

Session #M1 Money – The Taboo

Quote: *Money is a terrible master but an excellent servant. --P.T. Barnum, Universalist*



Goal:

Orient participants to the Money Section.

Overview:

- Have some fun - decorating the room with monopoly money. Sort and seek the variety of currencies – foreign, U.S. bills, and state quarters.
 - Introduce the spiritual goals for dealing with money.
 - Reflect on money as a taboo subject, and start to share ideas for conversations about money in their families.
- Set examples for leadership by group members throughout the activities.

Supplies:

1. Monopoly money. [Print your own](#)
2. Spiritual Goals Poster supplies – poster board, markers, decoration, copy of words
3. Mural paper or large poster paper
4. Markers or Crayola Marker Airbrush Set, optional
5. Laptop or Smartphone with Wi-Fi, optional for looking things up
6. Supplies for the Activities you choose.
7. Copy of Money Readings, below, cut into quotes.
8. A hat, bowl or jar.
9. Chalice lighting supplies
10. Lodestone talking rock
11. Printed copy or digital screen of Focusing Questions Handout #2.

To Do in Advance:

1. Gather a variety of currency from different nations, if possible. Ask congregants to loan any currency from trips, or visit a bank.

Or

2. Gather a variety of currency from the U.S. to show the variety of people and designs on each.

Or

3. Invite congregants and parents to bring in coins from home and empty their pockets of coins as they arrive that morning. Record the amount to give back later. Use the coins for activities.

Sample announcement for the newsletter:



“Look in the car and under the sofa cushions! Lodestone for Middle School would like to borrow your coins on Sunday _ (Date) __ to introduce the “Money Sessions.” Count your coins and give us the amount so we can return them at the end of the service. Thanks!”

4. Ask a parent or [print your own Monopoly money](#), either in black and white and invite the participants to color it, or on a variety of pastel colored paper, or in full color. Order [Crayola Marker Airbrush Set](#) (\$15 – 20 each), optional for Graffiti Board.

Entering: Choose one or several of these activities.

1. **Decorate the room** with Monopoly money art: As participants enter, invite them to print, cut and sort the monopoly money, use it for collage art. Part of the fun of Monopoly the game is handling thousands of dollars. Invite them to create a paper chain, a string bunting of bills, designs, abstract art, mobile, whatever simple project comes to mind. They can decorate the room with the paper money chain and other projects.
2. **Be Beggars** - before the adult service begins, participants can invite congregants to temporarily donate their pocket and purse change toward the good cause of the money session. Leaders may also wish to gather coins beforehand from congregants and likely sources, like your own coin jar. Record their donations so the change can be returned at the end of the service. Once the change has been collected and the service has begun, sort and search the change for interesting coins.
 - a. Check out valuable coins on the internet such as:
 - i. 2004 Wisconsin state quarter with extra leaf
 - ii. US silver half-dollar pre-1964
 - iii. Indian head pennies
 - b. See how many state quarters you can find.
 - c. Look for the “P” or “D” symbol to indicate where it was minted (Philadelphia or Denver).
 - d. If you have hosted a Parent Orientation, families may have offered to help bring in coins or foreign currency.
3. **Be Bankers** –
 - a. Sort and seek the variety of foreign currency, if you have collected these. Handling and observing the look and feel of foreign currency is way to generate interest in the topic of money.

- b. Sort and seek the variety of U.S. Bills, if you have collected these. Handling and observing the look and feel of U.S. currency is way to generate interest in the topic of money.

4. Graffiti Board

- a. Set out mural or poster paper and markers
- b. Set out Crayola Marker Airbrush set, optional
- c. Invite those entering to add to the Graffiti Board. Topics may be money or something of their own choosing.

Chalice Lighting and Opening:

Return the group from the activities and if necessary change the setup of chairs to a circle. Invite class members to do the set up.



Consider an LED candle to avoid pyromania with wax and matches. If you can find an LED candle with a remote that changes color, that is even better!

Invite group members who know this to lead the chalice lighting. Consider a call and response if there are new folks to the group, so they can learn it too.

We light this chalice as Unitarian Universalists.	<i>When saying "Unitarian," cup your right hand in a U shape. When saying "Universalists," cup your left hand in a U shape.</i>
This is the church of the open mind.	<i>Touch your hands to your head, then open them outward.</i>
This is the church of the helping hands.	<i>Hold your hands out in front of you, palms up.</i>
This is the church of the loving heart.	<i>Cross your hands flat over your heart.</i>
Together we care for our earth and work for friendship and peace in our world.	

