

PROPERTY RIGHTS AND WRONGS  
SERMON DELIVERED BY BRUCE L. BAKER, Worship Associate  
At Paint Branch Unitarian Universalist Church  
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Call to Worship

In the introduction to his book “Money and the Meaning of Life” philosopher Jacob Needleman says, in speaking of America, that “in no other culture or civilization that we know of has money been such a pervasive and decisive influence. In the world we live in, money enters into everything human beings do, into every aspect and pocket of life. This is something new....Consequently any serious search for self knowledge and self development requires that we study the meaning that money actually has for us.”

The principles of our economic system are founded on the right to private property, and the pursuit of the satisfaction of our unlimited wants and needs. Success in this system is measured by the amount of property we accumulate.

In today’s service I question these foundations, and challenge their moral implications. In its place I propose alternative foundations and suggest a new set of attitudes around wealth that I hope will help liberate our spirits and guide us to use wealth as a tool to create lives of love, meaning, and fulfillment, as we work for a healthy sustainable world.

Reading: A New Definition of Affluence  
From Money and the Meaning of Life by Jacob Needleman

There have been civilizations, whole worlds, which have not wanted what we in our world have called “wealth” But this must not be misunderstood or taken naively. Certainly mankind has always needed and craved material things. And, certainly, human beings have always suffered from greed. But not every culture of civilization has measured itself principally by the standard of comfort and safety in the material world.

We live then in a “wealthy” country – what nowadays has been called an “affluent society.” This means not only that we have much material wealth, but that we want this wealth more than we want anything else. This ordering of priorities has brought our civilization to the brink of ruin. We know we must find a way out, a way back to values and priorities that represent the real, whole nature of [humanity]. But all the ways that were once intended to help us find our authentic well-being and our authentic responsibility are themselves deeply stained by the money question. Religion, education, the pursuit of scientific knowledge, medicine, government, as well as most of our day-to-day relationships, have all been surrounded and captured by our compulsion for material wealth.

Pages 22 to 23.

## Sermon Part 1

As Jacob Needleman describes it our pursuit of wealth “stains” almost every part of our society. How do we escape this compelling preoccupation with wealth in order to find our authentic selves?.

In this sermon I would like to explore new ways for us to relate to money and property that will free us to live more authentically and contribute to the creation of a healthier planet and a more harmonious society.

I will do this in two parts. In part 1 I will discuss some of the philosophical issues related to the idea of property, and suggest a better way to think about property than what has been suggested by the dominant ideology of capitalism.

In part 2 of this sermon I will make five suggestions that will encourage us to develop a different kind of relationship to wealth. One that is healthier and more sustainable.

### Three Justifications for “Mine”

One of the reasons we are “on the brink of ruin” as Needleman said in the reading is because we have an attitude. We actually think we own the planet. Therefore, we feel that we have a right to do with it as we please. But where does this right of ownership come from. What gives anyone the right to say that’s “Mine.”

Or the right to exclude others from using it, the right to change it, consume it, destroy it or to give it away. The answer is that the claim to property rights is very thin, and fragile.

### First Justification The Labor Theory

In the Western Philosophical tradition there are three major justifications for asserting a property right.<sup>1</sup>

The most popular justification is one articulated by John Locke in his second treatise on Government, when he said that when a man mixes his labor with something he can properly say it is his.<sup>2</sup> With some limits on hoarding and leaving enough for others, this claim known as the labor theory, has served as the primary justification for property rights in our society.

Labor theory makes intuitive sense. People should be able to enjoy the fruits of their labor. If you make something or work to obtain something why shouldn’t you be allowed to own it? Lawrence Becker, one of the leading scholars on the subject of property, has argued that labor does not provide a sound basis for property rights. Creation does not imply ownership or control. If we believe that labor implies ownership, then construction workers should be very wealthy. But they are not given ownership because labor is not the only source of economic value. The natural productivity of land, and capital in the form of tools that make work more productive also add value. Anthropological evidence and history suggest that labor only produces a property right for purely personal articles

or simple productive goods, such as a tool. For all other goods labor only creates a right to share in the benefits of their labor. Lawrence Becker said “the entitlements it gives are often limited to very restricted forms of ownership – or to ownership over a very restricted range of things.”<sup>3</sup>

### Second Justification: Liberty

The Second Justification for Property Rights is that it is necessary to the preservation of liberty.

