

Pastoral Care *Newsletter*

*For Member Care Committees,
Ministry and Counsel, Overseers,
and others who provide pastoral care
in unprogrammed Friends' meetings.*

Vol. 17, No. 1, September 2009

Keeping the North Star in View When Finances Turn South by Carolyn Hilles

Even in the most optimistic economic times, financial difficulties may trouble the lives of some of our members. Divorce, illness, and unexpected unemployment are among the most obvious causes of financial distress, but less visible problems can mean that even a modest change in a person's or family's income can feel disastrous.

My sense is that this is far more common than we would guess. During economic downturns like the present, the frequency, intensity and public nature of financial distress come to many more benches in our meetinghouses, and stay longer.

How can our meetings help? What spiritual and practical resources do we have to offer?

Our tradition of valuing simple living is unquestionably a spiritual and emotional refuge in economic storms. In my meeting, as in many, no one is ashamed, and some are proud to be wearing thrift store finds, sharing housing or borrowing cars. Voluntary simplicity is a path embraced with energy and joy by many Quakers, who create a community of sharing and mutual trust and support. But involuntary simplicity begins a different story, a scarier one for the Friend or family and more awkward and difficult for the well-meaning meeting that wants to be helpful.

While our corporate aspiration for simplicity supports learning to live with less, there are characteristics of unprogrammed meetings, which may create barriers to members' reaching out for needed support. The fact that we don't have a single pastor to talk to

confidentially about life circumstances can muddy the water for some. Also, as a religious group, we are relatively affluent, educated, and activist in our nature, corporately more comfortable talking about solutions for global woes than about our own personal finance. It is quite common for Quakers to feel shame in talking about their own relative need, when their faith group's focus on social justice means the conversation frequently cites needs in the Third World or in the inner city.

How Do We Know?

Many meetings present an inconsistent and vague approach to asking for contributions to the meeting's own budget. This can mask problems. A few years ago, our finance committee began contacting every member and active attender of the meeting who hadn't responded to the annual appeal letter, or who hadn't contributed in the previous year.

In doing so, committee members learned about hardships in our community that had not surfaced to the ministry and counsel (pastoral care) committee.

"We find ourselves doing a lot of pastoral care in these calls," the finance committee clerk reported. Small, close meetings may be well aware of the life conditions of their members, but larger meetings require more organization to assure that they are checking in with members in a way that invites the conversation.

Meetings vary tremendously in the amount of money that they have for assistance, ranging from a modest amount



Carolyn Hilles

budgeted annually, to endowed funds and occasional access to funds outside the meeting or quarter. In order to connect our members with the financial assistance and counsel we have available, we need to be able to communicate with our meeting corporately about money as well as privately in sensitive one-on-one conversations. Few of us have practice in these arts. I suggest that we find ways to cultivate in our meetings a climate of openness and comfort in talking about finances.

Opening the Conversation

Few meetings offer a culture that makes talking about money anything but painful. One way a meeting can begin is to gently and repeatedly publicize the fact that funds are available and meant to be used. Small, direct examples include regular and frequent notices in the newsletter and announcements at business meeting and rise of meeting:

“Ministry and counsel committee would like to remind Friends that there are some funds available for those who may need some help from the meeting. They are there in order to be used as needed. Talk to one of us if you or someone you know could be helped in this way.” Others in my meeting post local job openings on our meeting listserv as a way of aiding the job search.

I believe that providing groups to open the conversation in the meeting community is a very powerful means of helping Friends feel less isolated about their financial condition. A group might be set up specifically for one focus, or for a broader approach.

For example, for several years, a Quaker in a large urban meeting has been led to convene the “Friends in Job Transition” group. Boston-area Friends find support in this group, whether they are unemployed or in discernment about making a career change. Other groups look at wider issues related to money in our lives. Such group opportunities invite all to participate—those who are in immediate need of counsel and support and those who want to consider their finances in a larger spiritual light.

Once opened, the conversation invites members to feel more able to seek financial and spiritual help and it can enable the meeting to consider these matters

together and to speak more openly about money in general, including in meeting for business.

Voluntary Simplicity

These groups or programs may seem a long way from the individual, immediate approach to pastoral care, in which a meeting reaches out to offer practical support in a crisis. Developing those one-on-one listening and ministering skills among our pastoral caregivers is critically important and I will return to that topic later in this article.

