

**A WONDER-FULL LIFE:**  
Looking at Money and Meaning  
February Series

**Week Three:**  
**“Looking Out: Courageous Vision”**  
**Lynda Sutherland**  
**First Parish UU Northborough**  
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This month we are looking at Money and Meaning through the lens of the film, “It’s a Wonderful Life.” The main character, George Bailey, makes personal sacrifices multiple times, in order to stay true to the family tradition and vision of his father, who ran the family bank in a way that treated poor, working people as trustworthy, honest, and deserving of a decent life.

All stories must have a villain, and the villain in this one is Mr. Potter, who runs the only other bank in town. He is tightfisted and mean, and when his bank loans money, Potter is quick to foreclose on any borrower who runs into trouble and misses even one payment. In this way, Mr. Potter has become the richest man in town, and he incidentally makes a lot of money as a slumlord to those his bank has foreclosed on.

The difference between the Baileys and the Potters of the world comes both in the inner and outer worlds. Do we reap love and generosity or bitterness and resentment? Early in the movie George’s father, Peter, who refuses to foreclose on the townspeople’s mortgages when they fall on hard times, confronts the mean-spirited Mr. Potter:

*He says, "Mr. Potter, what makes you such a hard-skulled character? You have no family, no children. You can't begin to spend all the money you've got."*

And George himself later reminds Mr. Potter that how we share with others is where true riches lie:

*"Just remember this, Mr. Potter, that this rabble you're talking about ... they do most of the working and paying and living and dying in this community. Well, is it too much to have them work and pay and live and die in a couple of decent rooms and a bath? Anyway, my father didn't think so. People were human beings to him, but to you, a warped, frustrated old man, they're cattle. Well, in my book, he died a much richer man than you'll ever be."*

Mr. Potter wasn't the villain of this movie because he had a lot of money. It was the way he used money to have power over people, and to channel more and more of the people's money into his own pockets through – usually legal – heartless and unethical means, that made him feared, hated, and friendless. It is also what made him miserable, even though he *thought* that being able to bully people and acquire more and more was happiness. His actions have deprived him of the true riches of life: friends, family, integrity, peace of mind, real admiration and respect from others. In those things, he was a pauper.

Contrast the character of Mr. Potter, who never learns this lesson, with the story of Ebenezer Scrooge, the villain in another classic story set at Christmas time. In this story, Scrooge is reminded of his youthful

dreams and aspirations, the things he loved and valued as a young man, and then is shown how he lost sight of those things over the years. He is shown all the things he would permanently lose if he doesn't learn to prioritize people over having money in the bank. In this story, Scrooge changes his outlook and his habits, and regains the love and sense of community he has lost.

These stories illustrate a truth that it is important to remember: It is not evil to have money. It is *what we do* with our money, talents, and time, that make us rich or not.

I worked for a couple of years at a skilled nursing facility, as "evening activities director." It soon became obvious to me that the people there, facing challenges of age and physical ailments of various kinds, were tired out in the evening, and the last thing they wanted was a structured activity. But many were lonely for conversation, some personal attention, so most of my time was spent just offering a listening ear and a human presence to draw comfort from.

I began to understand that these folks, approaching their last years, almost never talked about how much money they had made in their lives, or the size and value of the houses or cars or net worth they had earned or been blessed with. They didn't talk about how important or influential or well-known they had been, though some of them had been all of those things in their day.

They talked about their families and friends, the things they had done that they felt really good about: visiting the homebound and sick and

unfortunate, back when that was possible for them; starting or being a major contributor to an organization that was valuable to their community and helpful to people need; spearheading legislation or programs that improved their communities and tended to the common good.

And they never expressed regret at not having made more money or acquired more things. Their regrets were that they had not been able to give as much as they would like; that they hadn't spent as much time and money on the things most valuable to them.

They regretted not spending more time and energy following their dreams. Some of them regretted not trying to figure out what was most important to them until they were older. They wanted their lives to have meant something.

I think we know instinctively how important it is to have a vision for how we want to live our lives. This is reflected in many cultural settings. Some of us may recall the words of the Hebrew prophet \_\_\_ "Without vision, the people perish." Or we may recall the words in the musical *South Pacific*: in the song "Happy Talk," a young girl sings, "You got to have a dream; if you don't have a dream, how you gonna have a dream come true?"