There is universal agreement that protection of things needed to survive and flourish, such as food, clothing, and shelter are essential to liberty. Nobody wants other people taking their toothbrush, stealing their dinner, or sleeping in their bed without their permission. But beyond strictly personal articles the argument that rights to property are essential to liberty breaks down. This is because the act of granting or recognizing a private property right creates use and exclusion rights that limit the liberty of others. You can't grant a property right to one person without taking it away from everyone else. As Hugh Pennock, a leading philosopher says the rights to property clash with liberty<sup>4</sup> Lawrence Becker agrees and says the liberty argument is not plausible.<sup>5</sup>

### Third Justification: Utilitarian Argument

The final justification for property rights is that they are necessary for improving the general welfare. In other words private property creates incentives to use private resources productively and efficiently for personal gain. This results in increased wealth for all. This is called the utilitarian argument for property rights. Work by numerous economists, has shown the validity of this argument. However, it is a double edged argument. If private property rights are justified because they improve the general welfare, then in cases where private property does not benefit the general welfare, there is no such right. Thus, the “right” to property, other than for strictly personal items, becomes contingent on how it is used.

The conclusion from all this is that ownership of anything other than strictly personal items is not a right, but a tool to benefit the public good. Consequently when we say we own something other than personal articles, such as real estate, stocks, bonds, stakes in a business or any other potentially productive asset, it is not by right that it is ours, rather it is a responsibility we bear on behalf of the common good. It is a stewardship.

Terrible things happen when people claim ownership over things that affect others and then use them to benefit themselves without consideration of the costs to others. Lawrence Becker has said that the history of property is a sordid one.<sup>6</sup> That history includes the legacy of slavery, and exploitation of labor, which continues even today. Although slavery is illegal everywhere in the world, Kevin Bales the leading expert on slavery estimates that there are 27 million people in slavery today.<sup>7</sup> The quest for low cost goods has created sweatshop conditions that include forced overtime, low wages, punishments and fines for slow work and mistakes, worker intimidation, child labor, and

other abuses.<sup>8</sup> The International Labor Organization estimates that there are 218 million child laborers world wide.<sup>9</sup>

The historian Alan Ryan, says that property rights were designed to efficiently exploit the resources of the natural world.<sup>10</sup> Consequently, the legacy of property rights includes the exhaustion of natural resources, the spoiling of natural landscapes, the poisoning of waterways, and the fouling of the air. According to a preliminary assessment made by the National Academy of Sciences, our collective world wide consumption in 1999 is 20% in excess of the planets carrying capacity. And according to another study 86% of these resources are consumed by 20% of the population in the developed countries of the world, while nearly half of the world's population lives on less than \$2 a day.

The process of turning the Earth and life on the Earth into property is destructive and reprehensible.

The motive behind ownership has to be transformed from that of extracting the highest profit rates as quickly as possible to a new focus on creating wealth for the long term in a socially healthy and environmentally sustainable manner. Instead of thinking how can I get the most out of my property, we need to think how we can use property to create the kind of world that we can all enjoy.

The production of large material abundance has not resulted in increasing happiness, even for the richest nation in the world. Affluence causes deep problems. Compared to the less developed nations we in the U.S. have more mental illness, more broken families, more crime. We are separated and isolated from each other.<sup>11</sup> Community life has been disrupted. Our health problems are exacerbated by obesity, and diabetes has become an epidemic. As a society we are choking on our own affluence.

Major economic policy change is required. It may even require radical systemic change. However, my focus today is not to change the system, but to call for radical personal change. Even a perfect economic system will fail if there aren't enough good people to operate it.

It is our individual consumption patterns that are burdening the planet. It is the aggregate sum of the choices that we make as individuals that determines the amount of stuff we put into landfills, the amount of carbon we put into the air, and what ends up in our waterways. Consumer demand is the primary driving force of our economic system.

Institutional structures and incentives have a big influence but what gets produced and how it gets distributed is the consequence of our individual personal choices. Dr Robert Muller, former Assistant Secretary General of the U.N has said, "The single most important thing that any of us can do to help the earth is to return to frugality."<sup>12</sup>

We need a new vision of living lightly on the planet, letting go of our attachment to things, consuming less, and instead we need to look at ways to use the resources available to create a more balanced, and enjoyable world. We do this by understanding that we do not own the world. It may be more correct to say that we are the Earth's sons and daughters.

## **Sermon Part II**

How we relate to wealth is one of the most important factors affecting the character and quality of our lives. The person who can treat money with balance and responsibility lives a very different life from someone who is obsessed with getting more of it, or someone who is indifferent to or negligent of it. How we are with money, is how we really are.

We can improve the character and quality of our lives by changing our relationship to our property. I offer five suggestions designed to help us to relate to our wealth in a way that is more consistent with our higher ideals and values

### Know what you really want

The First suggestion is to know what we really want.

What do I really want? Is what I really want a thing? When I invest my time and my energy into a thing, it becomes an extension of me. Is this what I really am? Do I own it, or does it own me? And how long does it last? In the ultimate scheme of things does it matter that I ever had it? As long as I have all the things I need, does it make a difference whether I get most or all of the things I want?