But to ease this conversation and make ourselves ready to have it, let’s start here: Some meetings, like some other churches, have formed study groups to read books or selected chapters of books together. Many books on the market would provide springboards for shared discussions about how to live more simply and more deeply in tune with one’s spiritual source in a consumer culture that most of us find challenging.

Such group study or discussion opportunities allow Friends to share how they have reduced spending, navigated cultural norms about gift giving and elaborate entertainment, found alternative transportation or creative housing arrangements, talked about money with their children and many other day-to-day concerns about their fiscal lives.

When conducting these groups, some of the queries I have asked about living simply in a consumer culture include: “Have you ever felt the pressure in our society, or in your circle of family, friends and work, to spend more money than you felt you should? What might you do differently next time? Do you have some stories that might help others?”

The resulting conversations have invariably been affirming and have allowed for those present to consider how their financial decisions might become part of their faith witness. Some books include or have available study guides for groups and individuals, making it much easier to offer a series of discussions in the meeting. Two examples of texts that meetings have found useful are *Your Money or Your Life*, by Joe Dominguez and Vicki Robin and *Simpler Living, Compassionate Life*, by Henri Nouwen, Richard Foster, Cecile Andrews, and others.

The approach of *Your Money or Your Life*, while not explicitly religious or spiritual, is based on aligning one's values with one's spending, and is a seminal text in the voluntary simplicity movement. Pendle Hill and other Quaker conference centers have offered workshops based on this program and, as with any group, no individual's finances are explicitly shared, but participants share their experiences of discerning about the role money plays in their daily lives and experience on a practical, personal level.

Simpler Living, Compassionate Life: a Christian Perspective provides an explicitly religious context for considering our financial assumptions about life and what a more humane economy would look like. Its study guide is included in the back of the book.

Whether these texts or others are used as a springboard, the more important point is that a way be found for members of the community to talk openly about money in practical, personal and spiritual dimensions within a safe and loving group. Members of the study or discussion groups can easily reach beyond talk into active help—sharing potlucks together instead of going out to eat, cooperating on getting someone's attic insulated before winter, giving advice on how to negotiate with a boarder housed on your unused third floor. When some of this is going on in a meeting, its presence reaches others in the community and grows.

New Ideas

Some churches and meetings are exploring a new and very exciting group approach that is the creation of "Common Security Clubs," that are being formed and promoted by a collection of organizations that include the Institute for Policy Studies (IPS) and "On the Commons."

Common Security Clubs push back against the isolation people feel about how the changing economy is affecting their lives and the lives of their neighbors in every sense of the word. Clubs foster a sense of mutual aid and understanding rather than isolation. These clubs "mostly focus on what they can do together to increase their economic security and press for policy changes," Chuck Collins writes in *Sojourners*. This article, along with one in *UU (Universalist Unitarian) World Magazine*, cites a Duke

University study that has shown that 25 percent of Americans say that they have no one to confide in about their problems, a percentage that has doubled since 1985.

"It is in part a study group, part self-help and mutual aid group, and part political action group," writes Chuck Collins in the *UU World Forum* column in the Spring 2009 issue.

Common Security Clubs do not pretend to believe they can be a bank for each other or reverse damage to pensions or unemployment, but they do provide a forum that fosters mutual support within a framework of action and spiritual reflection, something that appeals to Quaker sensibilities. (For more information about these ideas, web sites, publications and sources, see Resources, page 6.)

Friend to Friend

While groups can help meetings be open about money matters among their membership, pastoral caregivers remain the Friends most relied upon to

see that the meeting responds to personal crises in their meetings, including the offers of financial assistance or other support in difficult times. It goes without saying that these Friends must absolutely be among the most discreet in the meeting.

These Friends also need

to have a sense of how to balance that privacy with their own sense of how to approach others in the meeting who might be able to help with a problem.

It is important to get the permission of the Friend needing help: "I know of a trusted Friend in the meeting who may be able to help you look at your credit problems and help you sort them out. May I speak to her about your situation? Should I use your name, or not at this point?"

Any meeting member may act as a conduit between individuals in distress and the pastoral caregivers, who may not have the same depth of relationship with a particular Friend. How do you start such a conversation with a Friend who has lost a job or been faced with divorce or an illness in the family?

Each person will be different, but the invitation to seek help if needed can be very simple. "Is there anything the meeting can do to help?" could be enough, but it is more likely only the opening query

to further, more specific questions that could foster further discussion.

