

“Banking on Change”
© Rev. Wendy L. Bell
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When I sat down to try to come up with sermon topics for the 6th principle, I was afraid. How could I possibly preach three sermons on the goal of peace, liberty and justice for everyone in the whole world without depressing you and making you think I’m a socialist?

At first glance, our 7 Unitarian Universalist Principles seem so noble and inspiring. I remember reading them the first time and thinking, “Hurray! I’ve found a new religious home!” Then I put them aside and got on with other things, including ministry.

And now, picking them up again and not only reading them, but reflecting deeply on their true moral implications...well, it’s almost more than I can take. They are extremely challenging. If we take them seriously, they challenge us to think differently. They challenge us to live differently. They put our values to the test. And if you think the 6th principle is tough, wait until we get to the first one.

At first, I didn’t realize how dangerous preaching on the principles could be. I mean, one sermon here and there may not be so bad, but three in a row? I quickly came to see that there is danger. There’s a danger that we – and I mean all of us, preacher included – will leave here week after week feeling like we’ve fallen short. That we’ll leave here feeling obligated and responsible, and like we haven’t done enough. There’s a danger that we’ll leave feeling joyless, even despairing, not to mention powerless.

Of course, that’s never the intention when we are asked to focus on a vision, a goal, or an aspiration, but it is sometimes the effect. Especially when we come here already feeling overwhelmed, overburdened, and overloaded by our everyday lives. And even more so when we are feeling on edge as many of us are, headed as we are into the mid-term elections on Tuesday.

The economy has been much in the news during this campaign. And that makes us anxious. It is an ever-present reminder of the tenuous nature of our lives. We are reminded every day of the power of big banks and the power of those wealthier than we are to influence politicians and policy making. We feel powerless in comparison. It doesn’t make us feel good.

And it doesn’t make us look good either – and by “us” I mean, we who are human beings. For no matter whom you hold primarily responsible for the financial mess we’re in – the CEO’s or the politicians or those who borrowed beyond their means - either way, it paints a grim portrait of human nature. It makes us look like we, as a species, are mostly greedy and irresponsible.

How will we ever achieve our goals?

In a recent magazine article¹, Frances Moore Lappe asked, “Why are we as societies creating a world that we as individuals abhor?” “It’s a mind-bending question,” she says. “Who, after all, gets up in the morning pledging to starve children?...[or] to heat the planet and rid the world of its species?”

Is it because we lack of knowledge? No. Is it because we are thoroughly selfish? No. We are wired in both good and bad ways...for empathy and cooperation as well as for self-interest and competition. No, the answer, she says, is that we feel powerless. And “what robs us of our power?”

“For some, it’s the false idea that we have to change human nature itself...Others cling to the notion that most of us are OK, but there’s an evil minority – be it people raking in dough on Wall Street or hiding in caves in Pakistan. The solution is to get rid of “them” so we can have the world we want.”

And both are impossible tasks. We can’t change human nature, at least not quickly. And we can’t get rid of “them” in order to fix anything. Thus, if we hold onto either one of those two assumptions, we are likely to feel powerless.

What she recommends instead is, first, that we learn to accept the whole complex picture of human nature...that we are capable of both good and bad; and second, that we begin to rethink the nature of power. We often tend to think it’s a bad thing, a dirty word. But it’s not. In fact, we all have power. We may forget that, but it’s true.

Just look at our interdependence. We talked about interdependence back in September. If what I do affects you, that means I’m inherently powerful, doesn’t it? As Lappe says, “The only choice we *don’t* have is whether to change the world: Every choice we make sends out ripples.”

She writes about how neuroscientists have shown that when one monkey watches another monkey perform an action, the very same neurons fire in his brain that would fire if the observing monkey were performing that action himself. In other words, we are not only changed by doing things; we are also changed just by watching others, and they are changed just by watching us. If we watch someone do something courageous, we become more courageous.

“Thus,” says Lappe, “our most important choices may be deciding whom we spend time with... What we see on TV, in films, and on the Internet, what we read and therefore imagine – all are firing mirror neurons in our brains and forming us. Knowing this, we can choose courage – and power.”

Most often it seems when we hear the story of the Star Thrower, we only hear the first half. The man tells the Star Thrower that he cannot make a difference. The Star Thrower, after tossing another starfish out beyond the surf, replies that he has made a difference “for that one.”

¹ Lappe, Frances Moore, “Why Power is Not a Dirty Word,” Yes! Magazine, Summer 2010, 55-57. The discussion that follows on “power,” is based on her writing.

The story is based on the writings of Loren Eiseley, the acclaimed natural scientist and author. He was the skeptical man on the beach. But the story does not end with that encounter. There is more.²

The response of the young star thrower upset Eiseley very much. He returned home and tried to focus on his work, but he was haunted all day long by what he'd seen and heard. As one intimate with the writings of Charles Darwin, he found himself thinking about nature's prolific abundance and about the survival of the fittest. But in the midst of his thinking, a still, small voice within him finally spoke up. It said, "But I do love the world. I love its small ones, the things beaten in the strangling surf, the bird, singing, which flies and falls and is not seen again. I love the lost ones, the failures of the world."

