

“Risk Tolerance”

Rev. Shawn Newton
First Unitarian Congregation of Toronto
18 March 2018

N.B. – These sermons are made available with a request: that the reader appreciate that, ideally, a sermon is an oral/aural experience that takes place in the context of worship – supported and reinforced by readings, contemplative music, rousing hymns, silence, and prayer – and that it is but one part of an extended conversation that occurs over time between a minister and a covenanted congregation.

“So, you’re choosing to decline peace of mind.”

“Um, well, now that you put it that way, yes.”

Such was the exchange I had a few months ago,
while renting a car in Florida
to drive out to a ministers’ conference Lynn and I were attending.

“So, you’re choosing to decline peace of mind?”

What I was actually declining
was the added and unnecessary expense
for collision damage insurance—
which was already doubly covered
by my personal insurance policy and my credit card.

Still, in the moment,
it was a persuasive argument—or, at least, an effective sales tactic.

I mean, who wants to decline peace of mind?!

We humans often go to great lengths,
spending lots of energy, time, and money,
trying to get as much peace of mind as we possibly can.

But, there at the rental counter,
I faced a moment of decision.

And so I signed the waiver, and then walked away,
fairly comfortable with the level of risk I was taking.
Though, truth be told, I was a bit unsettled

by the question from the agent that lingered in my head.

* * * * *

Our tolerance for risk,
our comfort-level with taking a chance,
is such an intensely individual thing.

And though our tolerance for risk
can be so determinative of how our life plays out,
it's something that we likely rarely give much attention to,
let alone discuss with others—
aside, perhaps, from those times
when you might be having a conversation
with someone paid to help you plan your financial future.

But in the day to day of life,
as we navigate the sidewalks of this city,
as we balance our cheque books,
as we buy groceries and tidy our homes,
and mind our own health
and tend our relationships,
we negotiate the world around us,
doing what we can to usually
minimize risk and maximize well-being.

It's a delicate dance.

We make endless, tiny calculations—
so many not even conscious—
about how we spend our energy, our money, and our time.
About how we spend our life.

A steady stream of questions run through our minds:

Is it better to take the elevator or climb the stairs?

Can I work for another hour, or shall I call it a day?

Am I taking my retirement planning seriously enough?

Why haven't I called the doctor yet?

When was the last time I went to the gym?

Should I buy those organic beets?

Will I actually eat those organic beets?

Wait, I don't even like beets...!

*Will I be happier if I sleep for another twenty minutes,
or if just I get up and go to First Unitarian this morning?*

Will Shawn notice? Will Shawn mind?

...Oh, wait, it's not that kind of religion!

This life is full of small risks.

Day-to-day decisions that keep us safe
or put us in harm's way.

Choices we make that have a way of adding up
to eventually determine who we are
and what our life is about.

So often, our personality dictates how we handle the small stuff.

Whether we're more conservative, more reserved—
or whether we're willing and able to risk a bit,
to take more or bigger and bolder chances.

Our tolerance for risk is related to our need for peace of mind,
and to our ability to decline peace of mind,
perhaps, even sometimes to resist it—
so that we can throw the dice and gamble a bit,
so that we can face ourselves in the mirror,
and live with that part of us somewhere deep inside
that knows the truth of “nothing ventured, nothing gained.”

Of course, as decisions become bigger and more meaningful—
a different calculus may kick in.

The same people who are methodical

in picking out mushrooms at the grocery store,
may throw caution to the wind
when it comes to crossing the street
or risking their hearts for someone that they love.

If and when we're on our own,
so many of these countless decisions are made internally.

We run the numbers, we gauge the odds,
in the privacy of our own minds,
often without giving much thought,
or at least conscious awareness,
to the decisions we are making.

A lifetime of experience gives us the knowledge and skill
to often run our lives on autopilot,
when it comes to managing risk.

When and where it gets interesting, though,
is when our lives intersect with the lives of others.

As it turns out, different people
have different levels of comfort
when it comes to tolerating risk.

This shouldn't come as a surprise, but, oh, how it does!
So much of the conflict in the world
is directly traceable to a discrepancy in risk tolerance.

* * * * *

A few short months after Bob and I started dating,
he told me with great excitement
that he was going to go sky diving with friends from his office.

