



### **Best Laid Plans**

All week I've been trying to figure out a way to talk about money, because money talk is everywhere this week. It's even drowning out the election to some extent. It is serious and people are very worried and tense and anxious.

I'm not a financial expert. I'm not someone who has ever been particularly motivated by money. I'm one of those who has lived hand-to-mouth a lot, making do, getting by. So I'm going to talk to you about money today in a way you haven't already heard all week on the media. Whatever I say today, please understand I don't mean to trivialize it at all. I know how serious the situation is.

But I also know that if a great wind came up right this minute and swept away everything outside this room, you would be *here*. If you're sitting next to someone you love, you would still be sitting next to someone you love, even if everything else washed away. We would be together. We would be human. We would be *here*. Without all our stuff.

This was brought home to me this past Thursday when for the first time I went to help serve at Tender Mercies, the house where the gentlemen live who don't live anywhere else. To most people these men are defined by "not's" – they're *not* employed, they do *not* have a home, they do *not* have possessions. They are defined by

what they *don't* have. But as I sat watching them, I saw that they were very much *there*; they were human beings. There were no less *there* than I was.

So I'm going to give you some different angles on the money issue and financial problems, knowing that some of you have more serious problems than others.

I'd like to begin with a poem by Robert Burns called "To A Mouse - On turning her up in her nest, with the plough, November, 1785."

Wee, sleeket, cowran, tim'rous beastie,  
O, what panic's in thy breastie!  
Thou need na start awa sae hasty,  
Wi' bickering brattle!  
I wad be laith to rin an' chase thee,  
Wi' murd'ring pattle!

*brattle = scurry*

*pattle = small spade for cleaning a plough*

Thou saw the fields laid bare an' wast,  
An' weary Winter comin fast,  
An' cozie here, beneath the blast,  
Thou thought to dwell,  
Till crash! the cruel coulter past  
Out thro' thy cell.

*wast = wasted*

*coulter = iron cutter in front of a ploughshare*

But Mousie, thou are no thy-lane  
In proving foresight may be vain:  
The best laid schemes o' Mice an' Men  
Gang aft agley,  
An' lea'e us nought but grief an' pain  
For promis'd joy!

*no thy lane = not alone*

*Gang aft agley = often go awry*

*lea'e us = leave us*

Still, thou art blest, compar'd wi' me!  
The present only toucheth thee:  
But Och! I backward cast my e'e,  
On prospects drear!  
An' forward, tho' I canna see,  
I guess an' fear!

*e'e = eye*

A lot of us can identify with the little mouse at this moment. We too have counted on our secure "nests" (investing, perhaps) and now the ploughshare of shaky financial markets threatens to turn us out like the mouse ploughed up in the field.

I have two dear friends, Tom and Karen, who live in Colorado. They were like the mouse—they had everything all settled, they were cozy, they had their nest; they were ready for the winter. They had done everything right when it came to finances.

They bought a nice but not elaborate home about twenty-five years ago and stayed in it. On his salary as a teacher and hers as a social worker, they saved \$500 a month and managed to help their daughter through college. A few years ago, they bought long-term care insurance so she would never be saddled with the expense of taking care of elderly parents. In addition to having money in Tom's public employee pension plan, they started an IRA and invested according to a financial advisor they trusted. Tom retired last year; Karen is younger, so she planned to work a couple more years and then retire. They looked forward to secure golden years, knowing they had been good stewards of their finances.

When I talked to them on the phone the other night, Tom told me they have lost *half* the money they had invested. To continue living as they currently do, both of them will have to continue working. I asked if they couldn't downsize, live more simply, etc. Happy to, Tom said, but they can't get rid of their house—nothing is selling. Also, they have *five* different kinds of insurance—life insurance, health insurance, car insurance, house insurance and now long-term care insurance. Disheartened, Tom said, "It's not what I planned, but I've been poor before. Guess it's a good thing I had the practice."

I told him what my mother told me when I asked her why bad things had happened to us. We had a tragedy in my family when I was seventeen or so, and I asked Mom why, "Why did this happen to us?" A little impatient with me, she said, "Donne, things always have to be *some way*; this is just the way they are *now*."

I told Tom what my mother said, but being philosophical doesn't really help one live through what may be coming, especially when everything is so uncertain.

Poor is a relative term, and Tom knows that by the standards of most of the world, at his poorest, he was wealthy. He and Karen are not really motivated by the acquisition of material goods and money, but by a desire for security—that *illusion* of security and it has *always* been an illusion. We are ever and always, in the midst of life,

also in the midst of death. We are *always* vulnerable to forces beyond our control; we just like to convince ourselves that's not so. We've been pretty good at it in this country.

In our culture, when we suffer financial reverses, we lose more than money—we lose our pride and too often, we lose what defines us. In his book *The God Instinct*, Catholic priest Tom Stella writes: “What complicates our lives is not what or how much we have but our attachment to the things we have—being possessed by them rather than being in possession of them.”<sup>1</sup> I think that must go for mutual funds and IRA's also, surely.

And Dietrich Bonhoeffer said, “Earthly goods are to be used, not collected.... Earth possessions dazzle our eyes and delude us into thinking that they can provide security and freedom from anxiety. Yet all the time they are the very source of all anxiety.”