Adapted, with permission, from the UUA Tapestry of Faith program Building Bridges

Welcome them by introducing yourself and ask the participants to introduce themselves. Pass around the Lodestone as a talking rock.

Use a name game of your own or try the following game called "Bold Bertha."

Have each person pick an adjective with the same letter as their first name, i.e. Bold Bertha, Mellow Mike. As you go around the circle, each person says Hello, my name is "Mellow Mike", and then introduces each of the people who preceded them by saying. "This is Bold Bertha."

The hard part is to remember everyone's name who came before you! If group feels that the first person has it too easy, warn them that you will be asking the first person to repeat the names of the entire circle, too.

If you have fewer than 6 members, add to the memorization required: "Hello, my name is Mellow Mike and I like to spend my money on marshmallows."

Focusing Questions:

As the participants engage in these questions, invite someone to be a scribe and write their answers on a flipchart or whiteboard. Copy the "Focusing Questions Handout, and invite class members to share the questions by passing around the sheet of paper.

Here are the same questions that are on the Leaders How to Handout:
What slang words do you know that mean money?

Possible answers (do not read but add to the list if they aren't mentioned): Moolah, dough, cold, hard cash, bread, loot, dinero, greenbacks.

How does the topic of money come up in your life?

Possible answers (do not read but add to the list if they aren't mentioned) Allowance, not having enough, looking for ways to make money, millionaires, gift money, saving and spending, clothes

What would you like to know about money?

Do you know what your family income is? Would you like to?

Does your family have conversations about money?

If they do, how? Would you share a bit?

If they don't, what **would** you like to talk about with your family concerning money?

Teachable Moment:

Money is one of the "taboo topics," like death, sex and race. In the next 4

sessions, we will be in conversation about money, because taboo topics are good to think about, talk about and bring to light. Secrets can bring confusion, misunderstanding, and even violence. Money is a complicated subject, connected to values and emotions. There are some big consequences to decisions around money.

As Unitarian Universalists, we can use conversations about money to learn how to be in our world. **Goal alert!** We can learn about being the kind of person who is a smart and good person around the topic of money, which is also about values and spirituality. In other words, a person with:

- Curiosity
- Patience
- Thrift
- Modesty
- Generosity
- Perseverance
- Perspective*

Go through these words and ask the class members to help define them, or look them up and create a definition together.

*Character traits defined by Ron Lieber in his book “The Opposite of Spoiled”

Another thing that conversations about money can teach us is about gratitude. We can be grateful for having abundance in our lives. Abundance doesn’t necessarily mean lots of stuff and money. Instead it can mean, according to Laura Amabile, UU Development and Stewardship Consultant,

—a belief, a faith, really, that money, time, and love are plentiful and accessible. It’s an attitude of gratitude. Sure, we have to earn our keep, but the real bottom-line is that these things are primarily gifts from God, Life, or the Universe (choose your own term). When we focus on what we’re getting from life instead of what we’re not getting, it’s easy to feel generous and to be generous.

These words can be spiritual goals for us. We will post them to remind us of the goals of talking about the topic of money as a congregation.

Extinguish the Chalice:

“We gather the openness, helping and loving into our hearts. [Scoop hands across chalice and bring to heart at each of the words “openness, helping and loving”] Back into the world of do and say, carry it forward into the dawning day.”

Activities:

Choose one or more of these activities depending on the mood of the group and your

own interests.

Arts/Crafts: Poster of Spiritual Goals

Supplies:

- Poster making supplies
- Copy of spiritual goals, below.

Use the Poster Words, below, or create your own poster to hang in the room as a reminder of the spiritual goals for the Money Sessions. Suggest cutting out the words and making a collage on the poster board.

Silence/Mindfulness:

Breath of Gratitude, adapted and used with permission from Tim Adkins
www.timatkins.net

Supplies: a heart shaped balloon, or in a pinch, just a regular balloon.

Originally written for and told at the November 16, 2014 worship on Gratitude at the Morristown Unitarian Fellowship, Morristown, NJ

Note: Begin with a heart shaped balloon that's inflated, but not tied shut. As always, invite leadership from the middle schoolers. You might pass around the story and invite each person to read a paragraph. You might invite a participant to deflate and inflate the balloon. The more leadership you offer the more they will be invested in the group. Consider giving each participant a balloon to enact the story. Be prepared for giggles during the noise of the deflating.



Lee was having a no good very bad day. He could feel his heart slowly deflating after each and every horrible, terrible thing that went wrong!