This moment was for him, he said, "like the renunciation of [his] scientific heritage." He realized that while he, as a scientist, was merely an observer of the universe, the Star Thrower was an actor in the universe. Eiseley went to bed troubled and awoke knowing that he had to do something.

The next morning he went out to find the star thrower again. And when he did, he "spoke once briefly." "I understand," [he] said. "Call me another thrower." And then he spent the morning tossing stars into the sea. "I flung and flung again while all about us roared the insatiable waters of death. But we, pale and alone and small in that immensity, hurled back the living stars."

He was changed by what he'd seen. The Star Thrower did make a difference, not only in the lives of the starfish he saved, but also in the life of one man who witnessed his courageous, death-defying act.

Joel Barker, a motivational speaker who often tells this story, goes on to say that we all have the ability to make a difference, and if we can become aware of the power that we possess, we can use it to shape the future. The challenge that each of us faces is to find our own starfish.

In 1974, a man named Muhammad Yunus found his starfish. A professor of economics in Bangladesh, he witnessed firsthand the poverty of a group of women who were basket weavers in a small rural village. They had to borrow money to buy raw materials, but the interest rates were so high that they had trouble making any profit.

He had a dream – a vision – that one day poverty could be completely eradicated everywhere in the world. In 1974, he took the first step toward that dream by loaning the equivalent of \$27 dollars to those women. It turns out that he, too, had a love for the small ones, the lost ones, the ones beaten by life. He believed in them. And he wanted to make a difference in their lives. People told him he was being foolish. His actions defied common sense. But he believed.

Yunus went on to found the Grameen Bank, which offers credit to the poorest of the poor, to those traditionally left out of the banking system. His is a system built on trust rather than on collateral. Small loans with reasonable interest rates made mostly to women so that they might

² The story of the Star Thrower is told in the 4th chapter of Eiseley's book, *The Unexpected Universe*, (San Diego, Harcourt Brace, 1969).

generate income in the hope that they will use their profits to improve their own lives and the lives of their families.

The work of Grameen is based on the counter-cultural assumption that every human being has potential. And also that access to credit is a fundamental human right. For with access to credit, borrowers can get access to other basic human rights such as adequate shelter, food, and livelihood. Charity is not the answer to poverty, according to Yunus. “Unleashing” the “energy and creativity in each human being is the answer to poverty.”

It may seem terribly risky to make loans to the poorest of the poor, but the loan recovery rate is over 97% and Grameen has made a profit every year but three since its founding. As of September 2010, the bank had more than 8 million borrowers, 97% of whom were women, and was operating in 81,372 villages, which is 97% of the total villages in Bangladesh. In 2008, the Grameen Foundation started using the same model to make microloans here in America as well.

How do they do it? Here is the key. Grameen requires that its borrowers be part of small homogeneous groups of 5 members each. The groups meet with bank staff weekly in the borrowers’ homes. At first, only 2 of the 5 are eligible for loans. If they pay on schedule for 6 weeks, the next two become eligible for loans...and finally, the last one. Group peer pressure and support as well as the sense of collective accountability and responsibility help to ensure that loans are repaid on time. If someone falls behind, the others can pitch in and help in one way or another, until the borrower is able to get back on track.

The Grameen Bank’s fundamental assumptions are very aligned with liberal religious assertions. Humans are not fundamentally depraved, but worthy and trustworthy and filled with potential. Everyone has the potential to grow and, through that growth, the power to affect the people around us – beginning with our families and friends. And the strength of our connections to others can be the best indicators of our future success.

The word “religion” comes from the same root as the word “ligament,” and means “to bind together.” Our bonds, our relationships, when healthy, can provide us with support and encouragement, and help keep us accountable – to one another and to that which is highest in ourselves. They can help us discern our gifts and passions and keep us focused on our goals and visions. They can shape us and help us to become the people we want to become. They can allow us to amplify our power so that we can make a real and positive difference in the lives of others. And the stronger our connections, the greater our power to transform lives.

In order to grow in our power, we need to first get to know each other more deeply. We need to get to know each others’ interests and passions, each other’s doubts, each others’ strengths and limitations, each others’ hopes and dreams. We need to learn to trust one another better, to rely on one another more, and to encourage one another to grow, to be courageous, and to live into the power which is ours.

That is the basis on which this church is founded. The church is not the buildings, it is the people. The church is not the committees – thank goodness! – it is the connections we make with one another. And our power to make a difference in the world – whether by that we mean

making a difference in the lives of teenagers, or making a difference in the lives of the elderly, or feeding the hungry locally, or eradicating poverty throughout the world – our power to make a meaningful difference will be determined largely, if not exclusively by the strength of our connections to one another.

Margaret Mead once reminded us to...

Never doubt that a small group of thoughtful, committed citizens can change the world; indeed it's the only thing that ever has.

May we remember. May we have faith. And may we live our faith, trusting in the potential and the power, the energy and creativity of every human being and of each and every one of us.

So may it be this day and the next.
Amen, and blessed be.