There are times in our lives when it seems like our dreams get thoroughly trampled. When it feels like our dream is becoming a nightmare. When we can't see any hope of realizing even a portion of that dream any time soon, or maybe ever. When we fight

discouragement and despair; when we are tempted to take refuge in downright cynicism.

But here is another thing that I think we kind of know instinctively: if we give up, if we stop working to build a better way, we become complicit in the destructive forces that threaten to overwhelm us. And in order to work toward a vision, we must believe in that vision – often against all odds, against all available evidence, against the taunts of those who call us “wild eyed optimists,” “softies,” “snowflakes,” “dreamers.”

We still believe.

**We still believe** that a person’s gender, gender identity, skin color, national origin, party affiliation, bank balance, physical or mental ability, religion, ancestry, citizenship, or other characteristics, should not be a reason to dismiss, disadvantage, cage, kill, withhold medical care, demean, or demonize that person.

**We still believe** in justice, a fair playing field, expecting everyone to follow the rules, a democratic process for changing rules that turn out to be unfair.

**We still believe** in seeking truth and meaning in life, and the importance of both our hearts – caring and nurturing and being kind and forgiving – and our heads – learning and growing and using best evidence of science and observation and the experience of experts, as we continue to wonder and try and fail and do better.

**We still believe** in the concept of everyone – everyone – contributing to the common good, protecting the robust, fragile, beautiful and vital resources of our Earth that sustains all life and is the source of such blessings.

**We still believe** that people can be good and noble and self-sacrificing and emotionally healthy and completely amazing; that if we have eyes to see, that goodness is all around us, ready to inspire us and renew our dream, our vision, our faith.

So the question is: if we have not become total cynics, if we still do believe these things – even a little – do we “put our money where our mouth is,” as the old saying goes? We understand that expression to mean much more than money itself, of course. As is so often the case, money is shorthand for our gifts, our resources of time, talent, passion, and possessions.

How are we spending our gifts, our treasures, our incomparable blessings of time, talent, health, hope, passion, and money – in whatever measure we are individually blessed with all or any of these – how are we investing them in things that help further our courageous vision?

I think that we are each doing that more than we probably realize. Being part of a UU congregation means you are spending time and energy and money to support an organization that works in large and small ways to promote our values and to help us live them out in the world.

So first, it is helpful to recognize where we are already working toward our courageous vision. We are here, talking about these things in community. We give half our offering, which amounts to \_\_\_ per year, to organizations working to realize our values. We support and cherish and help each other in community, and work through our challenges and differences together. These are huge, things, and since we keep on doing them, month after month and year after year, they add up to a lot!

What else can you do? First and foremost, you can make sure that you and your loved ones are getting the basics in life to keep you as vital and healthy as possible: good food, plenty of rest and fresh air, laughter and friendship, and regular doses of mental and spiritual nourishment.

You can continue to look for creative ways to spend an extra hour, five extra dollars, to bring life to one area of your vision – choose by what seems to need it most, or by what brings you most joy to contribute to, what is fun for you. Getting back joy from our giving keeps us fed, hope-full, ready to come back and do it again tomorrow.

You can look for ways to personally multiply your impact. If it's possible for you, see if you can spend your utility dollars in ways that promote clean energy. Choose locally grown and processed foods whenever you can. Choose local businesses instead of big chains. Buy from companies such as Ben and Jerry's that try to align their business practices with the values you support. Buy second hand, recycle... the list goes on, and

each and every choice and action helps build a culture of sustainability that is needed in times like this.

You can join with others to multiply your impact. The UUA is spearheading an initiative this spring called “UU the Vote,” strategizing and sharing information and resources to work on voter registration, campaign for issues that address our common values, and inform ourselves and others of what’s going on and what’s at stake. We’ll be hearing more about this soon.

This is a small sampling of the possibilities before us.

And, as Winston Churchill admonished the English people during the darkest days of World War II, when every night brought another bombing attack and every morning brought evidence of more loss, more death, more destruction, he got on the radio and, in probably the shortest and most powerful speech by a politician ever, said to them: “Never, never, never give up! *Never, never, never give up!* **Never, never, never give up!**”

That’s our task, my friends. To find the ways we can to keep on keeping on, keep the hope, keep the faith, keep our pledge to one another to journey courageously together in love, into the future we envision.

May we continue to follow the call, the call of Love, the call of Faith, the call to live a Wonder-full life.