

One day I was in the library—the same university library in San Francisco I told you about in last week’s sermon where I spent most of my time as a graduate student—when I ran into a fellow parishioner from the Episcopal church where Diane, the children and I worshiped.

He had a bunch of huge books under his arm and looked exhausted. I didn’t think he was a student, so I asked him what brought him to the library. He explained that he was preparing to take the Financial Industry Regulatory Authority (FICA) examination that would qualify him to become a certified investment adviser. He already had a thriving practice as a financial planner, but this would enable him to greatly enhance the services he could provide to his clients. I had gotten to know this man at church, and had found him to be both sensitive and theologically astute.

So as we walked through the lobby together—he was on his way out—I shared the following observation with him. “You know it’s interesting,” I said, “financial planners and advisors are the *confessors* of our time.”

He looked confused, so I elaborated. “A confessor is a priest who hears confessions. A confessor also gives spiritual advice. A confessor thus would be someone to whom you could reveal what otherwise you’d keep secret. Also, it’s the confessor with whom you’d consult to realize your *deepest values and highest aspirations*—which during the Middle Ages, the Age of Faith, would have been nothing less than *salvation and heaven*.

“But over time things began to change. I’d say, starting with Sigmund Freud and the introduction of psychoanalysis, the role of confessor began to be taken over by the therapist.

“But now do you know who’s taken over role of confessor in our society?” I said as we were standing at the entrance of the library. “No, who?” he said, intrigued.

“It’s *you*,” I replied. “It’s the personal financial planner and advisor. In America, over the past 30 years more people than ever before have financial investments in one form or another.

“Today it’s this person who is privy to our deepest values and highest aspirations. We may talk about what’s most important in our lives, but our financial advisor knows the truth—because the financial advisor—our confessor—knows what we’re *actually doing* with our money. And what we do with our money tells the real story. Every financial statement is like a confession; it confesses *where your treasure is*—and ‘Where your treasure is, there your heart will be also.’”

I continued, “One’s choice of investment strategies is also revealing—how you deal with risk, uncertainty, profit-taking, and losses. Not only that, but when the roller coaster really gets going, the old fashioned medieval sins jump on board and come along for the ride: anxiety, fear, greed, envy, anger, pride—it’s all there! You see, what you’re really dealing with is *a person’s very soul!*”

“Oh, my God!” he said, clutching his books on mutual funds, stock options and insurance products. “I never thought of it that way before.”

“Of course not,” I said, “but it’s true. You have to realize that you’re in a position of great privilege and responsibility. During medieval times, people—both nobles and peasants—looked to the priests for reassurance and guidance. Most did not understand the intricacies of theology—and theology was *the science of salvation*—so they turned to the clergy, who were the experts.

“Now in our contemporary society—for better, for worse—*finance* is the science of salvation.”

We were now outside and walking across the lovely, campus square of the University of San Francisco. (Coincidentally enough, given the topic, USF is a Jesuit institution.) The famous San Francisco fog was beginning to blow in from the Pacific, obscuring the brilliant, California sun.

“You have a wonderful opportunity as a Christian,” I carried on—I was on a roll—“to bring something special to your work. Not only can you provide sound and informed financial advice, you can also bring kindness and compassion to your counseling. Also, as a Christian, you, hopefully, will be somewhat relieved of the burden of selfish ambition and conceit that often clouds the minds of people who work with money.

“And, finally, you can bring the most important thing of all: *perspective*. As a follower of Jesus Christ, you know, or at least are in the process of learning, that we do not have to *worry*—and, moreover, *panic*—about money. Yes, we must take care of our financial resources. And this includes bringing to bear all the worldly knowledge and shrewdness we have to make the most of what we have—yet, all along recognizing that money can not be an end in itself. The truth is money is for God’s purposes.

“As Christians, we are always aware—as we say in the liturgy—that ‘All things come of thee, and of thine own have we given thee’. Which means that everything in the world—including money—is ultimately *from God* and *for God*.

“Humans beings are in the uniquely privileged position of serving as *good stewards* of God’s Creation. And you as a financial advisor are in a unique position to carefully and subtly help your clients to discern a greater purpose in their lives beyond mere acquisition and financial security.”

We were now off campus, heading to his car. So I concluded what had become an entire homily by telling him a little story about a wise, spiritual teacher, who lived not too long ago.

“One day a student asked why so few people are happy, although that is precisely what they want out of life. The teacher replied, ‘But perhaps life is not given to us in order that we may be happy.’ ‘But what else can it be for?’ his student replied with great puzzlement.

“ ‘Well,’ the teacher said, ‘suppose we had life *in order to fulfill a task*?’

“None of the students knew what to make of this, but for the teacher it was a self-evident truth.”

My friend and I were now completely enshrouded in moist, blowing fog. I loved the San Francisco fog. For some reason I always found it invigorating, even inspiring. So, maybe it was the fog that caused me to go on at length about what we were really talking about, which was not being a confessor, but rather: *being a good steward*. And it's money that puts the issue of stewardship in high relief.

And so, my friends, for us here at St. John's, whether it is our time, our talent, or our money, one thing we should know is that *stewardship is what becomes us* as Christians.

Which is to say, when we care and take responsibility for what God has given us according to God's purposes, that is when we become all we can be...in God's eyes. AMEN.