

The Unitarian Universalist Association of Congregations

**Annual Program Fund  
&  
Unitarian Universalist Ministers Association**

**2000 Sermon Award**



**“Who Wants To Be A Millionaire?”**

**The Reverend Gary Kowalski**

First Unitarian Universalist  
Society of Burlington  
Burlington, Vermont

## **“WHO WANTS TO BE A MILLIONAIRE?”**

A Sermon by The Reverend Gary Kowalski  
The First Unitarian Universalist Society of Burlington, Vermont

Fantasies sometimes reveal undisclosed information about ourselves: our hidden phobias, unspoken desires and unexamined motives. And group fantasies say much about our culture--our society's real values as opposed to the ideals that receive mainly lip service.

Maybe that's why I find myself occasionally watching the popular TV quiz show, “Who Wants To Be A Millionaire?” Partly, I tune in for the same reason eighteen million other viewers do so. I like to match my wits against the contestants, to see if I can answer the tough questions like “What is the capitol of Australia?” (I'll give you a hint: It's not Sydney or Melbourne) and to groan when players miss the easy ones (In the title of a 1950's Chuck Berry song, what classical composer is asked to “roll over?”). The questions are harder than you expect, but not impossibly hard, so that any one of us might imagine ourselves sitting in the contestant's seat listening to Regis ask “Is that your final answer?,” wondering whether we have what it takes to win a million bucks. And who hasn't at one time or another entertained a fantasy of instant wealth and riches?

But while I can enjoy the show on one level, I find myself troubled by it on another. What accounts for the fantastically high ratings the program receives? Why has it spun off a host of imitators, from “Greed” to “Who Wants To Marry A Multimillionaire?,” all of which feature the drawing card of quick money with no real expenditure of effort? How is it that so many Americans' fondest dream seems to be winning the lottery? Why has gambling become a national obsession, so that people now spend more money in casinos than they do on all other forms of entertainment, including sports, movies, and the music industry combined? What accounts for the explosive growth of day-trading in the stock market, except that hordes of people think they can make a quick dollar without any of the patience or self-discipline required of more traditional investors? The phenomenal popularity of “Who Wants To Be A Millionaire?” seems to be based on the fact that it's struck a nerve. Its Nielsen's have rocketed because so many people have begun to lose the ability to distinguish between fantasy and reality. More and more seem to believe that “the good life” is within easy reach--the “good life” being defined solely in material terms and the way to get there being mostly a matter of luck and timing rather than hard work and perseverance. That truly is a delusion.

Now there may be a grain of truth there somewhere. I don't want to say that money is not important or that the fickle finger of fate doesn't play a role in determining who gets rich and who doesn't. J. Paul Getty, when asked to share his own personal formula for success, gave the advice to get up early, work hard, and strike oil. There are racial disparities in the distribution of wealth that need to be addressed, and men still earn more than women for doing the same jobs. But to a surprising

extent, the people who wind up wealthy in America do so not because they happen to be born white or male or with a silver spoon in their mouth, and not because they happen to know who invented Velcro or sang back-up for the Supremes. When you look at the social and economic statistics, you find that most of the people who really are millionaires have some very simple things in common:

They save their money and invest it over time.

They don't have flashy lifestyles or buy expensive clothes or luxury cars.

Most of them went to public schools, not prep schools or private academies.

Most never inherited a dime from their parents.

And most expect to work hard, somewhere between 45 and 55 hours per week.

These are all among the findings of Thomas Stanley and William Danko, from their book *The Millionaire Next Door*, which examines the question of who really has money in the United States. They dispel the illusion that millionaires live more extravagantly than the rest of us. Most live far more frugally than their middle-class neighbors. And the authors turn up some surprising data regarding ethnicity. You might not guess that Turks or Palestinians are more than twice as likely to have a million dollars as the average American household, or that Americans of Russian descent have a better chance at hitting the jackpot than White Anglo-Saxon Protestants. But that's what the numbers show. Many millionaires are first generation immigrants to this country. It's their children and grandchildren--the second and third generation--who are more likely to fritter the money away as they become acculturated into a shop-till-you-drop society.

You might ask the question, then, can anybody get rich, if they work hard, live simply, save and invest? I'm not sure I'd go that far. But that would seem to be the implication if you consider the life of Oseola McCarty of Hattiesburg, Mississippi, who made headlines in 1995 when she donated \$150,000 to start a scholarship fund for African American students in financial need. Ms. McCarty, who passed away last year, was eighty-eight years old at the time she signed a charitable trust transferring her wealth to the state university at the time of her death. She started work in the sixth grade, when she had to drop out of school to take care of a sick aunt, and spent the next seventy-five years taking in others people's laundry, starting out at \$1.50 a bundle. Ms. McCarty, who never owned a car and was in the habit of walking wherever she needed to go, noted that "The secret to building a fortune is compounding interest. It's not the ones that make the big money, but the ones who know how to save who get ahead." She recalls that "I started saving when I was a little girl just to have candy money. When I got grown, I started saving for my future. I'd go to the bank once a month, hold out just enough to cover my expenses, and put the rest into my savings account. Every month I'd save the same and put it away. I was consistent." Later, she began putting money into mutual funds and CD's. But it was the consistency that paid off. And her generosity inspired matching gifts that tripled the size of her bequest, creating a scholarship fund of almost half a million dollars, directly inspiring media mogul Ted Turner to donate one billion dollars to the United Nations. Some of McCarty's tips for getting rich?