It is very helpful to individuals who have financial need to have a concrete sense of what is possible. For example, is a month's rent an option, or would that be beyond the meeting's budget? It is intensely embarrassing to ask for more than you can receive.

A pastoral caregiver might instead ask, "Is there a way that \$400 could be particularly helpful to you right now?"

In offering other kinds of assistance, suggesting particular ideas that may have already been extended and received by others in meeting can move the discussion to new directions and options: "Would coordinating some meals or child care make a useful difference to you over the next month? Would sitting down with a few members of ministry and counsel to sort out some ideas be overwhelming to you right now? How about one Friend?"

We know of meetings where wonderful and

supportive hands have been held out and have been gratefully received. One entire meeting of a pastoral care committee could be devoted to the topic of how meetings have helped those in financial distress. Just hearing the experiences of long-term Friends who have been through the ups and downs of meeting life opens the mind to new directions.

One Friend sat with an unemployed member of the meeting every Friday morning until he had found a new job, listening to his words about the stress of job hunting, helping him word application letters, and encouraging him throughout a discouraging time.

One meeting held a fundraising concert for a young musician whose unexpected illness created a financial crisis for him. Sometimes a micro-loan is the offer that provides an opening for someone, the small down payment on the used car for a Friend in temporary difficulty, perhaps offering encouragement that better times will be ahead: "When you find yourself able, maybe you will be willing to give this amount back to the fund."

Everyone is more comfortable with short-term, concrete need. It is much easier to collect money for a better bed for a member facing a terminal illness, or discreet fundraising for new teeth for an elderly member who can't afford the dental care that would make his life better.

But when the financial needs of a member appear to be open-ended and long-term, pastoral caregivers need to step back from fundraising and, instead, offer help navigating the appropriate bureaucracy responsible for unemployment benefits or short-term aid. Or the meeting can offer clearness and support to help a relative who finds requesting help from family or friends awkward and painful.

A Listening Spirituality

Ours is a listening spirituality as well as one with a practice of action. Sometimes the offer of deep listening—along with an invitation to lunch—is the encouragement needed.

Meetings can't be the bank and financial advisor providing solutions to every economic issue confronted by its membership. We can, however, create an atmosphere where openly speaking about financial stress is not about shame, but a part of mutual support.

We can strengthen our tradition of mutual aid, from the simplest porch-painting party to forming a committee that will walk with an elder member through all the steps of selling a house and moving

Questions for Reflection:

1. How do the caregivers and others in your meeting discern when a member may need help or counsel?
2. What resources does the meeting have to offer—financial, professional, spiritual? How are those resources made known?
3. What skills must caregivers cultivate in order to approach members who may need help or who may know of another who needs help?
4. How can caregivers proceed to offer group discussions (as described in this article) to ease the conversation?
5. Does your meeting foster a sense of trust among its members, so that a member in difficulty feels welcome to confide in a pastoral caregiver? If not, how can that trust be built?
6. How are all members encouraged to practice "voluntary simplicity" in their own lives and how are they encouraged to be sensitive to the cares others may be bearing?

into a facility she can afford.

We can know the Friends in our meeting better, not only to know who needs help, but also, to know who has gifts that might match the needs that emerge. We can remind ourselves constantly that the Spirit speaks to us in all our dimensions of life, including our financial decisions, and that our tradition and our fellowship can offer strength, counsel, assistance, and love.

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Carolyn Hilles has been a member of Beacon Hill (MA) Friends Meeting for 15 years. She has given many presentations based on the book Your Money or Your Life, by Joe Dominguez and Vicki Robin. Carolyn was raised in Indiana to be conscious about spending and saving, and learned bookkeeping principles from age seven. She works at an independent school in Providence, Rhode Island and does manage to spend money, sometimes on travel. She and her husband have lived in France, Hong Kong, Spain, and Scotland, and enjoy being on the road between sojourns as well.

Making ‘Stone Soup’ in Troubling Times Like These **by David William McKay**

The folktale “Stone Soup” seems a favorite among Friends. Two soldiers returning from the battlefield come upon a small village. The strangers offer to make soup from a stone. With their stone boiling merrily away, they casually mention that a bit of turnip or maybe some potato would help thicken the soup. One by one, curious villagers bring out from their food stores and add to the pot. In the end, everyone sits down to a hearty meal.