He was even kind enough to invite me to come along.

Now, sky diving has zero appeal to me.
For the life of me, I can't quite fathom
why anyone would want to hurl themselves
out of a perfectly functional plane.

And there are lots of jokes about a priest, and a rabbi, and a minister being in an airplane and what would happen if there were only two parachutes.

I had no desire to see how those jokes turns out in real life, so I politely declined the invitation—and, in doing so, maintained my personal peace of mind.

I gave Bob my blessing, knowing that, for him, this was a bucket-list adventure.

I only asked that he call me when he was back safe on the ground.

I was fine that day.
I really was.

I knew he had driven up to Maine with his friends.
I knew they were in the middle of nowhere.

I knew they didn't have easy access to a phone; after all, cell phones were just becoming a thing, and no one in the group, ...apparently, had one.

And payphones were... seemingly... hard to find.

I was doing fine, I really was,
that is, until the sun went down.

When it was dark, when I started to think through how no one sky dives after sunset, my stomach began to churn, and my mind raced with anxiety.

Poor Bob, when he did eventually call, didn't get my chipper congratulations on the other end of the line.

Let's just say that in our almost twenty years together, it was, by far, the most upset I've ever been with him.

There were extenuating circumstances.

I got the thing about being in the middle of nowhere,
and the thing about there not being phones.

But there were extenuating circumstances—
circumstances that had nothing to do with Bob,
and everything to do with me.

In the eight years before I met Bob,
I had lost my biological family by coming out,
and I had buried a generation of men wiped out by AIDS, including many friends
and my roommate, James, when we were 23.

It turns out, after so much loss and grief,
I wasn't quite as comfortable as I thought
about the idea of the man I was falling in love with
jumping out of a plane, on purpose(!),
when there were other, far more safer things he could be doing.

That day confronted me with a risk
my heart was unprepared and maybe even unable to take.

Later that night, Bob showed up on my doorstep with roses,
and we were okay.

I easily forgave him.
Because I wasn't actually angry, I was scared.

I was afraid that one more loss
would be more than I could possibly bear,
and that it would leave me shattered,
with my heart, with my life,
in a thousand pieces I would never be able to put back together.

It wasn't rational.

But my heart, with layer upon layer of pain, had grown risk averse.
It was not who I naturally was, or who I wanted to be.
But my heart had done what it had to do to survive.
It's part of how we are designed to protect ourselves.

But I knew, somewhere deep inside me,

that that same protection could be the death of me.
That the thick wall of insulation I needed for a time
would, if left unaddressed, also suffocate my soul.

And so, later that week, I reached out
and found the therapist with whom I would work
for the next six years.
The therapist who helped my heart open to risk once again.

I share this intensely personal story with you,
and I do so with Bob's permission,
because it animates the point that being in relationship
with other people—be they partners, or siblings, or coworkers—
requires a constant negotiation
around our competing comfort levels.

And I share this experience because it shows
how there can be so much of a person's story
wrapped up in their tolerance for taking a risk.

I've taken something of a risk in telling this story.

And now I'm going to ask you to take a bit of a risk, too.

I invite you to enter into a couple of minutes of silence
to reflect on your own tolerance levels.

*Is your general tolerance for risk,
high or low, or somewhere in the middle?
And why might that be?*

*And is there some part of your life
that is urging you to take a greater risk?*

* * * * *

Hear again these words by James Baldwin that David read earlier:

It is rare indeed that people give.
Most people guard and keep;
they suppose that it is they themselves

and what they identify with themselves
that they are guarding and keeping,
whereas what they are actually guarding and keeping
is their system of reality
and what they assume themselves to be.
One can give nothing whatever without giving oneself—
that is to say, risking oneself.
If one cannot risk oneself,
then one is simply incapable of giving.

Amid the many decisions we make each day,
amid the choices we face
and the endless calculations that we run,
may we be attentive to our tolerance for risk.

May wisdom lead us to act with caution,
when and where it's truly needed.

May courage stir us to act boldly,
to take life-giving risks.

May love show us the difference,
that our days may be lived in service to the greater good.

And may life itself “help and heal and hold us”,
that we might, in all things, have peace of mind.

Amen.