*I don't like to waste. I keep every thing--clothes, furniture, housewares--until it wears*

*out. Usefulness often outlasts style.*

*I don't buy clothes very often, but when I do, I try to find something on sale. I'll spend a little more for something of higher quality if I have the money to spare.*

*I think a Christmas savings account is a good idea. Every year I save and prepare to spend that money. It's crazy the way some people will get into debt at that time of the year.*

*Credit cards [she says] are okay for some people, but I wouldn't go for one. I try not to spend money that I don't have buying what I can't afford.*

Of course, Ms. McCarty also needed a reason to save. Part of her reason was self-interested. "A smart person plans for the future," she said. "You never know what kind of emergency will come up and can't rely on the government to meet all your needs. You have to take responsibility for yourself." Part of the reason she was such a good steward of her money was disinterested, however. She wanted to give other people opportunities that she never had. "*I can't do everything,*" she observed. "*But I can do something to help somebody. And what I can do I will do. I wish I could do more.*"

I wonder how many of us are as rich as Osceola McCarty? Rich not only in monetary terms but also in spiritual terms? It raises the question of how we define wealth. Does it consist in how much we are able to accumulate and possess, or is wealth better measured by how much we feel we can afford to share? I suspect that many of us struggle with the tension between the desire to do well and the desire to do good. Part of what we want from life is comfort, security, independence, but another important part of what we want is the satisfaction that comes from sharing values, working together in a common cause, belonging to something larger and more lasting than ourselves. Two university professors who recently released the results of an investigation into what makes people happy found (not surprisingly) that money was an important indicator in determining whether people described themselves as "very happy, somewhat happy, or fairly unhappy." But money was not nearly as significant as other factors, like having a good marriage, and was only one among an assortment of other predictors, including being part of a meaningful religious community.

Now being part of a religious community, like being part of a good marriage, demands a special set of attitudes and expectations on the part of the participants. If we approach the relationship with a mentality of "what's in it for me?" we are almost certainly setting ourselves up for disappointment and failure. But unfortunately, that attitude is all too common in our cash-and-carry society. People frequently come through the doors of our meetinghouse bringing with them the mind set of the marketplace, as church shoppers or consumers. They evaluate their experience on Sunday morning by the same criteria they might use to judge the worth of other, competing attractions. And what they give to support the congregation is based on what they might expect to pay for similar services from seemingly similar retailers. If a cup of coffee costs a dollar at Starbucks, they figure it may be worth a dollar to have coffee at the social hour following the service. If babysitting averages five dollars an hour, they reason that a ten dollar bill in the collection plate should cover the costs of bringing one child

to church school with another in the nursery. And from one point of view, that's a good way to calculate the value of what you get from a congregation. But people who come Unitarian Universalism seeking spiritual goods are likely to be disappointed so long as they have the outlook of consumers, in search of material goods. If their connection to our liberal faith is to grow into something more rewarding, they have to give up the consumer mind set and begin to think of themselves instead as shareholders, investors, co-owners in what happens in church, just as the parties in a marriage see themselves as partners rather than competitors, with a joint share in the success of the enterprise. Making the transition from consumer to investor involves an emotional shift, but also a financial one. At that point, what people pledge to support their religious community is likely to increase significantly, but the profit, the payback, the dividends also rise dramatically.

Many year ago, Mohandas Gandhi made a list of what he called the "seven sins of the modern world." High on the list were these two: wealth without work, and religion without sacrifice. I tend to agree with Gandhi. I think we do suffer from the delusion that we can get something for nothing. I think our "get-rich-quick" economy tends to denigrate the value of struggle, commitment and sacrifice. Maybe I'm old-fashioned, but I agree with Osceola McCarty, who said that "Hard work gives life meaning. Everyone needs to work hard at something to feel good about themselves. Every job can be done well and every day has its satisfactions."

TV game shows may promise you instant wealth as the key to happiness. But I don't really believe that promise. The question for me is, what can we promise to one another? And I think the answer is that we can promise each other hard, honest work: the work of raising caring children in an often uncaring world, the work of trying to live with integrity in a world rife with sham and deception, the work of building a community where each person has dignity because of who they are, not because of what they earn or how much they own.

Imagining that you're going to win the lottery, or that it would solve all your problems even if you did, really is farfetched. Winning the sweepstakes is one-in-ten million. Marrying a multimillionaire may be what producers call "reality-based" programming, but that's TV reality. It doesn't apply to you or me. But it's not farfetched at all to believe that everybody--each one of us--can have a life that means something, that's rich in love and that makes a difference. So what I'm inviting you to do is not to buy into a fantasy, but to consider investing in a dream.