Folktales preserve communal wisdom and entertain at the same time. This story can help Friends take a fresh look at Quaker principles in trying to adjust to tough economic times. As I think about all the richness that Quakerism offers, I sense that the two elements most helpful for Friends facing difficulties is a deep respect we hold for our stories, both personal and communal, and the warm relationships nurtured in our meetings.

I write résumés for a living. For many people, a résumé is all the help they really need. In one sense they’re right. After all, they are the ones who must find a job, so they go to the résumé maker (me). I ask questions to pull out the stories of their working lives and somehow extract their gifts, strengths, marketable skills, and then inscribe them on pieces of paper. They then take up the paper like some magical talisman to protect them as they go into the world to fight their battles. In the end, their stories will support them better than the résumés will.

Try this. Think of a time when you did something particularly well, felt good about it—even proud—and were praised for it by someone else. Take a moment and write out the story of the events; be sure to include the problem you solved, the steps you took to solve it, and the end result. Now take a second piece of paper, and list the spiritual and moral values which guided your actions,

and the skills and abilities you employed to be successful in that situation. Finally, go to three friends, tell them the story and ask them to add elements to your lists.

This exercise is used in employment counseling. It helps identify “transferable skills”—those abilities you used in one situation that may be available to you in a new one. Identifying transferable skills is important in career change, where your next job may be different from your last. Do this exercise seven to ten times and you will notice patterns: recurring concerns, persistent strengths, values deeply held. By the end, you will have built bridges between the stories of your life, your worth as a human being here and now, and the life you would like to create. And as you share with others, you will be affirmed by those people whom you trust and who care most for you.

In case you feel this process is just a warm hug when you really want a paycheck, this exercise will help you there as well. When the time comes to revise your résumé, you want more than a simple list of job duties on paper. The more responsibility in a job you’re applying for, the more important *accomplishments* should be on that résumé. And the stronger your sense of who you are when you walk into that interview room—the gifts you bring, and the things that make you uniquely you—the more successful you will be.

Traditional societies, like the villages which gave birth to “Stone Soup” and the Galilean countryside where Jesus walked and taught, made a tight distinction between how resources were shared within family and with the wider world. In the marketplace, resources are exchanged. If I have something you want, you give me something I want (money for goods, pay for labor). But

within the family, if my sister needs \$100 until payday, I help her out, not expecting her to return the favor. I know that when I need something, someone will be there for me, if not my sister, perhaps a brother or my mom.

A Friends meeting is a wider network where we relate as *spiritual* family. Like many others, I came to Friends in my university years. At the rise of meeting, a man I had never talked to, crossed the room to greet me. "How would you like a job?" he asked.

The adage: "It's not what you know but who you know," still applies. While the word "networking" has become a pejorative term for using your friends to get what you want, you change that when you network with integrity. Bring the law of love to all you do; engage your network with an initial attitude of helping.

You know Karen, she's looking for new ways to promote a peace initiative; introduce her to Bob, who just graduated from a program on fund-raising and event planning. In connecting them you strengthen your connection to both.

More than all else avoid isolation. The more you participate in activities important to you and those you work alongside, the more connections you create with others. We think that we only feel most connected to the people we know best, and they will be the ones to help us. Remember that Friend who offered me the job? It is often the people we barely know, or who are friends of our friends, who can most help.

I hope these reflections have been helpful. I have tried to focus on those areas that people, who are hurting, often least trust for their strength and support. Our stories build us up from the inside and our connections with one another support us through the most trying of times.

Let us always lift one another into the Light.

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David McKay's varied career has included substitute teacher, credit counselor, field secretary for Canadian Yearly Meeting, and now employment counseling. He has weathered financial hard times, job loss and career change and has counseled others through them. He and his wife of 21 years live in Oshawa, Ontario with two cats. David studies theology part-time.

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Sharing Alert! Who else in your meeting would want to read this article?

Pastoral Care Newsletter is published quarterly by the Philadelphia Yearly Meeting and distributed by subscription to meetings and individuals throughout North America and beyond. Editorial Committee: Susan Heath, clerk, Suzanne Day, Dona Garrettson, Martha Morris, Jean-Marie Barch. Editor: Carol J. Suplee. Please do not duplicate without permission. Subscriptions and back issues information: contact Elizabeth Walmsley, elizabethw@pym.org or call (215) 241 7171, or write to PCN, 1515 Cherry St., Philadelphia, PA 19102-1479.