First, he broke his glasses while he was trying to clean them. They snapped right in the middle where they rested on his nose. He tried to superglue them together! It was so embarrassing and he was just so angry his parents couldn't go get another pair. He was so angry, he

felt his heart deflate some. [Deflate balloon]

And his friend couldn't make it over. It was too cold and his parent's car wouldn't start. There wasn't any snow. Just cold. He was disgusted. [Deflate balloon]

Since his friend couldn't come over, he decided to play with his cat. They were playing chase the feathers with the long feather stick thing, and he was having a good enough time. Eventually he went down to pet his cat and it scratched him! He was so angry, he felt his heart deflate a little more. [Deflate balloon]

After wrapping a band aid around his finger, Lee checked his pocket and discovered that his \$5 bill which was pay for walking his neighbor's dog was gone, probably fell out when he was biking. He was so angry, he kicked the step. He felt his heart deflate even more. [Deflate balloon]

All day long bad things kept happening, and by the end of the day his heart felt totally deflated, and completely empty. He hoped that tomorrow would be better, but he wasn't holding out too much hope.

That night he had the strangest dream. When he woke up, he remembered a voice telling him that he was going to have a chance to redo the day! He was excited because he hoped that he could turn his horrible terrible day around. But he also remembered the voice saying that he should be thankful.

Well, his day started off the same. Although he tried not to, he cracked his glasses again. But he remembered what the voice in the dream said, and he decided to try and not get so angry. This time his mom came to fix them with super glue, and he said "Thank you mom!" And he noticed how his mom gave him a relieved smile in return. When he said thanks, his heart began to inflate. [Inflate balloon]

And when his friend still couldn't come over because now the car was in the shop, he thought a quiet thanks for having a house to stay in when it was cold outside! He knew not everyone had such a warm place to be on a cold day. And when he said thanks, his heart inflated just a little bit more. [Inflate balloon]

When he started to play with his cat, he could tell that she got really excited. And when he went to pet her he still got scratched. But this time, he knew it was because she was still excited and wanted to play some more. "Thank you" he said. "For playing with me!" And when he said thanks, his heart inflated just a little bit more. [Inflate balloon]

When he finished walking the neighbor's dog, he received another \$5 bill. He said, "Thanks for being our neighbor. I really appreciate your hiring me." His neighbor smiled back and said, "I really appreciate having such a responsible dog walker nearby when it is cold!" His heart grew a little more. And this time, he stuck his money in the pocket with the zipper and closed it. He decided to be thankful that he hadn't lost more money and now knew not to make the mistake of stuffing money in any old pocket. [inflate balloon]

All day long, the bad things happened, but this time, he found a way to say thanks. And by the end of the day, his heart felt full. Every time you say thanks to someone, your heart swells just a little bit more. Saying thanks is like breathing life into your heart and soul.

Ok, now I want you to think of something bad that happened to you this week. Can you.

Ok. Have it in mind? Now I want you to think of something, anything, which you could have been thankful for during that something bad. And on the count of three, whisper thank you. One, two three. Thank-you.

Did you feel your heart swell just a little bit more with the breath of gratitude and love?

Again, I want you to think of something else bad that happened to you this week. Ok. Have it in mind? Now I want you to think of something, anything, which you could have been thankful for during that something bad. And on the count of three, again in your speaking voice say thank you. One, two three. Thank-you.

Ok. And finally, at the count of three, I want you to shout thank you as loud as you can, and be warned folks with sensitive ears I think we're going to be quite a bit loud here so be prepared. Ok? [If everyone has a balloon, you could invite them to let their inflated balloons go and fly around the room.] One, two, three.

May all of us be mindful to say thank you and breathe the love of gratitude into our hearts.

Sunshine/ Movement – Cooperative Musical Chairs

Use song(s) about money or use my [playlist of Money Songs](#) on YouTube

Suggested songs:

Money by Pink Floyd

Money Makes the World Go Around from the 1972 Show “Cabaret”

I Need a Dollar by Aloe Blacc

Money Can't Buy Me Love by the Beatles

Rich Girl by Gwen Stephani

If I Had A Million Dollars by Barenaked Ladies

Price Tag by Jessie J

Money's Too Tight to Mention by Simply Red

For the Love of Money by the O'Jays

She Works Hard for Her Money by Donna Summer

It's All about the Benjamins by Puff Daddy

If you have Wi-Fi and Internet access, find the YouTube clip above. Play it on a laptop or smartphone with a speaker. If you don't have access to YouTube, choose a CD with upbeat music to play. Use the pause icon to stop the music now and then. Swap the role of music monitor with group members.

