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“I’m up to my ears in debt!”

That is Scrooge’s happy discovery, which defines the turning point of his life, in Charles Dickens’ A Christmas Carol.

I hope you know the story, because we’re not going to spend too much time on it and it’s a great one, but I wanted to begin by making the point that Ebeneezer Scrooge’s conversion from greed to gratitude hinges on his sudden awareness of a deep debt, despite the piles of gold coins on his desk.

In fact, his infectious joy springs from his newfound awareness of the many deep debts he owes to the people in his life: Bob Cratchett, his own neglected nephew, the people in his town, and of course, to the lame malnourished Tiny Tim.

Now that he knows that he owes, he will live a satisfying and rewarding life. From that moment on, for we get to know him during his metanoia (which is Greek for turning point) his life will be filled with meaning and moments of happiness.

Because he knows he owes.

So here we are, the Sunday after Thanksgiving, just four weeks before Christmas, aware, just like good ol’ Ebeneezer, that life rarely goes the way we think it’s supposed to go.

It’s a wonderful - and a worrisome, time of year.

The whole holiday season is one of high expectations and deep disappointments.

It’s a time of year when we feel keenly the absence of loved ones who have died, of loved ones who live far away, of loved ones who are serving overseas.

It’s a time of year when we wander internally…and wonder if we

could have saved our marriage, or at least gotten custody of the kids, perhaps prevented a daughter from using drugs, or kept that job and held on to our health insurance.

Guilt and regret, blame and anger, can be like locks on doors, which keep us imprisoned in a bitter past.

Counterintuitive as it may sound, realizing the debt of gratitude we owe, even rejoising in it. can be the key that opens the door to a different future. So I ask you this morning -

What do you owe? To whom? And how will you pay back your debt?

Most of us have our own ingenious ways of not seeing what we've been given. I may be constantly critical of the people around me and of their efforts, and thus avoid needing to show appreciation. If nothing is good, nothing deserves recognition or reward.

Because of your own lack of self worth or confidence, you may always compare yourself to others, may only feel envy and not be able to really appreciate the success and pleasure of others – again there is nothing owed to any one.

Or, you and I may be greedy ourselves, constantly wanting and seeking something more. Some new piece of clothing or knowledge that will finally satisfy our longing. No time to give thanks when we are on a seeker's mission.

To help us dig through our defenses and discover our own debts, I'd like to tell you a story about a woman named Molly, first told by Rachel Naomi Remen.

Molly got in a pretty bad car accident as she was driving to the airport in a city far from home. When she woke up in a hospital bed, her arms were encased in rigid casts that went from her shoulders to her wrists.

Molly also happened to have multiple, life-threatening, food allergies, so on her first morning in the hospital, a dietician came and spent about an hour asking her questions and documenting her unusual

food needs.

Molly was thankful.

Within a few hours special food was ordered into the hospital and three times a day, hospital staff brought the carefully prepared food to her bedside and put it on her bed table. Then they left the room.

“The first time this happened, I just sat there, looking at the food, unable to feed myself,” Molly said. “I was certain someone would come to help me, but no one did.

After a while, the woman in the next bed noticed I couldn’t eat. (And)trailing her own IV lines, she got out of bed and offered to feed me my dinner.”

This happened over and over again. Actually, for the four days Molly was in the hospital, the patient in the bed next to her, fed her all her meals.

Molly’s story is a lot like this parable about the difference between heaven and hell.

In hell, people are seated at a table overflowing with turkey and mashed potatoes and all the trimmings, but they have splints on their elbows and so they can’t reach their mouths with their forks.

They sit through eternity experiencing a terrible hunger in the midst of abundance.
In heaven, people are also seated at a table overflowing with turkey (or tofurkey) and mashed potatoes and all the trimmings. They too have splints on their elbows and can’t reach their mouths.

But in heaven, people use their forks to feed each other.

In hell, the people are frozen by their self sufficiency and are eternally famished in the presence of the earths’ generosity.

In heaven, people see each other’s need, offer and accept help, and enjoy a banquet table of abundance.

The fact of the matter is that from the time we're born, we are dependent on others to help us.

You could say we are all born into a heaven of interdependence – and we create our own hells of isolation.
There's no one on this earth who has achieved *anything* without a lot of people helping.

There are some people who *imagine* they're self-made, who believe they've done it all on their own, but they aren't and they haven't.
In fact, the more successful a person is, the more help it's likely he or she has received, and the more advantages it is likely he or she has been handed.

And I'm not just making this up. Nor was Charles Dickens.
In his 2008 book about success called "Outliers," Malcolm Gladwell makes the case that successful people have been blessed by more than a typical share of advantages.

That doesn't mean they don't work hard, because they do, but Gladwell contends, "*The biggest misconception about success is that we do it solely on our smarts, ambition, hustle and hard work*,"[1] instead of recognizing that, as Gladwell puts it,*"It's those who are successful… who are most likely to be given the kinds of special opportunities that lead to further success.*

It's the rich who get the biggest tax breaks.

It's the best students who get the best teaching and most attention. And it's the biggest nine- and ten-year-olds who get the most coaching and practice.

Success, Gladwell writes, "is the result of what sociologists like to call 'accumulative advantage.'"

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[1] Donahue, Deirdre (2008-11-18). "Malcolm Gladwell's 'Success' defines 'outlier' achievement". USA Today.

Think Ebeneezer Scrooge. Think Bill Gates. In fact, I wonder if Bill set up his Gates Foundation after watching A Christmas Carol.
My nephew Ramoda, my brother's son, was born prematurely and spent the first five weeks of his life in a neonatal intensive care unit. I think he weighed five pounds when he went home.