Great and ancient wisdom has always counseled us against putting too much emphasis on material goods and wealth, against counting on something material lasting forever. In Luke 12:13-20, for instance:

Someone in the crowd said to [Jesus], “Teacher, tell my brother to divide the family inheritance with me.” But he said to him, “Friend, who set me to be a judge or arbitrator over you? And [Jesus] said to them [the disciples], “Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions.” Then he told a parable: “The land of a rich man produced abundantly. And he thought to himself, “What should I do, for I have no place to store my crops?” Then he said, “I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, ‘Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’” But God said to him, ‘You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?’” (Luke 12:13-21)

I don't mean to dismiss or trivialize the financial difficulties of individuals in this country and elsewhere on the planet. Life is very difficult without enough money, and it can be devastating to lose what you have worked for long and hard, especially to lose

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<sup>1</sup> Tom Stella in *The God Instinct*, p. 96.

it through no fault of your own, to watch it float away. But owning stuff—including money—takes energy—you have to care for it, you have to pay attention to it, you have to maintain it, you have to replace it, you have to store it, you have to *think* about it. And—you can't take it with you. Rarely do we see U-Haul trucks backed up to cemeteries.

Many people are afraid right now of what may come in the next few months. What am I going to do with the rest of my life while I'm dealing with losing stuff or not having stuff? How shall we come to grips with this fear and anxiety, which is so thick at times you can almost cut it with a knife—depending on where you are and who you're with.

I'm going to tell you something that works for me. It may sound completely foolish, and when I say it, I may be embarrassed that I shared it with you, but I'm going to tell you anyway, because it does work for me.

When I was a child I figured out a way to deal with things I was afraid of, and I remember being afraid of many things. Everything scared me. I had to figure out a way to function and not be paralyzed with fear all the time. For instance, at my first piano recital, when I was terrified with stage fright, I mentally walked through all the worst things that could happen, gradually more serious until I reached the ultimate "worst thing," i.e., I could *die*. "And I could *die*!" Of course, I knew that was probably not going to happen if I just messed up in a piano recital; anything less than death, I could deal with.

This method worked so well for me, in fact, that even as an adult I have used it when facing situations fraught with scary things, like financial troubles. Here's how my thought process might go: "If I can't make the house payment this month, I'll have trouble making a double payment next month; eventually collection agents will call and bug me. I could start selling furniture and stuff, if anyone would buy it. Eventually the

bank would send someone out to evict me, and I would have to move out of this house, but to where? I might end up *homeless* [at that point I acknowledge the many friends I have who would take me in if my pride would let me ask for help]. But I go on. Let's say I can't bring myself to ask for help so I became homeless, I'm living on the street, I'm an old white-haired woman pulling a cart around. And I'm thinking, but I'm an old white-haired woman pulling a cart around. I'm still *there*, just without my stuff and without my pride. But I could end up freezing to death on a park bench, and I'd be *dead*.

By the time I get to this point, I'm pretty sure that missing one house payment won't actually lead to being homeless and dying on a park bench, especially since I do have several people I love and trust enough to seek help before it got that point. I have been incredibly blessed—somehow the money has always been there when I needed it—not superfluous funds, but sufficient. But going through the process of stripping away all that I value down to the final essential, i.e., life itself, leads to an odd kind of clarity. I could *live* without my house, all my furniture, my car, most of my clothes.

Another piece of literature comes to mind as I think about all this—some lines from Shakespeare's play *King Lear*. The king, having lost everything—crown, power, daughters, home—wanders through a storm with only the loyal Fool for company. At one point they encounter Edgar who, for complicated reasons, roams the countryside disguised as a madman smeared with mud and nearly naked. Lear's own sanity is shaky, but when he sees Edgar, he has an epiphany.

Why, thou wert better in thy grave than to answer  
with thy uncovered body this extremity of the skies.

[i.e., *You'd be better off dead than out here naked in the storm like that.*]

Is man no more than this? Consider him well. Thou  
owest the worm no silk, the beast no hide, the sheep  
no wool . . . Ha! . . . Thou art the thing itself:  
unaccommodated man [*naked man*] is no more but such a poor bare,  
forked animal as thou art.

Lear understands that, stripped to our essence, without pretense and possessions, humans are no more than “poor bare, forked animals.” Now, I believe we’re more than that; I believe there is more to us than that, something which is still *here* when our possessions are gone.

Can you imagine yourself stripped to your essence like this? Seriously. Without money or a way to support yourself? Can you imagine your *self* without your possessions? What if a tornado dropped down and whirled away your house and everything in it? You and I have all heard people to whom this happened say, “We’re alive. At least we’re alive. No one was hurt.” What is truly important becomes apparent in situations like that.

Is it too frightening to consider, or can you reconcile yourself to the fact that you would still exist—you *would* still have friends and family, you *would* still interact with other people, you *would* still smile and talk, you *would* still *be*. In fact, if you have ever had the experience of giving away or selling most of what you own, you may have discovered a certain degree of relief from the burden of ownership. Our possessions can be albatrosses around our necks that load us down and keep us from moving, that keep our spirit anchored to the earth. It’s hard to get through the eye of that needle when we’re loaded down with all the stuff we don’t want to get rid of.

Quaker writer Patricia Loring wrote in 1997:

When we are centrally placed in the richest nation in the history of the earth, moving beyond our anxieties about scarcity has both psychological and sociological dimensions. At root, however, it is a spiritual problem. To live in anxiety over scarcity when we have sufficient for our needs is to have missed somehow the overflowing generosity of God’s abundance that has always been and always will be present for us—as well as our unity with one another.

[There is no shortage of God’s love.]

This is not a promise that we will be at the top of the heap as God’s economically chosen people. It is, however, an invitation to a sense of the freedom and richness of Life under, around, through and among us when we are blessed with— [listen to this]—blessed with *modest* sufficiency. It is an invitation to participate in God’s own

overflowing abundance by sharing what we have with those who have less—whether materially or less tangibly: our time, our energy, our caring, our food, our possessions, our money. It's an invitation to love as freely and unconditionally as God has love us. It's an invitation to generosity. [*Italics mine.*]