Invite the class members to set up a row of chairs, one for each person. Some chairs should face each direction. Stop the music at random intervals and have everyone

scramble to find a seat. Remove one chair at each stop. The person usually left without a seat removes themselves from the game. Try the cooperative version, by removing a chair at each stop but instead of having a person removed, the group must find a way to share. One chair is removed at each stop until only one chair remains for the entire group to figure out a way to “sit” on it.

Service –

- Consider teaching something from the session, such as how to play Cooperative Musical Chairs, after the service, for anyone who is hanging about.
- Finish decorating the room.
- If you have more heart balloons, inflate them all and give as gifts.
- Create a poster with Monopoly Money to advertise the program to the adults/rest of the congregation.
- Sort and return the coins to congregants.
- Invite group members to prepare the copying and cutting out of the readings for the closing, below.

Closing: Money Readings

Supplies: Copy and cut out the readings about money, below and place in a jar or box or hat to pass around.

Move the chairs into a circle. Once the group has gathered, pass around the hat with the Money readings. Invite participants to say their name then share out loud the money reading or pass as they wish, or pull out a different reading to share.

Ending:

Remember: We are here to learn about being a person who is smart and good about money. In other words, a person with:

Curiosity
Patience
Thrift
Modesty
Generosity
Perseverance
Perspective
And Gratitude.

Ending Echo Chant:

Flea
(echo)

Flea, Fly
(echo)

Flea, Fly, Flow
(echo)

Koomalotta Koomalotta Koomalotta Veestay
(echo)

Ahh no-no-no no not dahveestay
(echo)

Eeny meeny dessa meeny do whatcha wanta meeny
(echo)

Beet billy oaten doaten bobo se watten tatten.
repeat: Beet billy oaten doaten bobo se watten tatten. Shhhh!

[One YouTube version of the song](#)
[A YouTube version with hand motions](#)

Focusing Questions Handout #M2

- *Read one question.*
- *Give the group time to come up with answers and share them.*
- *Give the scribe time to write the answers down.*
- *Pass this sheet to another person to read the next question.*

1. What slang words do you know that mean money?

Possible answers (do not read this but add to the list if they aren't mentioned): Moolah, dough, cold, hard cash, bread, loot, dinero, greenbacks.

2. How does the topic of money come up in your life?

Possible answers (do not read this but add to the list if they aren't mentioned)
Allowance, not having enough, looking for ways to make money, millionaires, gift money, saving and spending, clothes

3. What would you like to know about money?

4. Do you know what your family income is? Would you like to know?

5. Does your family have conversations about money?

If they do, how?

If they don't, what **would** you like to talk about with your family on the topic of money?

Poster Words:

**Our spiritual goals
are to be a people of**

Curiosity

Patience

Thrift

Modesty

Generosity

Perseverance

Perspective

And Gratitude.

Adapted from "The Opposite of Spoiled" by Ron Lieber

Handout #M3 - Money Readings for Closing - *Copy and cut these up. Stick them in a hat/box/jar and invite each person to share one with the group.*

Money is a terrible master but an excellent servant. P.T. Barnum, Universalist

In 1946, Hungary issued a 100 quintillion pengo banknote.

If you spent one dollar every second of every day, you would spend \$31,536,000 in one year.

Money can buy you a fine dog, but only love can make him wag his tail. Kinky Friedman

Money is not the only answer, but it makes a difference. Barack Obama

It costs \$1.67 to make a dollar's worth of pennies.

The United States has about 397 Billionaires, the most in the world, followed by Russia with 101.

To give real service you must add something which cannot be bought or measured with money, and that is sincerity and integrity. Douglas Adams

The U.S. Treasury estimates that Americans have a total of about \$15 billion in loose change.

The face of Great Britain's Queen Elizabeth II has been on the currency of 33 countries.

You can purchase a diamond collar for your dog that costs up to \$480,000.

Work like you don't need the money. Love like you've never been hurt. Dance like nobody's watching. Satchel Paige

Too many people spend money they earned...to buy things they don't want...to impress people that they don't like. --Will Rogers

A wise person should have money in their head, but not in their heart. --Jonathan Swift

Wealth consists not in having great possessions, but in having few wants. --Epictetus

Money often costs too much. --Ralph Waldo Emerson

I love money. I love everything about it. I bought some pretty good stuff. Got me a \$300 pair of socks. Got a fur sink. An electric dog polisher. A gasoline powered turtleneck sweater. And, of course, I bought some dumb stuff, too. --Steve Martin

An investment in knowledge pays the best interest. --Benjamin Franklin