

FAITH & VALUES

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Rob Brill 454-5423, rbrill@timesunion.com

VOICES OF FAITH

Windfall just not worth it

By Tim O'Toole

On my way to dinner one evening, a billboard high above the Interstate 90 extolled PowerBall's latest jackpot — \$208 million. What would I do with such a windfall?

After taxes, there would still be plenty to set up college funds for the grandchildren, pay off the mortgage, buy a new car, take a trip, upgrade my dumb phone to a smart one — and give Planned Parenthood a hefty donation (to atone for my Republican Party's misogyny).

But then how would I protect the rest of my winnings? FDIC would insure only the tip of my cold cash iceberg. I would need a tax expert to minimize capital gains, a financial adviser to recommend reliable investments and an honest accountant to keep tabs on the financial adviser — while I traveled the world in style.

There are other hazards when living a life of luxury (or so I've been told). Would newfound riches damage my cardiovascular and digestive systems? Could I avoid overindulging on Beluga caviar, French Champagne and 15-year-old Scotch?

Animals in captivity fare better if their zookeepers make them "work" for their supper — hunting in their artificial habitat for hidden treats. Would I succumb to terminal lethargy from room service meals and spa pampering?

And what about the world of woe outside my five star hotel's window? Not just the Syrian refugees streaming into Europe, but inner city families living paycheck to paycheck, single parents working two jobs and fast food workers on food stamps. Not to mention the victims of domestic violence, the homeless and the "mainstreamed" mentally ill on the streets.

Could I live the life of Riley with a clear conscience while others near and far struggle to get by?

I do not begrudge those who buy lottery tickets every week, hoping against hope to change their lives, though it does represent a regressive tax on those least able to pay. But I resent a state government that thinks the answer to everything is scratch-off tickets and casinos — the same government that undermines public education by prop-

ping up politically connected charter schools.

The Gospel of Luke described the two extremes of our increasingly polarized economy: Dives and Lazarus, the rich man and the beggar. The former "clothed in purple and fine linen," the latter starving outside his gate. I have managed to avoid either extreme so far — no need to embrace delusions of grandeur at this late date. I've decided to forgo all the headaches associated with that mega-prize. Better to put the money in the collection plate on Sunday. I won't require an elevator for my new car (what new car?), and cocoa is cheaper than cognac.

Feeding the poor and comforting the afflicted is always a good idea, wherever they are. What would you do with \$208 million?

► *O'Toole is webmaster at First Presbyterian Church of Albany.*