We will always find more satisfaction by doing and being than we will ever get by having. So what do you really want? Is it meaning, connection, and belonging? Is it knowledge, skills, and abilities? Is it an opportunity to create good and beautiful things or to know truth from error? Is it to be with friends, family, and a community of love and support?

What I really want is two things. The first is to learn and grow and develop my talents, my desires, and abilities to match my highest ideals. And second, I want give what I have to offer to contribute my part in the creation of a better world and build close loving relationships in the process. I would give up all my property for that.

In your search for what you want remember two things. First, the pursuit of things tends to crowd out all other concerns. We have a tendency to want things that provide immediate satisfaction, and not things that provide deeper but less immediate satisfaction. If we do not consistently remind ourselves to focus on our true vision and purpose, it is easy for material wealth to become more important. As Jacob Needleman said "most of us don't know what we really want.... We seem to say, 'Until I find out what I want, I'll

just go and make a lot of money. Then, when I finally find out what I want, I'll have enough,' But we don't find out what we want, so all we've got is our money,..."<sup>13</sup>

The second thing to remember is that ownership often has an intangible hidden cost that we may not recognize. For example, I own a car. Traveling by car is fast, convenient, and comfortable. But, I temporarily lost the use of my car last year. So I started to walk more, and I used public transportation, or arranged rides to go to events further away. I found that I enjoyed walking quite a bit more than driving. I began to notice and appreciate the life of the street, and when I arrived at my destination, the exercise energized me, raised my spirits and gave me confidence. I also got to know the generous people who gave me rides better, and I met someone on the bus who helped me a great deal. I now realize that my car imposes a hidden physical emotional, and social cost. I still appreciate the benefits of having a car, but I use it much less now.

### How much is enough

Recognizing the costs of having something is important to my second suggestion which is that we understand how much is enough

People have a tendency to want more than they have. Joe Dominguez has found that when he surveys people at his lectures, people want 10% to 20% more income than they currently have regardless of their income level.<sup>14</sup>

Most people are afraid of scarcity. This is understandable because not having enough food, shelter, or clothing causes severe hardships and not having enough money can cause lost opportunities. But our fear of scarcity can distract us from our vision and purpose. We settle for doing and being less than we are in order to guarantee that we will have what we want. We should certainly see that our income at least matches our expenses, but we also need to avoid having too much.

Lynne Twist, the author of "The Soul of Money" urges us to let go of our scarcity mind set. Instead she calls us to live under the principle of sufficiency. The principle of sufficiency is "*If you let go of what [you] are trying to get more of, it frees up oceans of energy to make a difference with what you have. When you make a difference with what you have, it expands.*" Rather than trying to get more, we should make do with what we have, and the freedom we experience in not trying to get more stuff frees up our energy to make more of what we really want.<sup>15</sup>

Our fear of having too little leads us to get too much, but we seldom count the costs of having too much. The obvious cost is clutter, but the less obvious ones are the physical, emotional, and social costs such as I experienced with my car. Joe Dominguez, author of *Your Money or Your Life*, prescribes a method for determining how much is enough, which utilizes an awareness of the costs of owning things as well as measuring the amount of "life energy" required to obtain them. He shows how having too much can be worse than not having enough. Simplicity Circles are a useful way to stay focused on what matters and avoid the high costs of living in a materialistic culture.

Maimonides one of the great Jewish philosophers said “All human ills come from wanting what we do not need.”<sup>16</sup>

Lynne Twist says “I see money a little bit like water. When water is moving and flowing, it cleanses, purifies, creates growth, and makes things green and beautiful. When it starts to slow down and is held still, it becomes stagnant and toxic.”<sup>17</sup> Money is a catalyst it makes things happen. But too much causes a flood which can destroy our lives.

### Treat Property as Responsibility

This leads to my third suggestion which is to use surplus wealth responsibly. This means using it to benefit others as well as ourselves. This includes investing in personal growth and development, investing in others, and investing in the creation of a better world.

It is always inappropriate to use wealth as a tool of power over other people either by undue influence or by limiting their opportunities. It should not be used as a means of raising one’s status over another, or for the flaunting of exclusive pleasures that are not available to all. Property should not be used to make others feel less important than other people. Such practices are inconsistent with belief in the inherent worth and dignity of every person, and it undermines the democratic process.

It is our responsibility to see that wealth is used to advance the common good. We can do this through socially responsible investing. There are mutual funds and other investment instruments that focus on investments that are screened by various criteria, to insure that wealth is used constructively.

Wealth should be put to work creating a better world. If we do not have the time or the ability to do this, then it is our responsibility to see that it gets into the hands of those who will, either as investment or as a gift. And once we have made the investment or gift we need to monitor how it is used to maintain accountability.

