reusing our stuff is certainly ethical. In Bellingham it’s an impetus to tremendous creativity.

And even if you don’t believe in social and ecological betterment, “living simply so that others may simply live” is a practical way to avoid the incredible waste that comes with fighting over resources.

But are there times when it goes too far? When is being cheap really a bad deal in the long run? Cheap consumer goods that become trash before they’ve served their purpose. An inefficient economic system that wrings the labor from people for only short-term yield.

Cheap gasoline. Low prices at the pump that lead us to consume a lot, and pay little attention to hidden environmental costs, or to opportunity costs (like missed opportunities to develop cleaner technologies).

Cheap stuff, cheap gas. Cheap lives. Or I should say, systems we tolerate that thrive on human life as a disposable commodity. Wars promoted by people who say that human life is of incalculable value, so let's just leave that out of the equation.

Still, it's too easy to become self-righteous about values and spending, and it's especially tempting to become self-righteous when other people spend what we perceive to be our money. The kids, the spouse, the congregation, the government.

What is economical changes with the times. In the 1920s (!) a textbook on home economics chastised prior generations for hoarding and trying too hard to use every scrap...to the point of feeling guilty and being inefficient. The 1920s, of course, were a time of unprecedented economic bounty for many Americans, so scrimping probably seemed foolish—until a few years later.

In the 1970s, when they had 9 kids at home, my parents had huge gardens. It was a productive use of available land and free labor. We learned how to can, freeze, pickle, and sew.

But if you do these things only to save money, what do you do when it becomes cheaper to buy food and clothes, either because someone else now makes them more efficiently overseas, or because you're in a small apartment with one or two people with arthritis?

Looking at these questions simply as a function of dollar costs is not ethical cheapness.

In every era there are new circumstances but similar questions: not just about what things cost, but what they are worth—and of course I'm not just talking about what *things* are worth, but experiences, people, traditions, opportunities—figuring out what these are worth is hard. Explaining to someone else what something is worth *to you* is even harder.

The words “worth” and “worship” derive from the same origins. Worship, essentially, means to call attention to that which is worthy. So that's the big question in self-defining liberal congregations. What you define as worthy is what makes you you—not how much you save or spend, but what you value—what you keep immediately before you as worthy of your precious attention and care.

The work we've done; the rewards we've earned; our aspirations to use the resources at hand to do better tomorrow. Which of these do we give over to our precious consciousness most often?

The unearned benefits of our birth; the forests that give us building materials, fresh air, and inspiration, that we did not plant...the wells we drink from that we did not dig.

MUSICAL MEDITATION

READING “Song of the Open Road,” excerpts, Walt Whitman

Listen! I will be honest with you,
I do not offer the old smooth prizes, but offer
Rough new prizes,
These are the days that must happen to you:
You shall not heap up what is called riches,
You shall scatter with lavish hand all that you
earn or achieve ...
However sweet that laid-up stores, however
Convenient this dwelling, we cannot remain here,
However shelter'd this port and however calm
these waters,
we must not anchor here,
However welcome the hospitality that surrounds us
We are permitted to receive it but a little while.

Come, I give you my hand!
I give you my love more precious than money,
I give you myself before preaching or law;
Will you give me yourself? Will you
come travel with me?
Shall we stick by each other as long as we live?

REFLECTIONS, Part II

Why, in the midst of a sermon on frugality, are we sharing a love poem? Is this just some valentines leftover?

And who is this piece written to anyway? The first part is easy enough; it's a call from the world, from history, from human experience...a reminder that the comfortable way, the cheap way, what might seem easiest in the short term...is not necessarily the way to go.

But that second part: “I give you my hand!”? “Will you give me yourself?”? Who is this that suggests we ought to stick by one another as long as we live?

We might think of that voice perhaps, as the loving call, as the aching cry to us—from our life's purpose. For as long as we live it calls to us: “come: though I change course, though I slip out of sight, come with me! We cannot stand still! I am your purpose, I give you my hand, I give you grace, the strength of love which seems to come from nowhere, but when you experience it, seems to come from everywhere. Come! I give you something more precious than money, more worthy than life itself.

Really? What could be more worthy than life itself? Come! This is *your life on purpose*.

Do not heap up what is called riches! Scatter the seed from which rough new prizes grow. And in times of harvest, enjoy, yes, take it in, but do not take it all in.

As it says in the Hebrew Scriptures: “When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Leave them for the poor and the alien.”

Plant *more* than you harvest. And move on.

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I liked that bit from the bible when I was a kid. I thought, yeah, even if they aren't following the commandment from Leviticus, people will always waste things, leave stuff on the margins. And the earth overflows. So I could be happy as a bum. I just need to want the stuff that no one else wants, and I'll live a life of abundance!

Well, my life hasn't turned out that way, exactly. I do still eat food off my kids' plates, but I've grown pretty dependent upon creature comforts. And I've come to desire and acquire perhaps more than enough tools—hand tools and electric tools and electronic tools that unleash creativity, tools that can be used to re-purpose wood and metal and ideas, and tiny bits of energy.

I've also accumulated some dependents, somehow. Children who, even though they've technically become adults I imagine I will always want to provide for in some way. So my childhood dream of becoming a bum didn't pan out.

I had a good start, though, and I'm grateful. My momma was so cheap that instead of buying a fire alarm she hung Jiffy Pop from the ceiling. My daddy was so cheap he ate beans to save money on bubble bath.

So I grew up thinking that with cheapness I would find independence, and security, and adventure, and in many ways this has been true. But I've also come to see that cheapness encompasses a broad range of attitudes and behaviors—some admirable, some not so admirable. And the greatest of these, the best traveling companion of all, is gratitude.

For a life of value, a life on purpose is not just a life of practicality and productivity, but a life of appreciation as well. To paraphrase Annie Dillard: We are here to assist creation and witness to it...to notice one another's beautiful faces and complex natures. So that nature (and Bruce Springsteen) need not play to an empty house.

SENDING SONG

What Gift can we Bring? #404

BENEDICTION

#484