He never really learned to crawl and he has never walked on his own. Ramoda has cerebral palsy and has spent his whole life in a wheel chair. He needs help to eat, he needs help to get dressed, he needs help to call me on the phone – he needs help to do just about everything.

Ramoda never forgets, not for a day, really not for a minute, that his life and his well-being is completely dependent on the care, organization, and generosity of the people around him.

And because of this, I think Ramoda is smarter than I am most of the time. Because I do forget every day that my well-being is completely dependent on the care, organization, and generosity of the people around me.

It's easy for me to pretend that I got to where I am in my life by myself. But it's not true.

It's easy for me to create a story of self-reliance in which I studied hard, had a big heart, and made my own way.

Our materialist, consumer-oriented world actually encourages me to think that I deserve everything I have and that I don't owe anything to anyone in return.

But the truth is - I was born into an upper-middle class family, given every advantage since I was born, sent to private schools, encouraged in all my endeavors, given opportunities to travel, and rewarded when I cared for others.

So who I am today is really no surprise. And where I have ended up, accomplishment though it may be, was not accomplished on my own. Far from it.

As Gladwell puts it, "No one—not rock stars, not professional athletes, not software billionaires, and not even geniuses—ever makes it alone."[2]

Each and every one of us on needs the advantages of love and encouragement and guidance and resources that were given to me and to good ol' Ebeneezer.

But we know - not every child gets what she or he needs.
Which is why I'm encouraging you this morning to search inside and see what and who you owe.

Rather than giving because it's expected of us this year, we could give back in response to what we've given in and because we've given in – because we know that we owe - and we've decided to give in to giving thanks.

Imagine with me for a minute, a world in which each of us realizes what we've been given, and so in gratitude, we give back in kind. What would it be like to live in such a world? A world, in which everyone gives in to giving thanks.

In such a world, the top 1% we hear so much about, would recognize that their wealth depends on the work of millions and so they would naturally decide to give back by willingly paying higher taxes. Hallelujah! I'm in deeper debt than I ever imagined, we could say and celebrate together.

I'm in debt to my ancestors for my DNA, to my parents and teachers for my education, to my friends for emotional support, to my husband for his steadfast love, to my children for filling my life with joy, to my church for creating community, to my legislators for making the laws of this land, to my local police force for enforcing the law, and on and on.

Imagine a world in which we all recognize that whether we are rich or poor, gay or straight, disabled or not, black or white, red, yellow or brown, documented or undocumented, male or female, bi or trans -

[2] Outliers by Malcolm Gladwell.

we have all received great gifts, and we each have something to give back in return.

This is the world I want to create, with your help.
It's a world people are creating, like in this example from my hometown of Boothbay Harbor, Maine. This is a story I heard from my friend and colleague, the Rev. Sarah Foulger, minister of our local Congregational Church.

She told me about a family on the harbor that had been hit by one tough break after another.

They weren't a perfect family. They'd made their share of mistakes like the rest of us, and they'd been hit especially hard by challenging circumstances.

Their children got lead poisoning from the old paint in their house, they had trouble finding work, the lead took a toll on their health as well.

But they stayed together and through thick and thin the parents did everything in their power to get their children the help they needed, while they never asked for help themselves.

For years, they lived in a ramshackle house
that was impossible to heat…..and that's in Maine, where we've already had a white Halloween and a white Thanksgiving!

They'd tried and tried again to make improvements to the house they lived in, but every time they'd fix one problem, two more problems popped up.
And the church tried all sorts of things to help out with their housing situation. They tried state programs –which didn't work. And they tried local non-profit agencies that help with housing – which didn't work.

Everybody who got involved came to the same conclusion. The house was beyond repair. Maybe not even safe to work on.

Then someone in the church suggested they try to find a generous benefactor and buy them a new house. What if they could just tear down the old house and install a nice new manufactured house.

And that idea started a chain reaction of giving in and giving thanks.

Soon, the money to buy the house was in the church account.

One local company volunteered to tear down the house. Another local company offered to fill in the hole. A third company made improvements to the septic system.

The local Y offered storage space during the weeks of transition.

Members of the local Fire Department and members of the church offered to help with the move out of the old house and then into the new.

All sorts of people offered to help with furnishings.

The family was in shock. A happy kind of shock.
They were used to hearing bad news and worse news. Now all of a sudden, they were faced with good news.

When they first heard they were being given a new house, they were incredulous, unbelieving, but slowly they grew grateful, profoundly grateful.

Although they don't owe the people in the church any money, they owe anyway. Hallelujah!

They owe a debt of gratitude that creates a strong, life-giving bond. An eternal chain of exchange between people who care and aren't afraid or ashamed or too proud, to give or to receive.

I don't know why you come to church, but I know I come to church to remember, as it says on my stole right here, "This is indeed a day which God has made."

The words don't mean I think the world was created in 6 days and that on the 7th, a male God in the sky rested, but it does mean I realize I had nothing to do with making the world I love, and I owe my life and everything in my life that I love, to something far beyond my understanding, call it what you will – God, Mystery, community, Love – or some combination thereof.

I come to church to remember my debts and to repay them – to continue giving in to giving thanks.
It's our debts of gratitude that create strong, life-giving, long-lasting bonds.

By opening our hearts to gratitude, we become part of an eternal chain of exchange between people who care and are aren't afraid or ashamed or too proud, to give or receive.

So this holiday season, dig through your defenses, excavate beneath the guilt, the regret, the shame and the blame, plow below the feeling that your life isn't the way supposed to be, identify the debts you owe, and start to pay them back.

You may be surprised just like Ebeneezer and the inhabitants of Boothbay Harbor, Maine, how your life will be enriched.

When we give in to giving thanks - we will be changed and we will change the world.

May it be so now and forever more.