### Be Mindful of Wealth

This leads to the fourth suggestion which is to be mindful of our wealth. In Joe Dominguez’s book, *Your Money or Your Life*, he suggests that we make managing our income and expenditures a spiritual practice. We should see that every penny that comes in to us comes in a way that is consistent with our values and every penny that goes out of our hands supports what we really want.

Lynne Twist has said. “Most people can look in their checkbook and find out exactly what they are committed to because it is right there, And if you record faithfully in your checkbook... you will see what you are committed to.”<sup>18</sup> Every year when I do my taxes, I look at my expenditures for the whole year. Last year I was astonished at how much of my money went to big institutions that I don’t really love and trust, and how little I spent

on local institutions and friends who I do love and trust. I am trying to bring my spending more into line with my values

### Communities of Reciprocity

My final suggestion is to build communities of reciprocity.

Most of the economic exchanges we have in our society are market based exchanges. They are driven by supply and demand and assume that each person will seek to maximize their value. But sociologists know that we do not always seek to maximize value. We often share or give stuff without any expectation of return. Sociologists theorize that we do this because we have a general expectation of reciprocity. We give because we all generally benefit from living in a giving society. This is how we operate in our families and with our friends. We don't generally charge family members rent or make dinner guests pay for meals, we just share and contribute based on the relationship.

Reciprocity is also known as the gift economy. It is described in more detail in the book *The Gift: The Erotic Life of Property* by Lewis Hyde. The gift economy differs from market based economy because in a market based economy the winner is the person who gets the most. In a gift economy the one who gives the most is the one who benefits the most. In a market based exchange we relate to each other as producers and consumers, as landlords and tenants, and as owners and workers. In reciprocity we relate to each other personally in a supportive caring community.

One way to live a more rich and meaningful life is to participate less in market exchange activities such as going out to restaurants, and shopping, and movies and more time in reciprocal exchange activities such as potlucks, inviting friends to dinner and doing games or activities together. Participation in Church life is a good way to focus on reciprocal exchanges. Strong and close knit communities and extended families sustain a gift economy. It creates and thrives on personal connection which enriches us all.

I conclude with this summary. Our current capitalist economic system is based on the values of private ownership of capital, competition, profit seeking and domination over people and exploitation of the planet. These values undermine our moral and spiritual well being and are driving us to the brink of social and environmental ruin. We must begin now to turn to a new set of economic values that includes stewardship over capital, cooperation, reciprocity, and social and environmental sustainability. Only by exercising and developing these values will we be able to enhance our moral and spiritual well being and bring our world back into balance. To do this we must build a new way.

Closing Words

May we all join together as we create a new world

Where we all come to know our authentic selves and what we really want.

Where everyone has enough

Where Property is treated as a Stewardship for the Common Good

Where we are mindful of and accountable for how we use our wealth.

And where we relate to each other by gifts of love and kindness in a caring community.

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<sup>1</sup> Lawrence Becker, "The Moral Basis of Property Rights," pp 192-194 in J Roland Pennock and John W. Chapman, eds. Property, Nomos XXII, New York, New York University Press, 1980. Becker also includes a fourth major justification called the labor-desert theory, but this is an extension of the labor theory.

<sup>2</sup> John Locke, Two Treatises on Government II , Section 111

<sup>3</sup> Becker p. 205

<sup>4</sup> Pennock p 182

<sup>5</sup> Becker in Property NOMOS XXII p. 194 see also footnote 11 in Alan Ryan, Property and Political Theory p. 8

<sup>6</sup> Richard E. Flathman, "On the Alleged Impossibility of an Unqualified Disjustificatory Theory of Property Rights" in Pennock and Chapman, Property, NOMOS XXII p. 222.

<sup>7</sup> See National Geographic Magazine, September 2003 online at [http://magma.nationalgeographic.com/ngm/0309/feature1/online\\_extra.html](http://magma.nationalgeographic.com/ngm/0309/feature1/online_extra.html)

<sup>8</sup> See <http://www.coopamerica.org/programs/sweatshops/whattoknow.cfm>

<sup>9</sup> Open letter from Kailash Satyarthi, Chairperson, Global March Against Child Labour <http://www.globalmarch.org/events/wdacl-2007.php#sf>

<sup>10</sup> Alan Ryan, Property and Political Theory, p. 8.

<sup>11</sup> Twist in Money, p.60

<sup>12</sup> Joe Dominguez and Vicki Robin in Money, Money, Money p. 142

<sup>13</sup> Needleman in Money, p. 15

<sup>14</sup> Dominguez and Robin in Money p. 138.

<sup>15</sup> Twist in Money p. 49

<sup>16</sup> Needleman in Money, p. 10-11

<sup>17</sup> Twist in Money pp. 44-45

<sup>18</sup> Twist in Money, p.52