

“Necessities and Luxuries”

by Roz Reynolds

Rev. Paul's reflections on the role of money in our lives brought up many familiar thoughts and questions for me. Although I've never been a Christian, one of the passages from the Bible that Paul cited – Christ's teaching to “sell what you have and follow me” – has always resonated strongly with me. Who hasn't felt the longing to unburden oneself of material wants? Who hasn't felt that subtle frisson of en-lightenment every time we get rid of Stuff and reduce the physical clutter we carry around with us on this earth? The idea that we could re-frame our material needs and wants as mere luxuries and simply do without has a profound allure – especially if it allows us to redirect that money and energy towards others. But how do we do this and still live in the world?

A couple years ago, fired up after a Canvass Kick-off Sermon, I called a family meeting to brainstorm things we could do without, so as to free up more money for our pledge to BUF. Naively, I thought this would be a fun family activity, a “visioning” exercise where we would clarify our family's values while modeling generosity for our kids.

Rarely has an idea of mine bombed so quickly and so disastrously. Within the first minute, the kids were in tears and my husband was edging away nervously. The kids had visions, all right – visions of me selling off their Legos in a fit of religious fervor. My husband had visions of a dwindling 401k. “I do hope to retire someday,” he reminded me.

I quickly learned two important lessons. First of all, never involve your kids in financial decisions. Secondly, everyone has a different notion of what is a necessity and what is a luxury. For this reason, no one should try to tell someone else how much they should give and where it should come from. So I won't even try. I'll just share what our family decided in the end.

I don't consider myself a materialistic person, but I do want a material roof over my head, actual food to eat, and at least some clothes to wear. I want water and electricity, a means of communication and a means of transportation (and a washing machine). I'd love to do without health insurance, but know I wouldn't be able to handle the anxiety, so there's another necessity. And yes, we do want to retire someday. And okay, my kids want their Legos.

Here's what we don't have: college savings accounts. We value education, and we certainly hope our kids will all make it to college someday, but we have not one cent earmarked towards it. Instead, we give to BUF.

This is not something we usually talk about because we're nervous about the reactions we might get. Some of you may be horrified and think us negligent parents. Others are thinking (rightly) how privileged we are to be worrying about college funds, and not our next meal. Very few of you are thinking, “Wow, what a good idea! Let's do the same!” Still, this is what we do. And I'll tell you why.

For me, belonging to a liberal religious community, and raising my kids within it, is a non-negotiable. It is not just an extra thing we squeeze in now and then when we don't have anything

else to do. For us, BUF is where we take the time to stop and think about the greater meaning of our lives. Only at BUF do we step away from the materialistic hurly-burly of everyday life and ponder things greater than ourselves. BUF inspires us to move outside our comfort zone, to do things for others, to think about how we can use our strengths and passion for the greater good.

I'm sure there are families out there who can do all this without organized religion. Hats off to them. We are not one of those families. We need the structure and the community that BUF provides, and we are willing to pay for that.

Many of us are confused by this notion that “the best things in life are free.” Consciously or unconsciously, we resist the idea that belonging to a spiritual community should come with a dollar price tag. Let me disabuse you of this notion. The best things in life are NOT free. Clean air, clean water, good health, education, the arts, an unspoiled natural world, the public library, our civil rights: all these things require tons of money for their operation and/or preservation. And connections between human beings? Human beings are expensive! (If you doubt this, you should see how much my kids eat!) These are things that we all pay for, one way or another, and most of us UUs do so ungrudgingly, because we acknowledge their value. For us, religious community is on that list of the Best Expensive Things in Life.

I hope that my kids' plans for using their strengths and their passion for the greater good will, indeed, involve going to college. But I also believe that getting a fancy education without stopping to wonder What Is It All About is putting the cart before the horse (and I speak from experience). Also, to save for our kids' future education at the expense of their existing religious education would be, for us, a form of hypocrisy. When our kids ask us, “Why do we go to church?”, we tell them something like, “Because the kinds of things we talk about and think about at BUF are the most important things in life. The search for truth, meaning, and community is more important than school, or soccer games, or playdates, or even Legos.” (Actually, I usually leave out the bit about Legos, because, I mean, let's not push it.) Since kids pay way more attention to what we do than what we say, we try to put our money where our mouth is.

Some might see this as living in an “abundance mindset,” rather than a “scarcity mindset.” Others might see it as poor financial planning. There is probably some truth to both perspectives. But honestly, I am not all that worried (except at 3 am, when not worrying about earthquakes and tsunamis). Although a mostly rational person, I genuinely believe that the universe responds to generosity, that what we put out, we receive back tenfold (or at least fourfold – I'm vague on the numbers). The point is, it will all work out. All will be well. If my kids are meant to go to college, they will figure out a way. But they will never have a second chance to grow up UU.